Hardship in the UK

Findings from the Living Costs in Context webinar series

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Summary

Labour's general election manifesto committed to ending the need for emergency food, calling it a 'moral scar on society.' Last year, the Trussell community alone distributed 2.6 million parcels – 45% more than the year before the Covid pandemic. Millions simply do not have the income to cover the cost of the essentials we all need.

None of this is inevitable. Hunger and hardship are shaped by systems that policy can fix.

This report brings together three separate calls for evidence on young people, on housing, and on crisis support, as part of the Living Costs in Context series. In total, 75 submissions came back, mostly from organisations working at the forefront of supporting people on the lowest incomes, alongside responses from researchers and people with direct experience of hardship.

Three different questions produced shared answers to what causes hardship: incomes too low to cover the essentials, housing costs that outstrip the available support, and systems, like employment support or holistic advice, being unavailable or ineffective.

The evidence was equally clear about what would change this picture. Prevention works. That means adequate income through social security or work, to prevent an income shortfall leading to rent arrears, ill health, debt, homelessness, or a food bank referral. It means housing that people can afford and live in safely. And it means cash-first crisis support, and advice that reaches people before the crisis rather than after it.

Make incomes cover the essentials

Low incomes were identified across all three calls for evidence as the main driver of hardship. Respondents argued that social security payments are inadequate, citing the low level of the Universal Credit standard allowance, shortfalls in Local Housing Allowance, and sanctions, deductions and delays that worsen financial hardship. Many also highlighted insecure, low-paid work and inadequate employment support, particularly for young people seeking jobs. To tackle this, we should:

- Lift the freeze on Local Housing Allowance and create a permanent link between rents and support.
- Ensure Universal Credit covers the cost of essentials.
- Address deductions, delays, and punitive sanctions.
- Make employment support trust-based, holistic and tailored to individuals and local communities.

Bring down the cost of housing

Housing was consistently identified as a major cause of hardship, with high private rents, a shortage of social housing, and inadequate housing support particularly affecting people on low incomes. Respondents also highlighted poor-quality housing, including poor insulation, and unsuitable temporary accommodation, which often increased living costs by driving up heating or travel bills. Rising energy and transport costs, alongside food prices, were frequently cited as factors pushing people into financial crisis and towards charitable food support. To address this, we should:

- Increase the supply of social housing.
- Reduce the cost of private rents by carefully designed rent controls.

Make support easy to reach and dignified to use

People face significant barriers to accessing support and public services, including advice, social security, housing, crisis assistance, and employment support. Respondents described support systems as often undignified and stigmatising, with sanctions, repeated retelling of traumatic experiences, and poor coordination between agencies leading some people to disengage. Additional barriers such as poor service integration, physical accessibility challenges, language differences, and digital exclusion further limited access to support, particularly for young people and those in rural areas. To dismantle these barriers, we should:

- Ensure more services work together by default, adopt a ‘no wrong door’ approach, and consider co-location.
- Treat people with dignity when they are accessing support.

Make cash the default in a crisis

Respondents argued that direct financial assistance should be the default when someone needs crisis support – because it is faster, more flexible, more dignified, and better value for government. A cash-first crisis payment can stabilise someone’s immediate financial situation but rarely tackles the root cause of their hardship alone, so it should also come alongside financial advice and other wraparound support. It’s important that a ‘cash-first, but not cash-only’ approach is taken so that people can be supported flexibly.

To act on this, we should:

- Provide cash-first payments wherever possible.
- Drop any unnecessary strict eligibility criteria and high evidence burdens.
- Ensure that people who have No Recourse to Public Funds can access crisis support and resilience services, as in Wales.

Ending the need for emergency food, as committed to in Labour's 2024 general election manifesto, is a key test for any government. For a government whose mission is raising living standards, there is no clearer test. That commitment should be carried into the 10 Year Plan as a measurable goal.

Background and context

Living Costs in Context webinar series

This work brings together a group of organisations working across charitable food 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. These organisations are working together to strengthen understanding of the drivers of hardship, and reduce the need for charitable food 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 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 the insight gathered 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 together the findings of the first three webinars. The following analysis is based on 75 submissions. It includes 16 oral submissions at the webinars, and 59 written submissions. It draws on evidence from people with lived experience, organisations that provide frontline support to people experiencing crisis, and academics working in the field.

Why hardship?

