



Young people, systems and hardship

A Living Costs in Context webinar report

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Contents

Summary.....	3
Background and context.....	4
Analysis.....	5
Policy implications.....	9
Methods.....	10

Summary

More than one in ten (11%) people aged 18-24 used a form of charitable food aid provision in 2024, the joint highest of any group.¹ Between 2019 and 2025, there was a 53% increase in the numbers of food parcels provided by food banks in the Trussell community for 17-24 year olds.²

This report summarises the findings of a webinar and call for evidence run by organisations working across the charitable food aid sector, research and policy, on young people, systems and hardship. We received 23 submissions, mainly from young people³ and organisations working with young people. We have supplemented the findings with wider evidence and statistics.

The submissions suggested that support systems affecting young people experiencing hardship, such as housing, the workplace, the care system, unemployment support, schools and more, are often designed around assumptions that don't hold true. Services⁴ and systems too often implicitly assume young people are all the same, that young people hit a certain age bracket and no longer need support, and that there is no need to work closely with other services and systems to support young people. These assumptions too often leave young people facing hardship and unable to afford the essentials.

The submissions identified the following as focuses for policy change:

- **Supporting difference** : The systems and services that support young people experiencing hardship too often fail to recognise the diversity of young people's circumstances, such as differences in disability, experience of the care system, and access to family support. Systems and services should be designed to reflect these variations in circumstances.
- **Transition points** are key moments of risk for young people facing hardship, including leaving school, moving house, and moving into employment. Young people need more support available at these key moments, minimising cliff edges in financial and wider advice, and support.
- **Services and systems working together** are vital for effective support. Rarely do the issues that young people experiencing hardship face fall neatly into the boxes of support offered. Evidence highlighted that fragmented systems and poor coordination between services can lead to delays and gaps in support. This includes coordination between local and national systems, such as social security and locally delivered support.
- **Early intervention** : Intervention that comes too late creates greater harm, and more cost and complexity, than early intervention. Wherever possible, early intervention should be prioritised.

¹ Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

² Trussell, (2026), *End of year food bank stats* <https://www.trussell.org.uk/news-and-research/latest-stats/end-of-year-stats#factsheets-and-data>

³ We define young people inclusively to focus mainly on people ages 16-24, but without excluding people who lie near this age bracket who have had similar experiences.

⁴ Services refers to both services provided by the public sector, such as health, education, social services, housing and more, and services offered by the private sector, such as housing.

- **Low incomes:** The National Minimum Wage, Universal Credit standard allowance, and Local Housing Allowance are all lower for young people. Policymakers should review how these policies align to ensure young people's incomes are enough to cover the essentials.
- **Young people's voices :** The evidence submitted by young people was powerful and illuminating. Policymakers should prioritise young people's voices in the development of policy, as well as in the design and delivery of services and support.

Background and context

Living Costs in Context webinar series

This work brings together a group of organisations working across charitable food aid provision, research and policy, including Feeding Britain, the Food Foundation, the Independent Food Aid Network (IFAN), the London School of Hygiene and Tropical Medicine (LSHTM), Sustain and Trussell. Together, these organisations are working to strengthen understanding of the drivers of hardship and reduce the need for charitable food support by focusing on the systems that shape people's ability to afford the essentials.

Living Costs in Context is a series of evidence-led policy webinars convened by these organisations to bring together frontline organisations, researchers, and sector partners to share evidence on how different systems shape people's ability to afford the essentials. Each session focuses on a specific aspect of this, drawing on evidence from across the UK, and is designed to ensure that this insight is clearly heard and understood by policymakers. Evidence gathered through the series contributes to a series of reports and a wider synthesis of findings. This report draws on the first webinar in the series, which focused on young people, systems and hardship. The following analysis is based on 18 submissions - 6 oral submissions at the webinar, and 12 written submissions. This includes evidence drawn from food banks, youth organisations, young people's experiences, and research.

Why young people and hardship?

Young people in the UK are hit particularly hard by hardship, leading to an increased need for charitable food aid for this group.

