

# HUNGER

# IN SCOTLAND



JUNE 2023

BY IPSOS AND THE TRUSSELL TRUST

# FOREWORD

BY EMMA REVIE

**More and more people in our society are being left with no option but to turn to a food bank to feed themselves or their family. But as our most in-depth study on hunger to date shows, this is just the tip of the iceberg.**

Food bank managers and volunteers have known for years what is pushing people towards hunger in their communities and have been working tirelessly to support the growing number of people facing hardship who are forced to their doors. But for the first time, we now know the breadth and depth of hunger in Scotland, as well its causes, impacts and who is most likely to be affected.

When I first read these findings, I was left feeling deeply saddened. How can it be that in one of the wealthiest countries in the world, one in six of us are facing hunger because we simply don't have enough money? Hardship at this scale isn't the end of the story, as people facing hunger are more likely to be affected by worrying levels of social isolation and loneliness, spiralling debt, and a decline in physical and mental health.

The stories and statistics contained in the pages of this report shine a light on the devastating reality of hunger in Scotland today for so many people across our country. But balanced with this concern, these findings also provide me with hope. Now in more depth and detail than ever

before, we know who is more likely to need a food bank as well as what is pushing them there. That means we know what needs to change if we're going to build a more just society where everyone has enough money for the essentials. It is clear that we need a social security system which provides protection and dignity for people to cover the costs of their own essentials, such as food and bills.

I hope that, as well as building our collective understanding of what is pushing people towards hunger, this vital piece of research will provide a common ground on which we can all unite. That as well as sounding the alarm, this report can inspire us to act and equip us to stand shoulder to shoulder across different sectors, spaces and communities, and to speak with one voice that is impossible to ignore about the changes we need to see.

Because in coming together, and working together, we will build a future where none of us need a food bank, because none of us will allow it.

# ACKNOWLEDGEMENTS

The Trussell Trust and Ipsos would like to thank all of those who participated in the research. Special thanks also go to food bank staff and volunteers who helped to distribute survey packs within participating food banks. Without their dedicated time and assistance, the study would not have been possible.

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# GLOSSARY

- Benefit advance** A generic term for a discretionary loan from the DWP intended to tide benefit claimants over while they are waiting for their first benefit payment or to get early access to a higher benefit entitlement due to a change of circumstances.
- Crisis support** Crisis support can take many forms and can be delivered by the voluntary and community sector, as well as local government. There are also several ways in which support can be delivered. These include, but are not limited to, cash grants, high street vouchers, food parcels, providing certain goods, such as a fridge or furniture, and wraparound support, such as debt advice. At the time of writing this is delivered through the Scottish Welfare Fund in Scotland, the Household Support Fund (HSF) in England, the Discretionary Assistance Fund (DAF) in Wales, and the Discretionary Support Fund in Northern Ireland.
- Destitution** The condition of people who cannot afford to buy the absolute essentials that we all need to eat, stay warm and dry, and keep clean. See page 27 for a full definition.
- Deductions** Deductions are repayments taken from monthly instalments of social security to repay local, national and UK government debts. Examples of these debts include Advance Payments taken to cover the five-week wait for Universal Credit, the repayment of tax credit overpayments, and council tax arrears.
- Disability Benefits** A person is receiving disability benefits if they receive one or more of the following benefits: Employment Support Allowance, Personal Independence Payment, Attendance Allowance, Disability Living Allowance, Child Disability Payment, Adult Disability Payment, or additional money from Universal Credit for people who are unable to work due to their disability.
- Ethnic minorities** For the purposes of this study, 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 broad white category rather than being shown as a separate group. Ethnicity is self-identified by survey respondents. Sample sizes are too small in most cases for an exploration of the experiences of different ethnicities within this broad categorisation to be possible, but this is a key concern for future waves of this research programme.

- Food bank**  
**(see also Food parcel):** An organisation which distributes free food parcels. 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 Trust network, 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. The Independent Food Aid Network (IFAN) defines a food bank as a venue that distributes emergency food parcels at least once a week. There are also food banks which are not part of the Trussell Trust network or IFAN.
- Food aid** Support from a food bank or other emergency provider, including hot or cold meals from an organisation like a soup kitchen, and access to 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 insecurity as measured by the Household Food Security Survey Module. Food insecurity means going without or cutting back on quality or quantity of food due to a lack of money.
- Food parcel** At food banks in the Trussell Trust network, a food parcel is an emergency supply of food which, depending on the size of the parcel is intended to last one person either three or seven days. Food parcel statistics from the Trussell Trust are a measure of the number of food parcels distributed rather than unique individuals supported; a referral for a family of two adults and one child would be recorded as three food parcels. These statistics are collected via vouchers that are issued by referral agencies, such as health visitors, schools, social workers, and organisations such as Citizens Advice. These agencies assess people for financial hardship before referring them to a food bank.<sup>1</sup>
- 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, staying at a family or friend's house).
- Hunger** Hunger is understood as 'household food insecurity'. Specifically, hunger captures a range of experiences falling under the categories of severe or moderate household food insecurity. See State of Hunger (2019, 2021).