Hardship in the UK is at historic levels.[1] In 2025, 2.6 million parcels were provided by food banks in the Trussell community alone – a 45% increase compared to 2019,[2] with one in five (21%) people classified as food insecure.[3]

People turn to a charitable food provider in a variety of circumstances, often facing complex challenges. But they do so because they do not have enough money to afford the essentials. Extremely low incomes from work and social security, high costs including housing and energy, and

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[1] Hardship means not having enough money to live on, and being regularly unable to afford essential items such as food and heating.

[2] Trussell, (2026), *Emergency food parcel distribution in the UK* https://cms.trussell.org.uk/sites/default/files/2026-03/eys_factsheet_uk_2025.pdf

[3] These statistics cover England, Wales and Northern Ireland for the period May to August 2025. Food Standards Agency, (2026), *Food and You 2*, https://www.food.gov.uk/research/food-and-you-2

a lack of wider support, leave many households vulnerable to financial crisis when faced with a sudden change in circumstances.

We know that the impact this can have on people's lives can be devastating. It can worsen health, increase stress, reduce employment prospects, and affect relationships. And UK-wide, the cost of hunger and hardship to the economy, the public purse, and public services in the UK, was at least £75.6 billion in 2022/23.[4]

But we can change this. We know that policy can reduce hardship. For example, the £20 uplift to Universal Credit between April 2020 and October 2021 led to reductions in food insecurity[5] and child poverty.[6] And Trussell and IFAN found that there was a reduction in the use of food banks during the months the UK government's Cost of Living Payments were administered. Hardship is shaped by systems that policy can fix.

Why young people, housing and crisis support?

We chose these three topics due to the depth of the problem in the first two areas, and the potential for solutions in all three.

Young people in the UK are particularly affected by hardship, leading to an increased need for charitable food. 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.[7] There is particularly intense focus on the challenges facing young people, such as in the transition to work, and an appetite for solutions through proposals like the Youth Guarantee.

Most households in the UK spend more on housing than anything else, with people experiencing hardship hit hardest by this. In 2023/24, there were 4.5 million households in the UK with unaffordable housing costs, with 80% of these being renters.[8] In England, low-income households in the private rented sector were spending an average of 63% of their income on rent in 2023/24, compared with 56% in 2019/20.[9] Interventions by the Prime Minister on social housing and rough

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[4] 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

[5] Welfare at a Social Distance (2021), Food insecurity and the welfare state: Food insecurity amongst benefit claimants in the UK, https://www.distantwelfare.co.uk/food-insecurity-report

[6] Centre for Research in Social Policy, Loughborough University (2022), Local indicators of child poverty after housing costs, 2020/21, https://endchildpoverty.org.uk/child -poverty/

[7] 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-andresearch/publications/report/cost-of-hunger-and-hardship-final-report

[8] Hobbs, M S, Parkes, H, and Walden, T, (2026), *High Housing Costs in the Private Rental Sector – The Case for Action*, Institute for Public Policy Research https://www.ippr.org/articles/housing-costs-in-the-private-rental-sector

[9] Shelter, (2025), *Low income tenants spending nearly two thirds of income on rent as no fault bailiff evictions continue to rise* https://england.shelter.org.uk/media/press_release/lowincome_tenants_spending_nearly_two_thirds_of_income_on_rent_as_no_fault_bailiff_evictions_continue_to_rise_

sleeping, and the prominence of housing commitments in the manifestos of the new governments in Scotland and Wales, show the potential for movement in the area.

Local crisis support is a crucial intervention to help people who do not have enough money to afford the essentials. However, in 2024, one in three (34%) people who used a food bank in the Trussell community had not received any formal advice or support prior to their referral, and only 7% in England, 16% in Northern Ireland, 20% in Scotland, and 26% in Wales had received crisis support in the three months before they were supported by the food bank.[10] This suggests there is significant room for improvement. Since 2024, there have been positive developments in the crisis support on offer in England in particular, with the introduction of the Crisis and Resilience Fund (CRF). To deliver the UK government's commitment to end the need for emergency food parcels, the potential of the CRF, and the offers in Scotland, Wales and Northern Ireland, must be seized, and further improvements made to local support ecosystems and the scale of resource.

Analysis

The responses we received across the three calls for evidence contained a lot of detail about how each area interacts with hardship. You can read more on that detail in the reports published on each topic.[11] [12] [13] In this section we summarise the themes that came across in the responses analysed by all three reports.