- More than one in five young people (22%), aged 16-19, were experiencing severe hardship in 2022/23 - a higher proportion than any other working age group.⁵
- More than one in ten (11%) people aged 18-24 used a form of charitable food aid provision in 2024, the joint highest of any group.⁶

⁵ Trussell, (2024), *Cost of Hunger and Hardship - analysis of severe hardship*, Unpublished, Available on request. More information on Trussell's severe hardship measure can be found here: <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

⁶ Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

- Between 2019 and 2025, there was a 53% increase in the numbers of food parcels provided by food banks in the Trussell community for 17-24 year olds.⁷ This was higher than the overall increase of 45%.

But it's not just that young people are hit harder than other groups – many of the issues they face are different. They are confronted by systems that don't work together, don't support young people properly, or actively hold them back. In a recent project, Trussell spoke with young people experiencing hardship who detailed how finding good work that is stable and offers adequate wages can be challenging, that lower rates of minimum wages and social security for younger people significantly reduce their incomes, and that it was difficult to access housing support in general and especially at moments of transition.⁸ Through this work, young people told us that they wanted safe and affordable housing, income, including wages and social security, that covers the basics, efficient and easily accessible public services, enough hot water to run a bath and new glasses when they needed them. In other words, these aren't 'pie in the sky' dreams - they wanted the essentials.

There is intense interest and focus currently on the challenges facing young people, especially in the transition to work, and an appetite for solutions. The UK government's focus on the cost of living, and proposals like the Youth Guarantee, are steps in the right direction. Effective and resilient systems of support for groups facing hardship are central to delivering the government's commitment to end mass dependence on emergency food parcels, and to supporting communities and the wider economy. This is particularly important in the context of ongoing global volatility.

Analysis

It is clear from the evidence that young people facing hardship are further hindered by systems such as social security, housing, education and health services that are not designed to meet their needs. When these systems fail to perform, young people are pushed further into hardship, forced to choose between essentials and more likely to find themselves in a cycle of instability that is difficult to break.

Diversity of experiences

Across social security, housing, education and mental health support, evidence highlighted a failure to recognise the range of barriers, often intersecting, that young people face, which are neither accounted for nor accommodated. The failure to account for the diversity of young people's circumstances, for example differences in disability, experience of the care system, access to family support, or housing stability, increases the challenges experienced by young people on low

⁷ Trussell, (2026), *End of year food bank stats* <https://www.trussell.org.uk/news-and-research/latest-stats/end-of-year-stats#factsheets-and-data>.

⁸ Reekie, E, and Wilson B, (2025), *Maybe, Tomorrow: Experiences and hopes of young people facing financial hardship in the UK*.

incomes. This often happens at critical moments, which can limit young people's future and potential.

Evidence from the submissions showed that both young people and organisations felt that social security, housing and education systems often assume young people have family support, both financially and emotionally, which was often not the case. When systems are designed with family support in mind, young people accessing those systems without that support are further disadvantaged. Systems that rely on a young person being supported by their family, or personal resilience, place a higher burden on those who have the least capacity to absorb additional risk. For a young person with a limited financial buffer, even a short delay in accessing financial support, such as social security, or a small, unexpected expense can have a big impact.

Young people with experience of the care system faced multiple barriers when trying to access housing. Young people felt there were limited options and that the process was often rushed. The young people said they would prefer a stepping stone approach that gave them more time to adjust and prepare, especially as they had limited space to store items in the lead up to a move which placed additional financial pressure on a move. Evidence showed that young people who have experience of the care system felt it was harder to maintain a job while living in supported accommodation due to its unsettled nature. Organisations supporting young people with experience of the care system highlighted that these young people were particularly disadvantaged, often without family support to draw on. This can make it harder to navigate transitions into housing, maintain education or employment, and manage periods of low or delayed income, particularly where systems assume a level of informal support that is not available.

Transition

Evidence submitted by young people and organisations highlights that these challenges are particularly evident during moments of transition, such as leaving school or care, finding somewhere to live or starting work. For young people, transitions were consistently described as moments where hardship intensified – predictable moments of increased risk. During periods of transition, young people described facing an overwhelming increase in responsibilities – finding housing, searching for a job, navigating social security – while simultaneously losing support systems in the form of school staff, social workers and youth services. Young people felt that the transition to adulthood left them feeling suddenly responsible without having had the necessary support or preparation to navigate new, complex systems and responsibilities. These challenges can make it harder for young people to access and sustain employment or education and can contribute to long-term instability.