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<sup>1</sup> For more information, see: The Trussell Trust. 2023. *Emergency food parcel distribution in the United Kingdom: April 2022-March 2023 methodology note*. <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/04/Emergency-food-parcel-distribution-in-the-United-Kingdom-April-2022-March-2023-Methodology-Note.pdf>

<b>Referral agency</b>	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.
<b>Sanctions</b>	A benefit sanction is the withdrawal of a benefitor a reduction in the amount of benefit paid, for a certain period, imposed if a claimant is deemed not to have complied with a work-related condition for receiving the benefit in question.
<b>Social Security System</b>	The UK social security system, sometimes called the welfare system, provides benefits to people across the UK. The UK Government administers this system across Wales and England, and the majority of the system in Scotland, where some elements, including benefits relating to disability and care, are devolved. For more, see definition box on page 43.
<b>Two child limit</b>	A limit on eligibility for Child Tax Credit or the Child Element under Universal Credit for the third or subsequent child born after 6 April 2017.
<b>Working age</b>	18-64 (for the purposes of this study as no one under the age of 18 was surveyed).

# ACRONYMS

ADP	Adult Disability Payment
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance
IFAN	Independent Food Aid Network
JSA	Jobseeker's Allowance
PIP	Personal Independence Payment
UC	Universal Credit
LHA	Local Housing Allowance
SWF	Scottish Welfare Fund
UC	Universal Credit

# EXECUTIVE SUMMARY

## INTRODUCTION

Over recent years, the prevalence of food bank use across Scotland has been a topic of increasing discussion and concern. The Covid-19 pandemic saw individuals across Scotland donate time and money to respond to the challenges that people in their communities were facing in this difficult and uncertain period. As the pandemic eased, the cost of living crisis plunged many into further and deepening financial hardship, with food bank staff and volunteers across the nation continuing their tireless efforts to meet this increasing hardship. Both events contributed to record levels of need at food aid providers in every part of Scotland.

However, the significant impact of these two events must not distract from a longer-term and more pervasive rise in food insecurity and food bank need. This increase long pre-dates either the pandemic or the current cost of living crisis. In the five years between 2017/18 and 2022/23, the number of emergency food parcels provided by the Trussell Trust network of food banks in Scotland has doubled and a record number of parcels have been distributed for children, up 57% over the past five years. This mirrors a similar trend of rising need seen by other charitable food aid providers in Scotland.

This report examines the scale and drivers of food insecurity and food bank use in Scotland. It sets out the profile and characteristics of people experiencing food insecurity and having to turn to food banks and explores their day-to-day experiences and circumstances. Over a period of intense disruption to daily life and widespread financial pressures, the report explores the factors which led to some people facing such deep, destructive, and inescapable hardship.

This report is the first wave of a 6-year mixed-methods research programme delivered in partnership with Ipsos and food banks in the Trussell Trust network. The data is drawn from two comprehensive and representative surveys: one of people referred to food banks in the Trussell Trust network in Scotland; the second an online survey of general population in Scotland. Alongside these, we carried out in-depth interviews with 50 people who completed the food bank survey across the UK, and 4 participatory workshops with people referred to food banks in the Trussell Trust network across the UK.

Throughout this report, all statistics relating to **food insecurity** and **use of food aid** are drawn from the survey of the general population. Where statistics refer specifically to people using **Trussell Trust food banks**, these come from the survey of people referred to our network.

## WHAT IS THE SCALE OF HUNGER IN SCOTLAND?



...this translates into an estimated

**1.2M PEOPLE**

**17%**

**OF ALL SCOTTISH ADULTS**

(or their households) have experienced food insecurity in the 12 months to mid-2022...



While public attention often focuses primarily on the extent of food bank need, this research finds food bank use is just the tip of a much deeper iceberg of hunger in Scotland and across the UK.

- 17% of all Scottish adults (or their households) have experienced food insecurity in the 12 months to mid-2022, equating to an estimated 1.2 million people. This means that – at some point over this period – they have 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.

- 7% of Scottish households accessed support from an ecosystem of food aid across Scotland, such as receiving support from a food bank or accessing low-cost food aid from a social supermarket. This means an estimated 533,000 people were supported by food aid in Scotland.

Despite the growth in the number of food parcels provided by the Trussell Trust network of food banks and by independent providers, more than two thirds of those experiencing food insecurity have not received food aid. Food bank use therefore does not represent the entirety of need across the country, but rather those who have accessed this form of support – many more appear to be facing serious hardship without such help.

## WHO IS AT GREATEST RISK OF HUNGER IN SCOTLAND?

The financial and economic shockwaves of recent years have affected many of us, but this research shows that these impacts have been especially severe for some parts of society. Some groups are significantly overrepresented in the proportions experiencing food insecurity and needing to use food banks.