Low incomes drive hardship through inadequate social security and employment support

The theme that came through strongest across the three consultations was the crucial role of low incomes in causing hardship, and increasing incomes in alleviating hardship. Low incomes from social security was emphasised most, but limited opportunities for earning sufficient income through employment was raised too. Respondents argued that social security is inadequate. Submissions referenced:

- Local Housing Allowance being frozen and falling far below rents.
- Universal Credit overall being too low to cover essentials.
- The benefit cap, the 'bedroom tax', deductions or sanctions reducing social security payments further.
- Delays in social security decisions or payments causing problems for people.

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[10] 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

[11] Ferrer, I, and Reekie, E, (2026), *Young people, systems and hardship*, Living Costs in Context Evidence Series https://cms.trussell.org.uk/sites/default/files/2026-06/young_people_systems_and_hardship.pdf

[12] Ferrer, I, and Loach, M, (2026), *Housing and hardship*, Living Costs in Context Evidence Series https://cms.trussell.org.uk/sites/default/files/2026-08/housing_and_hardship_report_050826.pdf

[13] Kovats, C, and Ferrer, I, (2026), *Crisis support, financial resilience and hardship*, Living Costs in Context Evidence Series https://cms.trussell.org.uk/sites/default/files/2026-08/living_costs_in_context_crisis_support.pdf

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“Repeated or ongoing crisis is often simply because Universal Credit is too low - exacerbated by an unnecessarily harsh system of benefits sanctions. Localised support is limited in what it can do in the face of such an obvious lack from central government. As one of our advisers has said, all the income maximisation in the world doesn’t help if what you’re entitled to isn’t enough to live on.”

Evidence submitted for this webinar by a local charity

On employment, a strong theme was that people were stuck in cycles of low paid, precarious work, and that employment support was ineffective and inadequate for helping people into jobs that could sustainably raise them out of hardship. Responses to the young people call for evidence were especially strong in arguing that employment support was inadequate for young people.

Respondents argued that direct financial assistance should be the default when someone is facing hardship – because it is faster, more flexible, more dignified, and better value for government. A cash-first crisis payment can stabilise someone’s immediate financial situation but rarely tackles the root cause of people’s hardship alone, so it should also come alongside financial advice and other wraparound support. It’s important that a ‘cash-first, but not cash-only’ approach is taken so that people can be supported flexibly.

The high cost of housing and other essentials drives hardship

Housing and hardship was the theme of one of the calls for evidence. However, it was also heavily referenced in submissions to the calls for evidence for young people and crisis support. The strongest repeated theme was the unaffordability of housing for people on low incomes. The cost of housing in the private rented sector, the lack of availability of social housing, and the inadequacy of social security support for housing, were all referenced as key drivers of hardship. We heard that this was particularly acute for young people, who rely heavily on the private rented sector, and that problems with housing too often drove people to need crisis support.

High rents were not the only issue identified. The poor quality of housing available – especially to people on lower incomes – was another consistent theme of the responses. This was true across housing types. Damp, mould, and poor ventilation, poor insulation and heating, and poor community infrastructure, such as transport and childcare options, were often cited. The quality and appropriateness of temporary accommodation was a particular focus of submissions. These issues of quality often increased costs by forcing people to buy furnishings like carpets and curtains, or to spend more on things like heating.

“The clients that we see that are going home tonight, their lives are different, their cupboards are sparse, their house is cold and mouldy. Their homes are not the sanctuary that they should be. And if we're not secure and safe and able to relax in our own home, that impacts every single part of our lives on the most fundamental level.”

Evidence submitted for this webinar by a local charity

While housing was the strongest theme relating to costs, other costs were also raised. Energy bills, travel costs, and food prices were the ones most often discussed. These responses were particularly likely to cite sharp increases in costs over a short period of time as increasing people’s need for charitable food.

Barriers to support drive hardship by stopping people from getting the help they need

A very strong theme across the three reports was the range of barriers that people face in accessing support. Across support through social security, housing support, crisis support, employment support and more, a range of barriers to accessing support were identified.

Respondents felt that support offered was often undignified, or that people trying to access support felt a sense of stigma. This sense is heightened by things like the application of sanctions, or having to repeat often traumatic experiences to multiple people or agencies. This could result in people disengaging from support and cause additional stress or mental health issues.

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

Evidence submitted for this webinar by a young person

Agencies were too often thought to not work well together. Young people suffer at transition points, such as between education and work, or work and unemployment, and could fall between the cracks due to support systems not aligning support. More widely, people are too often expected to proactively seek support at each stage, often at times of hardship and stress, and with few of the resources required to do so.