For young people with experience of the care system, it was felt that there were additional barriers and challenges to navigate, especially at moments of transition. Evidence talked of a lack of support when leaving school and little thought was given to the consequences of moving a young person out of their local area. One young person shared that they had to leave their school when they were moved out of their local authority, which disrupted their education and made them fearful that it would happen again. In addition to this, young people pointed out the potential consequences for their lives, from disrupted education, lost social networks, to disrupted healthcare from changing GPs.

Services and systems working together

Submissions from both young people and organisations supporting them described fragmented support that does not reflect the reality of their lives. Social security, housing, education, disability support and mental health services often operate independently, without communicating effectively, leaving the young person to attempt to navigate them independently. This disjointed approach can leave young people being passed between organisations without receiving the help they need in time, with some needs falling between systems altogether where responsibilities or eligibility do not align. Young people also felt that support systems can be difficult to find and access due to poor communication, complicated processes and confusing conditionality. This experience of fragmented systems was echoed by the organisations who submitted evidence who felt there was insufficient support to address individual needs within a social security system that is often too complex to navigate with ease, and that underlying levels of support are too low to avoid hardship. This doesn't just mean young people received delayed support, or no support - it means that the support they receive is less effective than the resource put in would suggest.

Guidance on shaping your future shouldn't be a luxury, but the way these systems are designed, it often is.

Evidence submitted for this webinar by a young person

The lack of joined-up support during transitions can result in delays to financial help which can push young people into hardship. In their evidence, young people described how delays in support left them with very little to no income which leads to making tough decisions between paying for food, rent or travel. When applying for social security, one young person spoke of how the need for ID resulted in delays and incurred costs as they had to apply and pay for a birth certificate. Another young person spoke of their 16-19 Bursary which helps them afford travel and resources for school. The bursary is conditional on maintaining a very high attendance rate, but the young person has a disability which creates a situation where they must choose between going into school and making their health worse or staying home and losing part of their bursary which then affects their ability to meet essential living costs. Young people's evidence spoke of the constant financial stress they face due to systems responding slowly to rapidly changing circumstances or failing to consider where systems may intersect with others. This limits young people's ability to focus on what should matter most as they transition into adulthood.

There is an expectation of resilience without recognising the immense pressure of poverty and instability.

Evidence submitted for this webinar by a young person

Difficult transitions and poorly coordinated support have a clear, negative impact on education, work, health and wellbeing for young people. For young people trying to establish themselves and enter the workplace or those seeking further education, additional financial stress, travel costs and unstable housing can reduce attendance or prevent them from accessing opportunities that would be otherwise open to them. The persistent uncertainty, difficult decisions around what to prioritise spending limited money on and burden of navigating complex systems can have a negative impact on a young person's mental health and contribute to a build-up of pressure over time. Consequently, rather than navigating a one-off crisis, young people describe an accumulation of barriers due to repeated system failures that erode trust, reduce confidence and ultimately limit a young person's ability to focus on long-term goals rather than immediate survival.

When young people are experiencing intense periods of hardship, they are supported by systems that provide short-term or crisis support, which can help in the moment but do not address underlying causes of hardship. One young person told us about the stress of being sanctioned by Universal Credit and then having to apply for a hardship payment because they did not have enough money to cover essential costs. Even with the hardship payment, the young person still did not have enough money to cover their outgoings and had to make trade-offs between essential costs such as food, rent and utilities, often without enough income to cover all of them. In some cases, this meant going without essentials or turning to emergency support. Another young person told us that they have to use food banks when they don't have enough money for food and paying their utility bills. These types of short-term fixes help ease concentrated moments of hardship but often keep young people in a cycle of survival that is incredibly difficult to break when there are limited opportunities for the young person to meaningfully change their circumstances.