- Nearly half of households experiencing food insecurity, and **more than two thirds of people referred to food banks in the Trussell Trust network, are disabled.**
- **Working-age adults** are much more likely to need to turn to a food bank than pensioners. This is particularly the case for single adults living alone and those not currently in paid work.
- **Families with children** are overrepresented in those who turn to food banks.



**MORE THAN**

**2/3**

more than two thirds of people referred to food banks in the Trussell Trust network, are disabled

## WHAT ARE THE DRIVERS OF HUNGER IN SCOTLAND?

Just as there is no ‘typical’ person who is forced to use a food bank, there is also no single or simple journey that leads someone there. But, whilst there are many contributing factors, **insufficient income** is the fundamental driver for almost all people forced to use a food bank. The vast majority (92%) of people referred to food banks in the Trussell Trust network in mid-2022 have an income so low that they were experiencing destitution at the point at which they were supported by the food bank. These already low incomes are further destabilised by a lack of savings and having to cope with arrears and debt.

Three main factors combine to prevent people from having sufficient income to avoid food insecurity and leave them having to turn to food banks:

- The design and delivery of the social security system.
- Work which does not provide sufficient protection from financial hardship.
- Difficulty accessing suitable jobs, especially for disabled people, those with caring responsibilities and parents (especially mothers).

The most significant cause of the financial insecurity driving the need for food banks is the **design and delivery of the social security system**. The research highlights four main issues affecting food bank users: lack of

**16%**

people referred to a food bank  
in the Trussell Trust network are in  
a working household

information about entitlements; difficulties claiming and sustaining benefits, particularly disability benefits for people who are affected by a long-term physical or mental health condition or disability; insufficient income from benefits when they are accessed; and further reductions to income from sanctions, caps and debt deductions.

**Paid work** is also not providing the reliable route out of hardship which we might expect. One in six people referred to food banks in the Trussell Trust network are in working households, with insecure work particularly correlated with food insecurity. Others would like to work but find that jobs are inaccessible, especially for disabled people, people with caring responsibilities, and people – especially women – with children.

While insecure finances are the primary cause of food bank use, this research shows that wider factors such as adverse life events and social isolation exacerbate the impacts of insufficient income, leaving some people more likely to have to rely on food banks.

- People referred to food banks in Scotland are more than twice as likely to have experienced **adverse events** (such as bereavement, becoming sick or disabled, or domestic abuse) than the general population in Scotland, with 72% experiencing adverse events in the previous 12 months.
- Food bank users are significantly more likely to have experienced **multiple adverse events** of this nature. Just 2% of the general population in Scotland had experienced three or more adverse events in the last year, compared to nearly one in four people referred to Trussell Trust food banks in Scotland.
- People who are disconnected or isolated from friends and family are also at a higher risk



# 35%

of people referred to a food bank in the Trussell Trust network said they received no advice from other services before their referral

of food insecurity and needing to use a food bank in the Trussell Trust network. At least one in four of those referred to food banks in the Trussell Trust network are experiencing **severe social isolation**, stating that they have contact with relatives, friends or neighbours less than once a month or never.

- **Lack of other support** and advice before the point of a referral to a food bank also appears to be an important factor: 35% of people referred to food bank in the Trussell Trust network said they received no advice from other services before their latest referral to the food bank.

*“They’ve helped me in loads of ways. They’re always really nice. They’re not judgemental. I see people in the food bank, and I don’t judge anybody, but there are people in there and obviously they’ve got worse problems than me, whether it’s drugs and alcohol or whatever. I feel as if me as a person, I shouldn’t be using the food bank, but because of the circumstances I’m in, I’m finding I have to use it. I’m having to swallow my pride and do things that I wouldn’t normally do, if that makes any sense.” (Male, age 45-54, Scotland)*

## CONCLUSION

This report shines a light on the breadth and depth of food insecurity across Scotland and the lived experiences of people who are forced to go without the essentials we all need to survive. It shows how hard the decision to access a food bank is for people: how grateful they are for its support, but the shame and stigma they feel for having to rely on it.

Nobody should have to put themselves in this position just to be able to feed themselves and their family. That is why the Trussell Trust is working towards a future without the need for food banks, and why research like this – which helps understand the causes and impacts of food insecurity – is so vital.

Our evidence shows the urgent need for policy change, starting with the introduction of an ‘Essentials Guarantee’ into our UK social security system – a change to legislation which would ensure that the basic rate of Universal Credit is always enough for people to afford the essentials.

The findings in this report do not make for easy reading. Yet, we see within them the stubborn hope of a growing network of people who believe better is possible, and an ever-clearer roadmap of how we might achieve this.