Other barriers such as physical accessibility of support – particularly in rural areas where distances to access support can be longer – were also cited. Language barriers were raised too, as was digital accessibility.

Preventative measures stop hardship more quickly, more cheaply, and with more dignity

Across all of these areas, respondents preferred interventions that came earlier rather than later. They pointed out that interventions that come too late create greater harm, more indignity, and more cost and complexity, than early intervention. They argued that too often support only comes available once somebody has reached a point of crisis. They pointed to the significance of timely holistic advice and good employment support in helping people before greater damage is done.

Policy implications

If governments and policymakers at all levels, across the UK, want to drive real progress in tackling hardship, we need to consider the following solutions:

- **A social security system that tackles hardship and prevents crisis:**
    - Ensure that Universal Credit at least covers the cost of essentials.
    - Lift the freeze on Local Housing Allowance, and create a permanent link between rents and support.
    - Address the issues caused by the benefit cap, the ‘bedroom tax’, deductions from social security payments, and punitive sanctions, which reduce already inadequate payments even further.
    - Address delays in social security decisions and payments that lead to gaps in income.
- **A trust-based employment support system:**
    - Employment support must be designed to foster adult-to-adult relationships, and be trust-based and holistic, supporting young people to overcome barriers relating to their mental health, confidence and financial security. Young people should be encouraged to voluntarily engage at first, with conditionality based on local labour markets and people’s individual circumstances, with sanctions only used as a last resort.
- **Reducing the cost of housing:**
    - Increase access to social housing:
        - Support an increase in the supply of social housing, including building more, buying homes, and facilitating the efforts of councils to do so.

        - Make sure social housing is adequately furnished when people move in, such as having curtains and carpets, so people aren't forced to access charitable food aid because they're having to buy expensive items.
    - Reduce costs in the private rented sector:
        - Carefully design and implement rent controls, including trialling caps on rent increases both within and between tenancies, to make rents more affordable. These should draw on the growing base of promising evidence on how negative impacts can be avoided and housing quality, housing availability and rates of house building can be maintained. Ideas for how this can be done can be found in recent JRF,[14] NEF[15] and IPPR[16] reports. Alongside substantial gains for private renters, this would also help to reduce government spending on housing benefit.
- **Cash-first crisis support:**
    - Continue to prioritise crisis support that provides cash-first crisis payments wherever possible.
    - Do not subject local crisis support to unnecessarily strict eligibility criteria and high evidence burdens.
    - Follow best practice in Wales and ensure that people who have No Recourse to Public Funds are able to access crisis support and resilience services.
- **Increase the breadth, availability and accessibility of financial advice to prevent crisis:**
    - Provide and promote easy-to-access, dignified and timely advice on money matters to people on low incomes.
    - Increase the breadth and holistic nature of advice available. It should include advice relating to income maximisation, benefit entitlement checks, housing, debt, and employment support.
- **Services and systems working together:**
    - Many of the reforms that have been most successful in dealing with complex problems over the past decades, 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 offer 'warm referrals' - when someone is referred by one organisation to another with the former providing sufficient information so that the latter can make contact with the individual - and a 'no wrong door' approach, rather than merely signposting people. Co-locate services where this is possible and beneficial. It is important that those systems and services working with people facing hardship, such as jobcentres,

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[14] Worsdale, R, et al, (2026), *How tax reform would make rent controls feasible to deliver*, Joseph Rowntree Foundation https://www.jrf.org.uk/housing/how-tax-reform-would-make-rent-controls-feasible-to-deliver

[15] Bangham, G, et al, (2026), *A Modern System for Fair Rents*, New Economics Foundation https://neweconomicsf.files.svdcdn.com/production/files/A-modern-system-for-fair-rents.pdf?dm=1778670498

[16] Hobbs, M S, Parkes, H, and Walden, T, (2026), *High Housing Costs in the Private Rental Sector – The Case for Action*, Institute for Public Policy Research https://www.ippr.org/articles/housing-costs-in-the-private-rental-sector

housing services, employers, children's social services, and schools, as well as the policymakers guiding their approaches, learn lessons from these experiences.

Methods

Evidence for this report was submitted via the three Living Costs in Context webinars on young people, housing and crisis support. We received 75 submissions in total. Oral submissions given at the webinars made up 16 of the submissions, whereas written submissions made up 59. The submissions were coded and analysed to identify recurring themes. 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 written or oral submissions to the calls for evidence.

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