Early intervention

Evidence indicated that support is often only accessible once a young person reaches a point of crisis. In practice, this can mean that financial or practical support is only provided after rent arrears have built up or income is already disrupted, rather than an earlier intervention, such as timely access to financial support, advice or housing assistance, that could prevent the situation escalating. Similarly, systems that are supposed to provide opportunities for young people are often inefficient. Young people felt that the employment support provided alongside Universal Credit did not meet their needs, including support with finding employment and preparing applications such as CVs and didn't address bigger issues such as young people not being able to find employment due to a lack of experience. Current systems tend to respond to crisis, rather than prevent it, with support

fragmented and only accessible once a crisis point has been reached. A more effective approach would involve earlier, coordinated support across areas such as income, housing and employment, helping to prevent problems escalating and improve long-term outcomes.

Policy implications

If governments and policymakers at all levels, across the UK, want to drive real progress, in partnership with community organisations, we need to consider the following solutions:

- **Supporting difference** : Public services and wider systems that support young people do not do enough to take into account the diversity of circumstances experienced by young people facing hardship such as disability, experience of the care system, or a lack of family support, which can make it harder to access or maintain support. Instead of designing systems around idealised young people, we should look at the design of support to make sure that it is responsive to difference.
- **Transition points** : Young people experiencing hardship are particularly likely to be failed at the moments where they move from one system to another. This includes leaving school, moving house, leaving care, moving into employment, and more. Evidence shows that these moments are often associated with a loss of support, delays or gaps in income, and an increased likelihood of hardship. Governments of all levels across the UK should make sure that young people are supported so they don't face these cliff edges of support, which can cause long-term damage.
- **Services and systems working together** : Beyond moments of transition, evidence showed a broader problem with fragmented support. The problems young people face rarely fit neatly into boxes covered by one service or system alone. Evidence highlighted that fragmented systems and poor coordination between services can lead to delays, gaps in support, and young people not receiving the support they need. Many of the reforms that have been most successful over the past decades, dealing with complex problems, such as Youth Offending Teams or Multi-Agency Risk Assessment Conferences (for domestic abuse cases), have involved multiple systems and services working closely together by default. Services like these often have 'no wrong front door' approaches, where engaging with one service means you will be considered for support by all, and data sharing agreements. It is important that those systems and services working with young people facing hardship, such as children's social services, schools, jobcentres, housing services, and employers, and the policy-makers guiding their approaches, learn lessons from these experiences.
- **Early intervention** : It is also clear from the evidence that intervening late on, and letting young people's problems escalate can lead to delays in accessing financial and practical support. This can worsen hardship, create unnecessary pain and suffering, and makes tackling the issues faced harder. Early intervention - particularly by local services - can prevent problems from escalating.
- **Low incomes**: We heard in the submissions that young people experiencing hardship are more likely to face low incomes due to UK government policies. The National Minimum Wage is lower for people under 21, Universal Credit standard allowance is significantly lower for people under 25, Local Housing Allowance is lower for people under 35, and too often

student loans and grants don't cover the basics for students who receive less support from their families. Making sure that these policies work together, so young people relying on these forms of support can afford the essentials, would be a big improvement for many young people facing hardship.

- **Young people's voices** : This exercise has demonstrated how important it is to listen to young people facing hardship when developing policy that impacts on them. They have significant expertise based on their experiences of navigating hardship and support systems. It is incumbent on all of us working in the field to put their voices at the forefront of our work.

Methods

Evidence for this report was submitted via the first Living Costs in Context webinar on young people, systems and hardship. We received 23 submissions in total, including 13 from young people with lived experience of hardship, nine from third sector organisations that work with young people, and one from an academic. The submissions were coded and analysed using a thematic approach to identify recurring drivers of hardship. Relevant research and statistics have been used to provide context for this work. It should be noted that the evidence submitted is not nationally representative and is limited in scope.

We would like to thank everybody who provided submissions to the call for evidence. Particular thanks go to the young people with experience of hardship who offered their experiences and expertise.



Living Costs in Context is an evidence-led series bringing together organisations working across charitable food aid provision, research and policy. Through webinars, reports and shared evidence-gathering, we are exploring how the systems people rely on shape their ability to afford the essentials. Together, we aim to strengthen understanding of the drivers of hardship and support action to reduce the need for charitable food support in the UK.

Find out more here: <https://www.trussell.org.uk/news-and-research/publications>