# INTRODUCTION

## THE PURPOSE OF THIS STUDY

*Hunger in Scotland* is the first report in a series of three landmark studies which will track and examine the scale and drivers of food insecurity across Scotland. It is carried out by the Trussell Trust in partnership with Ipsos.

### THIS REPORT EXPLORES:

- **the prevalence of food insecurity** and use of food banks, including both food banks in the Trussell Trust network and wider food aid provision;
- **who is most likely to experience food insecurity** and to need the support of food banks;
- **the drivers which pull people into food insecurity** and needing support from food banks; and,
- **the factors that enable people to escape destitution** and no longer require emergency food aid.

This report covers the breadth of these issues across Scotland, but we also present separate reports, *Hunger in the UK*, *Hunger in Northern Ireland* and *Hunger in Wales*, outlining the findings across the UK, and in detail in Northern Ireland and Wales. Alongside all of these, we have published a companion paper setting out the policies which our evidence suggests would reduce food insecurity and the need for people to rely on food banks.

This research builds on previous State of Hunger research, produced in partnership with Heriot-Watt University, which looked at the characteristics of people referred to food banks in the Trussell Trust network. However, the methods used in this study have changed significantly, so the findings of this research are not directly comparable to previous reports.

*Hunger in the UK* and the focused reports on Scotland, Northern Ireland and Wales, provide us – as an organisation, a network of food banks, and a community of people across the country

who are committed to ending the need for food banks in the UK – with the evidence we need to be able to change systems, policies, and practices, so that everyone in the UK has the dignity of being able to afford the essentials we all need.

As a reader, you might be someone who has lived experience of food insecurity. You might have used a food bank yourself. You might be concerned about the rising need for food banks in your area. You might work in a social change organisation committed to tackling poverty, or be an expert, academic, researcher or student interested in social and economic issues and in how research can shape social policy. You might be a church leader, a faith leader, or part of a community group. You might work in local, Scottish or UK government, as an elected politician or a civil servant or as a journalist examining issues and changes in the social, economic and political circumstances. We know that if all of us work together, we can end the need for food banks. We look forward to hearing your thoughts on the research presented in this report and welcome you to work with us on making that vision a reality.

## REPORT STRUCTURE

This report is structured in five parts.

**Part 1** explores the **scale** of the problem across Scotland. It provides analysis of the level of food insecurity, use of food aid across the general population, alongside statistics about food bank use in the Trussell Trust network from our annual parcel statistics.

**Part 2** examines the **profile** of who is more likely to experience food insecurity and need support from a food bank and highlights the groups who are at particularly high risk.

**Parts 3 and 4** explore the **drivers** of food bank use:

- **Part 3** focuses on **finances**, uncovering why people referred to food banks in Scotland have such limited financial resources, including the role of debt and savings, the social security system, disability and ill health, the Scottish Welfare Fund and low-paid, insecure work.
- **Part 4** examines wider factors which contribute to people finding themselves without enough money to afford essentials. These include adverse life experiences which put a strain on resources, a lack of access to other formal support services, and the severe social isolation of many people experiencing food insecurity and having to turn to food banks.

**Part 5** connects some of the headline findings from across the report introducing the next steps for developing, with partners across civil society, a solutions-focused roadmap to end the need for food banks.

Throughout the report, you will find direct quotes from people who have been forced to use food banks in the Trussell Trust network in 2022, these illustrate the findings from the qualitative research and proposals on what needs to change which were suggested by people with lived experience at participatory workshops.

You will also meet Kirsty. Names have been changed and identities protected, but this case study shares the story of a real person who has used, and – without significant policy change – may be forced to continue to use food banks in the coming months and years.

### HOW TO DELVE DEEPER INTO THE DATA

Each chapter pulls out the most notable insights, but behind each statistic are many more. We will be making the data available for other researchers and organisations to use. This report marks the start of the *Hunger in the UK* research programme's analysis and outputs, and we look forward to working with you on deepening our collective understanding of the challenges we face and how we can overcome them.

# METHODOLOGY

There exists a rich body of research on the circumstances of people who use food banks in Scotland and across the UK, including the Trussell Trust's *State of Hunger programme* (2019, 2021). Through *Hunger in the UK* and the focused reports on Scotland, Northern Ireland and Wales, we aim to enhance the evidence base, but also to situate it in the wider context: to understand

how the circumstances of people who experience food insecurity – and at the most acute end of this are forced to use food banks - differ from the circumstances of the wider population. A mixed-methods approach was designed to enable us to explore this, delivered in partnership with Ipsos and food banks in the Trussell Trust network, the core components of which are:

## 1. A survey of people referred to food banks in the Trussell Trust network

These surveys provide a rich dataset which enables us to understand the demographics, financial situations, and recent personal experiences of people referred to food banks in the Trussell Trust network in mid-2022.

