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Young Lives Under Pressure

What young people are telling us about their future – and how the government can restore hope

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Summary

This briefing brings together evidence from Trussell research on young people's experiences of hardship across the UK. It shows that financial hardship is bearing down on young lives and putting futures on hold. There has been a 53% rise in the number of emergency food parcels given to young people aged 17 to 24 since 2019[1] and 31% of young people have cut back on food in order to afford other essentials.[2] For young people who have grown up experiencing hardship, their outcomes are even worse; 52% have cut back on food to afford the essentials and they are almost twice as likely to be NEET[3], demonstrating how poverty in childhood can continue to restrict opportunities into adulthood.

These pressures are intensified by acute living costs, especially the cost of housing, and made worse by insecure incomes that leave young people without the stability needed to plan ahead. The evidence highlights how low incomes, high rents and inadequate support are delaying key milestones associated with independence, including moving out of the family home and learning to drive. Many young people describe feeling trapped by immediate financial pressures, with limited ability to build resilience, pursue opportunities or make choices about their future.

At the same time, system and service flaws mean too many young people are falling through the gaps. One in eight do not have anyone to support them, one in three say they have nowhere to turn for support, and one in four say they have nowhere to go for education or career advice.[4] This is particularly concerning at key transition points, such as leaving school, leaving care, moving home, becoming a parent or entering the workforce, when support is often fragmented, difficult to access or based on assumptions that young people can rely on family help.

Changes can be made, however, to improve the outcomes and futures of young people by taking practical steps. Ending the freeze on Local Housing Allowance (LHA) and maintaining the link between LHA and local rents will give young people on low-incomes the foundation they need to thrive while taking further steps to effectively support young people to find and sustain employment will help young people navigate the barriers they face. Finally, the UK Government should ensure that the social security system reduces hardship and unlocks opportunity for young people to provide financial security and prevent longer term economic inactivity.

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[1] Trussell administrative data reporting on the number of emergency food parcels distributed by food banks in the Trussell community to 17–24-year-olds during the period 1 January to 31 December 2019 (inclusive) compared to 1 January to 31 December 2025.

[2] Data from an online survey by Savanta on behalf of Trussell of 4,741 UK people aged 16-25. Fieldwork was undertaken from 15 – 30 June 2026. The figures have been weighted and are representative of all UK people aged 16-25. The survey was co-designed with young people with lived experience of hardship. Trussell (2026), *Trussell Survey of Young People Aged 16-25,* https://cms.trussell.org.uk/sites/default/files/2026-08/trussell_youth_survey_2026.pdf

[3] Ibid.

[4] Ibid.

Young people are going without food and other essentials

Too many young people are going without food and the other essentials needed for a healthy and secure life. For young people who have experienced hardship growing up, these challenges are far starker. One in three (31%) young people, equivalent to 2.5 million young people aged 16-25, have cut back on food in the last three months so they could afford other essential costs. For young people who grew up in hardship, this rises to more than half (52%).[5] Young people are being put in positions where they are increasingly having to turn to food banks. In 2025, food banks in the Trussell community distributed over 240,000 emergency food parcels to 17–24-year-olds which is a 53% rise from the 157,000 parcels distributed in 2019.[6]

> **As a 16 year old, I shouldn't have to worry about the basics.**

Young person from Maybe, Tomorrow research[7]

Young people are also being forced to make trade-offs just to get by that undermine their health, education and futures. Nearly one in five (18%) have skipped meals in the last three months so they could afford to travel to work or school, rising to almost one in three (32%) among young people who experienced hardship growing up.[8] One in seven (14%) young people have gone without essential toiletries like shampoo, toothpaste or sanitary products in the last three months so that they could afford food or utilities, and this doubles to one in three (33%) young people who grew up in hardship.

Financial pressure is delaying major life milestones for young people

For previous generations, milestones such as moving out of the family home, learning to drive or buying a home were important steps towards independence. Today, however, many young people feel these goals are increasingly out of reach. Financial pressures are forcing young people to delay

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[5] Ibid.

[6] Trussell administrative data reporting on the number of emergency food parcels distributed by food banks in the Trussell community to 17–24-year-olds during the period 1 January to 31 December 2019 (inclusive) compared to 1 January to 31 December 2025.