**Technical Notes:** Surveys were distributed through 99 food banks in the Trussell Trust network across the UK between May and August 2022. These food banks were chosen to reflect geographical spread and a range of other food bank characteristics. Survey packs were placed in food parcels at random, with multiple options provided for completing the survey: on paper, online or over the phone. Multiple languages were available via the online and telephone options. The overall response rate was 20%, with 2,563 surveys returned across the UK.

In Scotland, this included 11 food banks, with 1,629 survey packs distributed. A small booster or top-up survey was undertaken in the autumn to increase the number of completed questionnaires in Northern Ireland, Scotland and Wales, to help improve statistical reliability. The number of completed questionnaires received from Scotland increased from 229 to a final figure of 293, a total response rate of 18%.

## 2. A comparable survey of the general population in Scotland

This parallel dataset offers improved understanding of the drivers of food bank use, by providing a direct comparison to averages across the adult general population in Scotland. It also allows us – for the first time – to understand the circumstances of people experiencing food insecurity or using food aid, beyond the Trussell Trust network.

**Technical Notes:** The survey was conducted by Ipsos via a random probability online panel. Fieldwork took place between May and August 2022. In Scotland 542 responses were received which represents a response rate of 60%.

Across the UK the overall response rate was 58%, with 3,948 surveys completed in total. Data was cleaned and weighted to be representative of the UK population.

## 3. Qualitative interviews with 50 people referred to food banks in the Trussell Trust network

Qualitative interviews enable us to understand the lived experience of the people behind the numbers, enriching our understanding of the drivers of food bank use and the impact on individuals and families.

**Technical Notes:** In depth, 90 minute qualitative interviews were conducted with 50 people who had completed the food bank survey, recruited based on a sample frame. All interviewees had been going without two or more essentials, meaning they are experiencing destitution – the most severe form of material hardship. 30 people also took part in a second, 45 minute interview, three months after their first. All qualitative data was coded and analysed within a developed thematic framework and written up in a qualitative report. Due to the close alignment with quantitative findings, all findings are reported here in one mixed-method report.

Please note that there were not sufficient interviews in Scotland to analyse the responses separately. The qualitative data that is presented in this report reflects the findings from the UK wide interviews with quotations selected from participants in Scotland.

## 4. Participatory workshops with people with lived experience

These workshops – which used forum and legislative theatre methods – deepened our understanding of the survey data and generated policy recommendations rooted in people's direct experience.

**Technical Notes:** Workshops were led by Legislative and Forum Theatre practitioners, Katy Rubin and Dan Boyden, and co-designed and co-facilitated by three members of the network who all have lived experience of using food banks. Four food banks were invited to host a workshop with people who had been referred to them for emergency food aid. They were selected from the sample of 99 who distributed surveys, ensuring UK-wide coverage, and urban/rural spread. In total 42 people with lived experience of financial hardship participated.

Throughout this report, proposals suggested by participants are presented in red border pop out boxes.

Full detail on all aspects of the methodology can be found in the accompanying Technical Report, with important specific points to be aware of, including:

- Throughout this report, all statistics relating to **food insecurity** and use of **food aid** are drawn from the survey of the general population in Scotland. Where statistics refer specifically to people using **food banks in the Trussell Trust network**, these come from the survey of people referred to our network in Scotland or where specified across the UK.
- All survey responses were completed by adults (18+).
- All survey data will be made available for other researchers to explore.
- All quotes included from this report come from in-depth interviews or participatory workshops.
- As outlined above, this research builds on the previous **State of Hunger reports** in 2019 and 2021 but their findings are not directly comparable due to differences in methodology.

*We aim to enhance the evidence base, but also to situate it in the wider context: to understand how the circumstances of people who experience food insecurity – and at the most acute end of this are forced to use food banks – differ from the circumstances of the wider population.*

# DEFINITIONS

## 1. Scottish general population

Our survey of the general population of Scotland allows us to understand how the trends we see for people referred to food banks in the Trussell Trust network in Scotland compare to the average across the wider Scottish population. This enables us to understand which groups are overrepresented among people who use food banks in the Trussell Trust Network.

## 2. People referred to food banks in the Trussell Trust network in Scotland

Separately to surveying the general population, we carried out a survey of people referred to food banks in the Trussell Trust network in Scotland in mid-2022, more details of which can be found in the methodology section and the technical report. Everyone who completed the survey had received an emergency food parcel. Our analysis of people referred to food banks in the Trussell Trust network allows us to understand the experiences and characteristics of people who have needed to turn to a Trussell Trust food bank for support.

For more information on the operations of food banks in the Trussell Trust network, see Glossary.

## 3. People experiencing food insecurity across the general population

Across the UK we have a large enough sample to also compare the experiences of these two groups with people experiencing food insecurity. In Scotland, as the sample is smaller, this is not always possible.

For the purposes of this study, we define food insecurity as going without or cutting back on 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.

There are four categories of food security: high, marginal, low and very low. Food insecurity is defined as experiencing low or very low food security, which is a categorisation made based on a series of survey questions about people's experiences in the last 12 months.<sup>2</sup>

We have chosen household food insecurity as our indicator of hardship as it is an internationally recognised indicator of hunger with specific measurement tools. The broad structure and sequence of the questions we use is the same as those used across the UK, for instance by the Food Standards Agency and the Department for Work and Pensions. It is important to note that food insecurity is only one indicator of severe hardship. People on very low incomes overwhelmingly find they cannot afford many of the basics of life, but what they go without can vary at any one time. Many go without food to try and keep up with the rent or with bills, although most people who go without food have also had to cut back on other essentials.

<sup>2</sup> Our definition of food insecurity is based on the same measure as the Department for Work and Pension's Family Resources Survey, but we use a different time frame: 12 months instead of 3 months. Further detail can be found in the Technical Report

#### 4. People across the general population who have used charitable food aid

Within our general population sample, we look at how many people in Scotland said that they had used any form of food aid in the last year. Use of food aid is captured by questions asking whether people have received food in any of the following forms:

- Food parcels from a food bank or other emergency provider
- Hot or cold meals from an organisation like a soup kitchen
- Access to low-cost food from models such as food pantries or social supermarkets.<sup>3</sup>

Over the last few years, the ecosystem of charitable food aid has expanded, with local pantries, larders, community food hubs and social supermarkets opening to provide support in communities across the country.<sup>4</sup>

#### 5. Destitution

We have not focused on destitution to a great extent in this report, but we have used analysis of destitution at some points to help us understand the drivers of food insecurity and food aid use. Someone who is destitute has not been able to meet their basic physical needs to stay warm, dry, clean and fed. Thus, people are considered destitute if they have lacked two or more of the following six essentials over the past month because they cannot afford them:

- Shelter (they have slept rough for one or more nights).
- Food (they have been unable to eat more than one meal a day for two or more days)
- Heating their home (they have been unable to heat their home for five or more days).
- Lighting their home (they have been unable to light their home for five or more days).
- Clothing and footwear (appropriate for the weather).
- Basic toiletries (such as soap, shampoo, toothpaste and a toothbrush).

OR

**People are also considered destitute** if their income is so extremely low that they are unable to purchase these essentials for themselves. The income criterion is not designed to introduce a new poverty line, but instead is designed to capture people who said that they had been able to meet their essential living needs because of the help of charities.

As of October 2022, the destitution thresholds per week excluding housing costs are £95 for a single adult living alone, £145 for a couple living together, or £205 for a household of two adults and two children. The full breakdown by household composition is provided by the Joseph Rowntree Foundation.<sup>5</sup>

<sup>3</sup> These models are usually open to all in the community and provide low-cost, often subsidised, food. People tend to pay a small membership fee each month to access food at heavily discounted prices. In some cases, there may have specific criteria for membership, such as being in receipt of means-tested benefits

<sup>4</sup> For more info see: APPG on Ending the Need for Food Banks. 2023. *Cash or food? Exploring effective responses to destitution*. <https://www.trusselltrust.org/what-we-do/research-advocacy/appg-ending-food-banks/>

<sup>5</sup> Joseph Rowntree Foundation. 2022. *Destitution in the UK – income thresholds for October 2022*. <https://www.jrf.org.uk/report/destitution-uk-income-thresholds-october-2022>

## PART 1:

# HOW WIDESPREAD IS HUNGER IN SCOTLAND?

## KEY FINDINGS

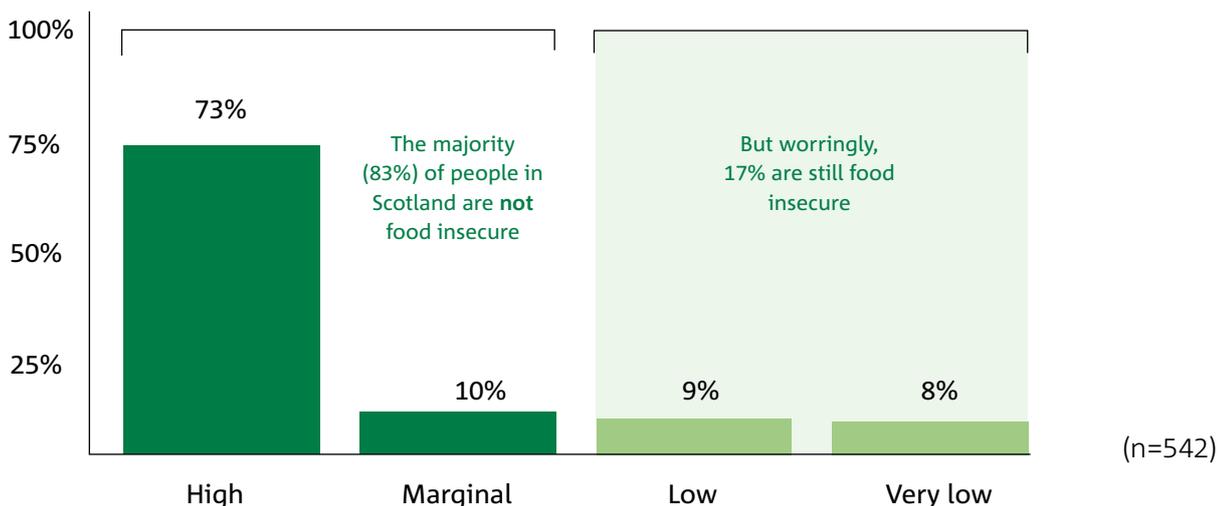
In part one we lay out the troubling scale of food insecurity and use of food aid in Scotland.