[7] Reekie, E, and Wilson B, (2025), *Maybe, Tomorrow: Experiences and hopes of young people facing financial hardship in the UK*, https://www.trussell.org.uk/news-and-research/publications/report/maybe-tomorrow

[8] Trussell (2026), *Trussell Survey of Young People Aged 16-25*, https://cms.trussell.org.uk/sites/default/files/2026-08/trussell_youth_survey_2026.pdf

major life milestones, limiting their independence and restricting opportunities to build the future they want. Young people experiencing hardship have told us how the ability to progress, grow and explore are vital to wellbeing and an overall fulfilled life,[9] yet rising costs and financial insecurity are making it harder for many to do so. More than half (58%) of young people feel that what happens in life is often determined by factors beyond their control, rising to 62% among young people who experienced hardship growing up.[10] Alarmingly, almost a quarter of young people (23%) do not feel hopeful about the future, rising to 36% for young people who experienced hardship growing up.[11]

For young people transitioning into adulthood, a range of milestones are being delayed due to financial pressure. Financial barriers are impacting young people's ability to gain skills and independence. Nearly half (47%) say financial pressures have delayed them learning to drive, rising to 61% among young people who experienced hardship growing up.[12] Being able to drive opens up access to employment, education and training opportunities, particularly in areas where public transport is limited but for many young people, the costs involved mean that learning to drive is beyond reach. Independent living is being similarly delayed, with purchasing a home becoming a distant aspiration and even moving out becoming a luxury.

Almost half (47%) of young people say financial pressures have prevented them from moving out of their parents' home when they would have liked to, rising to 54% among young people who experienced hardship growing up.[13] For some, remaining at home may provide stability but for others, it can limit independence and make it harder to pursue employment or educational opportunities elsewhere. More than half (55%) of young people say financial pressure has delayed their ability to buy a home, rising to 70% among young people who experienced hardship growing up.[14] Home ownership has long been associated with financial security and stability, but for many young people it is ever more out of reach.

> **“Spare money is security and security is safety.”**

Young person from Maybe, Tomorrow research

For young people today, their ambitions and goals for their future are increasingly being shaped by financial constraints. Rather than looking forward to the next stage of their lives, many young people

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[9] Reekie, E, and Wilson B, (2025), *Maybe, Tomorrow: Experiences and hopes of young people facing financial hardship in the UK*, https://www.trussell.org.uk/news-and-research/publications/report/maybe-tomorrow

[10] Trussell (2026), *Trussell Survey of Young People Aged 16-25*, https://cms.trussell.org.uk/sites/default/files/2026-08/trussell_youth_survey_2026.pdf

[11] Ibid.

[12] Ibid.

[13] Ibid.

[14] Ibid.

are being forced to put important milestones on hold. For young people who grew up experiencing hardship, the impact is particularly acute, reinforcing existing inequalities and limiting opportunities to thrive.

Young people are caught between low incomes and high costs

Many young people are caught between incomes that are too low and the rising cost of essentials. While young adulthood is often seen as a time of growing independence, many young people find that the income available to them through work or social security does not cover the costs that they face. The National Minimum Wage is lower for people aged under 21, Universal Credit standard allowance is significantly lower for people aged 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.[15]

> **How are you meant to go and live life on the minimum wage.**

Young person from Maybe, Tomorrow research

At the same time, young people face high and rising living costs. Housing costs are a particular challenge, with young people more likely to live in the private rented sector. Alongside housing, young people must also manage increasing costs of energy, food, transport and other essentials needed to participate in education, employment and everyday life. These costs can be particularly difficult to manage for young people on low or insecure incomes, leaving young people having to make difficult decisions about what they can afford each month. This is reflected in the fact that three in 10 (31%) young people have had to cut back on food so that they can afford other essential costs, rising to 44% for young people who are renting privately.[16] Young people have described feeling trapped in a cycle where low incomes meant they could focus only on immediate needs, leaving little opportunity to plan for the future, build financial resilience or pursue new opportunities.[17] For young people already experiencing hardship, this can create a cycle in which financial insecurity limits