- One in six (17%) people across Scotland say that they or their household have experienced food insecurity over a twelve-month period, equating to an estimated 1.2 million people.
- One in fourteen (7%) people in Scotland report that they or their household have used at least one type of food aid in the last year, equating to an estimated 530,000 people being supported by food aid.
- 77% of people experiencing food insecurity in Scotland who may be experiencing hunger have not used any form of food aid in the last year.
- Food banks in The Trussell Trust network in Scotland distributed 259,744 parcels in the year to April 2023, the most parcels ever distributed in a single year, and a 30% increase on 2021/22.

## A SIGNIFICANT PROPORTION OF SCOTLAND ARE EXPERIENCING FOOD INSECURITY

Food insecurity is prevalent in Scotland and across the UK. In Scotland around one in six (17%) adults have experienced food insecurity (cutting back or skipping meals due to a lack of income) in the 12 months to mid-2022. This translates to approximately 1.2 million people.<sup>6</sup>

**Figure 1: Food security in Scotland**



## NOT ALL PEOPLE EXPERIENCING FOOD INSECURITY ARE USING FOOD AID

One in fourteen (7%) adults in Scotland report that that they, or another member of their household, have accessed at least one type of food aid in the last 12 months, in line with the UK wide proportion. In Scotland this translates to approximately 533,000 people, part of an estimated 5.7 million people being supported by food aid in a single year across the UK. This is a shockingly high proportion of the population but represents only a minority of people who might be going hungry. 77% of people experiencing food insecurity in Scotland have not used any form of food aid in the last year.

In recent years, Scotland and the rest of the UK, have seen the growth in the ecosystem of food aid provision.<sup>7</sup> This includes the Trussell Trust’s network in Scotland of more than 130 local food bank centres across Scotland and at least 124 food banks that are part of Independent Food Aid Network (IFAN)’s Scottish network. There are many other providers such as pantries, larders,

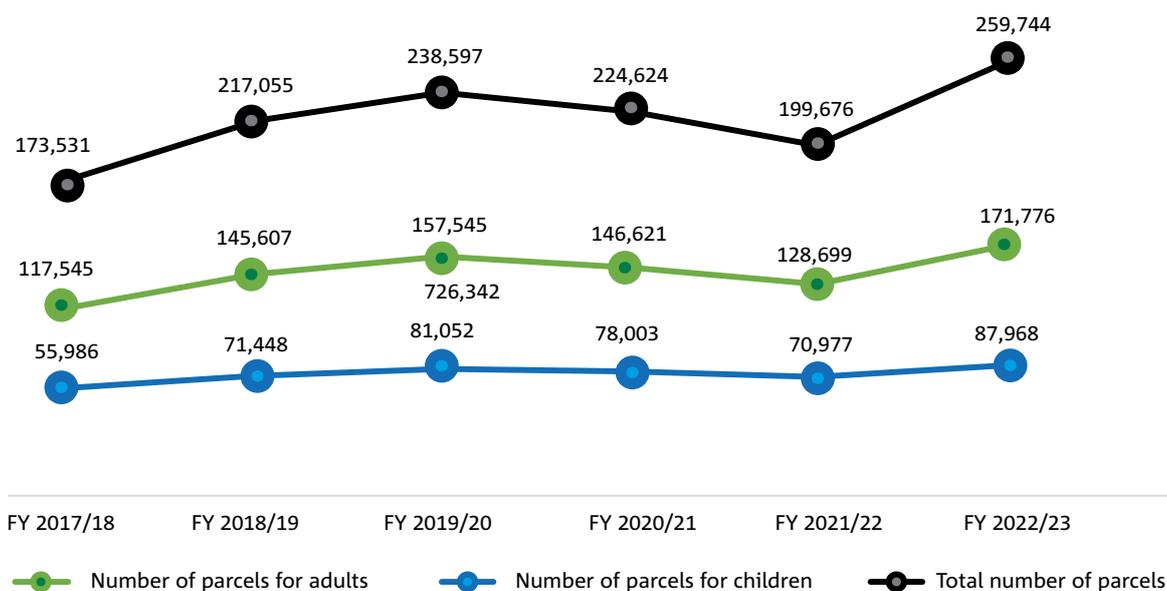
community food hubs and social supermarkets (see page 20 [definitions] for a more detailed explanation).