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[15] Results from a call for evidence run by organisations working across the charitable food aid sector, research and policy, on young people, systems and hardship. 23 submissions were received, mainly from young people and organisations working with young people. Ferrer, I, and Reekie, E, (2026), *Young People, systems and hardship: A Living Costs in Context webinar report,* https://cms.trussell.org.uk/sites/default/files/2026-06/young_people_systems_and_hardship.pdf

[16] Trussell (2026), *Trussell Survey of Young People Aged 16-25*, https://cms.trussell.org.uk/sites/default/files/2026-08/trussell_youth_survey_2026.pdf

[17] Reekie, E, and Wilson B, (2025*), Maybe, Tomorrow: Experiences and hopes of young people facing financial hardship in the UK*, https://www.trussell.org.uk/news-and-research/publications/report/maybe-tomorrow

access to opportunities, negatively impacts wellbeing and makes it more difficult to build a stable and secure future. For young people renting privately, this pressure is especially acute. Almost a quarter (23%) have had to borrow money in order to get by compared to 15% of young people overall.[18]

> **Universal credit should be enough to get you through the month.**

Young person from Maybe, Tomorrow research

Young people face barriers to employment, education and opportunity

For too many young people, the pathways into employment, education and opportunity are shaped by barriers beyond their control. More young people feel like the school system did a bad job of preparing them for work than a good job (55% vs 40%), and for young people who grew up in hardship this is even higher with 68% saying the school system did a bad job of preparing them for work.[19] Many young people also feel that opportunities are limited in the places they live. Nearly half (45%) of young people say that job opportunities are poor in their local area, and this rises further to 59% of young people who grew up in hardship. For some, moving elsewhere may offer better prospects but this is often financially out of reach. While 43% of young people looking for work think they will need to move to find employment, only 34% of young people who would need to relocate believe they can afford to do so.[20] Young people are therefore often trapped between a lack of local opportunities and the financial barriers that prevent them from seeking opportunities elsewhere.

Childhood hardship continues to impact young people as they transition into adulthood. Young people who experienced hardship growing up are almost twice as likely to not be in employment, education or training (NEET) as young people who did not (27% compared with 15%).[21] NEET status is also linked to wider structural challenges, with young people who have a mental health condition, disability, experience of insecure housing, a lack of strong support networks or who have left home at an early age more likely to be NEET. Young people who have experienced hardship are also more likely to report that their family's financial circumstances have negatively affected their future opportunities. More than four in ten (44%) say their family's financial situation reduced their likelihood

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[18] Trussell (2026), *Trussell Survey of Young People Aged 16-25*, https://cms.trussell.org.uk/sites/default/files/2026-08/trussell_youth_survey_2026.pdf

[19] Ibid.

[20] Ibid.

[21] Ibid.

of going to university, compared with 24% of young people who did not experience hardship growing up.[22] More than half (54%) say hardship has negatively affected how easy it is for them to get a job, while 43% say it has had a negative impact on their likelihood of going into higher education or training, compared to 20% of young people who did not grow up in hardship.[23]

“Schools write you off when you write yourself off.”

Young person from Maybe, Tomorrow research

Hardship can impact work, education and training opportunities in multiple ways. In recent research with young people who are not in education, employment or training (NEET), young people spoke about difficulties sleeping, constant worry about issues at home, and feeling isolated from their peers. Stress and tiredness can affect attendance and behaviour at school, leading some young people to disengage from education and potentially leave with few or no qualifications.[24] Financial barriers can make it difficult to stay or fully take part in education or training, from being able to buy the same lunch as their peers, affording uniform, equipment and travel costs to accessing further education due to cost or future debt.[25] Trussell’s Cost of Hunger and Hardship research has also explored how hunger and hardship affects children’s experience at school. Children facing hunger and hardship are less able to fully engage in learning and school activities and financial pressures can make it difficult for families to afford school-related costs. This research also identified that children experiencing hunger and hardship often feel stigmatised and isolated from their peers, significantly impacting mental health and wellbeing.[26]

Young people and the professionals supporting them believe there isn’t sufficient support to help young people stay in education, employment or training. Challenges meeting young people’s needs within schools, delay in diagnoses of and support for mental health and learning difficulties, and long

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[22] Ibid.

[23] Ibid.

[24] Research conducted by Thinks on behalf of the Joseph Rowntree Foundation and Trussell. The research involved WhatsApp ethnography, focus groups and in-depth interviews with young people aged 16-24 who were not in education or training. Two focus groups were also held with 12 professionals working with young people spanning education, early support and wider support roles. Casey, R. Richardson, I. Schmuecker, K. (2026) *Falling through the cracks: how childhood hardship shapes life chances,* Joseph Rowntree Foundation, https://www.jrf.org.uk/social-security/falling-through-the-cracks-how-childhood-hardship-shapes-life-chances

[25] Casey, R. Richardson, I. Schmuecker, K. (2026) *Falling through the cracks: how childhood hardship shapes life chances,* Joseph Rowntree Foundation, https://www.jrf.org.uk/social-security/falling-through-the-cracks-how-childhood-hardship-shapes-life-chances

[26] 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

waiting times were described as commonplace barriers that can prevent young people from reaching their potential.[27]

Fragmented support at key transition moments

For young people, transition points, including leaving school, leaving the care system, moving house, becoming a parent and entering the workforce, are key moments of risk. Many of the systems that young people rely on assume they have access to family support, financial help and personal resilience. However, for many young people, this is not the case. One in eight (12%) young people say they do not have anyone to support them[28], while evidence found that social security, housing and education systems often assume that young people can rely on financial and emotional support from their family[29]. For young people who cannot, these assumptions can leave them exposed to greater hardship and instability. For care-experienced young people, leaving the care system represents a key moment of heightened risk. The withdrawal of support at this stage can have lasting impacts, including increased exposure to hardship. Trussell's research demonstrates this starkly: care-experienced people are significantly overrepresented among people referred to food banks, accounting for 15% of referrals despite making up only 2% of the UK population in 2024.[30]

> **“There is an expectation of resilience without recognising the immense pressure of poverty and instability.”**

Evidence submitted by a young person for Living Costs in Context research[31]

Many young people struggle to access services that could help them navigate challenges. A third (33%) of young people say they do not have a place they can go for support if they need it, such as a youth or community centre.[32] More than a quarter (28%) do not have a place where they can get advice about education or careers, while almost a quarter (24%) do not have access to support with

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[27] Casey, R. Richardson, I. Schmuecker, K. (2026) *Falling through the cracks: how childhood hardship shapes life chances,* Joseph Rowntree Foundation, https://www.jrf.org.uk/social-security/falling-through-the-cracks-how-childhood-hardship-shapes-life-chances

[28] Trussell (2026), *Trussell Survey of Young People Aged 16-25*, https://cms.trussell.org.uk/sites/default/files/2026-08/trussell_youth_survey_2026.pdf

[29] Ferrer, I, and Reekie, E, (2026), *Young People, systems and hardship: A Living Costs in Context webinar report,* https://cms.trussell.org.uk/sites/default/files/2026-06/young_people_systems_and_hardship.pdf

[30] Weekes, T, et al (2026), *Hunger in the UK 2025,* Trussell, https://www.trussell.org.uk/news-and-research/publications/report/hunger-in-the-uk-2025

[31] Ferrer, I, and Reekie, E, (2026), *Young People, systems and hardship: A Living Costs in Context webinar report,* https://cms.trussell.org.uk/sites/default/files/2026-06/young_people_systems_and_hardship.pdf

[32] Trussell (2026), *Trussell Survey of Young People Aged 16-25*, https://cms.trussell.org.uk/sites/default/files/2026-08/trussell_youth_survey_2026.pdf

their mental health.[33] Young people and professionals say that support is often difficult to access because of a lack of awareness, fragmented delivery, long waiting times, and experiences of being passed around without clear guidance.[34] This demonstrates that there are limited services designed to actively support young people at moments when they most need it.

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

Evidence submitted by a young person for Living Costs in Context research

Even where support exists, it is often fragmented and poorly coordinated. Gaps between local and national systems can leave young people falling through the cracks. This is particularly damaging for young people experiencing hardship as they often face multiple, interconnected challenges across housing, finances, education, employment and mental health.[35] When services do not work together, support is less effective and young people can be left navigating complex systems alone. For young people facing hardship, moments of transition are when they face the greatest risk despite being open to receiving support.[36] Too often, however, support is inconsistent or falls away all together. Consequently, the times when young people most need help are often the times when they are most likely to be left to face challenges alone.

Policy recommendations

End the freeze on Local Housing Allowance (LHA) and maintain the link between LHA and local rents

A safe, secure and affordable home provides the foundation everyone needs to build a better future. Yet as private rents continue to rise while LHA rates remain frozen, increasing numbers of people are being pushed into hunger, hardship and homelessness. Young people cannot fully take up education or work opportunities, support their families or contribute to their communities when they are

[33] Ibid.

[34] Casey, R. Richardson, I. Schmuecker, K. (2026) *Falling through the cracks: how childhood hardship shapes life chances,* Joseph Rowntree Foundation, https://www.jrf.org.uk/social-security/falling-through-the-cracks-how-childhood-hardship-shapes-life-chances

[35] Ferrer, I, and Reekie, E, (2026), *Young People, systems and hardship: A Living Costs in Context webinar report,* https://cms.trussell.org.uk/sites/default/files/2026-06/young_people_systems_and_hardship.pdf

[36] Casey, R. Richardson, I. Schmuecker, K. (2026) *Falling through the cracks: how childhood hardship shapes life chances,* Joseph Rowntree Foundation, https://www.jrf.org.uk/social-security/falling-through-the-cracks-how-childhood-hardship-shapes-life-chances

worried about rent arrears, eviction, or where their next meal is coming from. Housing support is not just about housing, it helps provide the foundation young people need to thrive.

The UK government should:

- **Re-establish the link between housing benefits and actual rents** as a fundamental baseline of support as soon as possible so that LHA always covers at least the cheapest 30% of properties in every area. Our modelling shows this would lift 10,000 16–24-year-olds out of severe hardship in 2027/28.
- **Commit to the annual uprating of LHA**.

Take further steps to improve employment support and increase engagement for people with complex barriers to work

Effectively supporting young people to find and sustain employment means addressing the multiple barriers they face to engaging with employment support, meeting conditionality requirements and sustaining employment.

The UK government should continue to commit to improving employment support programmes for young people, taking the following approach:

- **Invest in the training and capacity of Jobcentre and wider employment support delivery staff,** splitting roles into more specialisms and ensuring points of contact have the time and knowledge to build trust, coach, provide tailored support and address wider needs related to mental-health, confidence and financial security that are holding young people back. Employment support should be delivered in community settings alongside wider advice and support and split from the administration of social security.
- **Redesign mandatory requirements to foster trust and adult to adult relationships.** Engagement should be voluntary in the first instance, and expectations should be broad, and flexible enough to recognise the different pathways towards work people may need to take such as volunteering, or training. This would be an effective alternative to rigid conditionality, improving engagement and outcomes.[37] Sanctions are proven to be counterproductive and harmful and should only be used as a last resort.[38]

Ensure social security reduces hardship and unlocks opportunity for young people

Our social security system plays a critical role in supporting young people to navigate the barriers they face to securing opportunities and protecting them from hunger and hardship.

[37] NEF (2024), *Terms of engagement: Rethinking conditionality to support more people into better jobs,* https://neweconomics.org/2024/07/terms-of-engagement

[38] NAO (2016) *Benefit sanctions,* https://www.nao.org.uk/wp-content/uploads/2016/11/Benefit-sanctions.pdf

Providing financial security and preventing longer term economic inactivity are not mutually exclusive. In fact, they are closely linked; ensuring young people can afford the essentials and can cover the additional costs of disability is crucial for enabling engagement with employment support. Cuts, restrictions to eligibility, and the expansion of punitive conditionality increase hunger and hardship, undermine young people's ability to overcome existing hurdles, and create new barriers.

The UK government should invest in and protect the adequacy of social security for young people:

- **Ensure Universal Credit provides enough support for young people to afford life's essentials.** The UK government should take steps towards embedding an Essentials Guarantee into Universal Credit to ensure all households receive a protected minimum amount of support to afford the essentials, like food and household bills.
- **Protect the UC health element for disabled young people**. Restricting young people's eligibility for the UC health element or other social security support would cause serious harm to disabled young people and their carers without delivering meaningful fiscal or employment effects.

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