**259,744**

emergency food parcels between  
1 April 2022 to 31st March 2023,  
including 87,968 parcels for children

**Figure 2: Parcels provided for adults, children, and total in Scotland FY 2017/18 – FY 2022/23**



6 Estimate calculated using the national records of Scotland mid-2021 population estimates. The figure is calculated using the average UK food insecure household size (2.83)

7 The Food vulnerability during COVID-19 research project has mapped and monitored both national and local responses to food insecurity during the COVID-19 pandemic and provides a comprehensive overview of the growth seen in emergency food provision since the outbreak of COVID-19 in March 2020. See Lambie-Mumford et al. 2022. *Food vulnerability during COVID-19: End of project summary of key findings*. <https://www.sheffield.ac.uk/speri/research/current-projects/food-vulnerability-during-covid-19>

The Trussell Trust routinely collects food parcel data from food banks within our network. This data gives us detailed information about the need for emergency food parcels and allows us to undertake a deep dive into one form of food aid.

Food banks in the Trussell Trust network in Scotland distributed 259,744 emergency food parcels between 1 April 2022 to 31st March 2023, including 87,968 parcels for children.

This is the most parcels that the network in Scotland has ever distributed in a financial year and represents a 30% increase from the same period in 2021/22. It is also the most parcels ever distributed for children, up 24% compared to 2021/22 and up 57% compared to five years ago.

Over recent years, the number of parcels distributed by food banks in the Trussell Trust network in Scotland have not always mirrored the UK average. We know that this is not down to an overall decrease of need in Scotland, but rather is a result of the significant amount of need being met by a growth in other non-Trussell Trust food aid. However, despite some variation year-on-year, the need in Scotland has followed the overall UK trajectory, seeing significant rises caused by the rising cost of living and ongoing issues with benefit sufficiency. Over the five years between 2017/18 and 2022/23 the number of parcels distributed by food banks in the Trussell Trust network increased by 50% in Scotland.

Most people who are referred to food banks make strenuous efforts not to use them frequently or repeatedly, even when they are in severe hardship. Amongst people referred to food banks in the Trussell Trust network in Scotland, two-fifths (40%) said that it was their first time receiving a parcel in the previous 12 months, while a quarter (25%) had received a parcel two or three times in the same period.

## A NOTE ON THE TRUSSELL TRUST'S REFERRAL SYSTEM

People are referred to food banks in the Trussell Trust network by referral agencies, such as health visitors, schools, social workers, and organisations such as Citizens Advice. These agencies assess people for financial hardship before referring them to a food bank. The Trussell Trust's Data Collection System flags when a person has had more than three vouchers in a six-month period. This is intended to act as a prompt for the food bank to check with the referral agency that the person is being offered all the support available, to help address the underlying cause of crisis. If the referral agency confirms this is the case, the food bank will continue to provide additional food parcels as needed. Occasionally, during times of increased pressure on food stocks, food banks do enforce a voucher limit - usually somewhere between three and five vouchers in six months. For more on the operations of food banks in the Trussell Trust network, see the Glossary.

Despite the growth in the numbers seen at food banks in the Trussell Trust network, our research shows that 72% of those experiencing food insecurity have not sought out or received food aid. Food bank statistics do not represent the entirety of need across the country therefore, but rather those at the very sharpest end of hardship, with many others also experiencing severe difficulties without this support. Turning to charitable food provision is usually a last resort. Our research shows that most try to manage for as long as possible without needing to turn to charity for support, as discussed further in part 3. And yet, few people are receiving any support from other services before a food bank referral (explored in part 4), making them the first response far too often.

The record numbers of food parcels distributed over the last year reflects a rise in need which continues a trend which has been steadily increasing for some time. The COVID-19 pandemic and the cost of living crisis certainly increased hardship and the need for food banks.

However, these dual crises have not caused food bank need. Rather, they have further exposed and exacerbated a longer-term crisis, that of a weakened social security system that is unable to protect people from the most severe forms of hardship, thereby forcing more people to the doors of food banks.



# 65%

of people referred to a food bank in the Trussell Trust Network in Scotland had received 1–3 parcels in the last 12 months

## CONCLUSION

Part One has shown that an alarming 17% of people across Scotland have experienced food insecurity, whilst 7% have accessed charitable food aid, whether from food banks in the Trussell Trust network or from the wider ecosystem of food aid that exists across Scotland. Despite strikingly high numbers of people turning to charitable food aid, this represents only a minority of those who are going hungry or facing food insecurity. Whilst food banks are a symptom of extreme financial hardship, they are used as an absolute last resort, and are not an adequate long-term solution to destitution.

In Part 2, we will explore who is most likely to experience hardship and need to seek support from emergency food aid.

## PART 2:

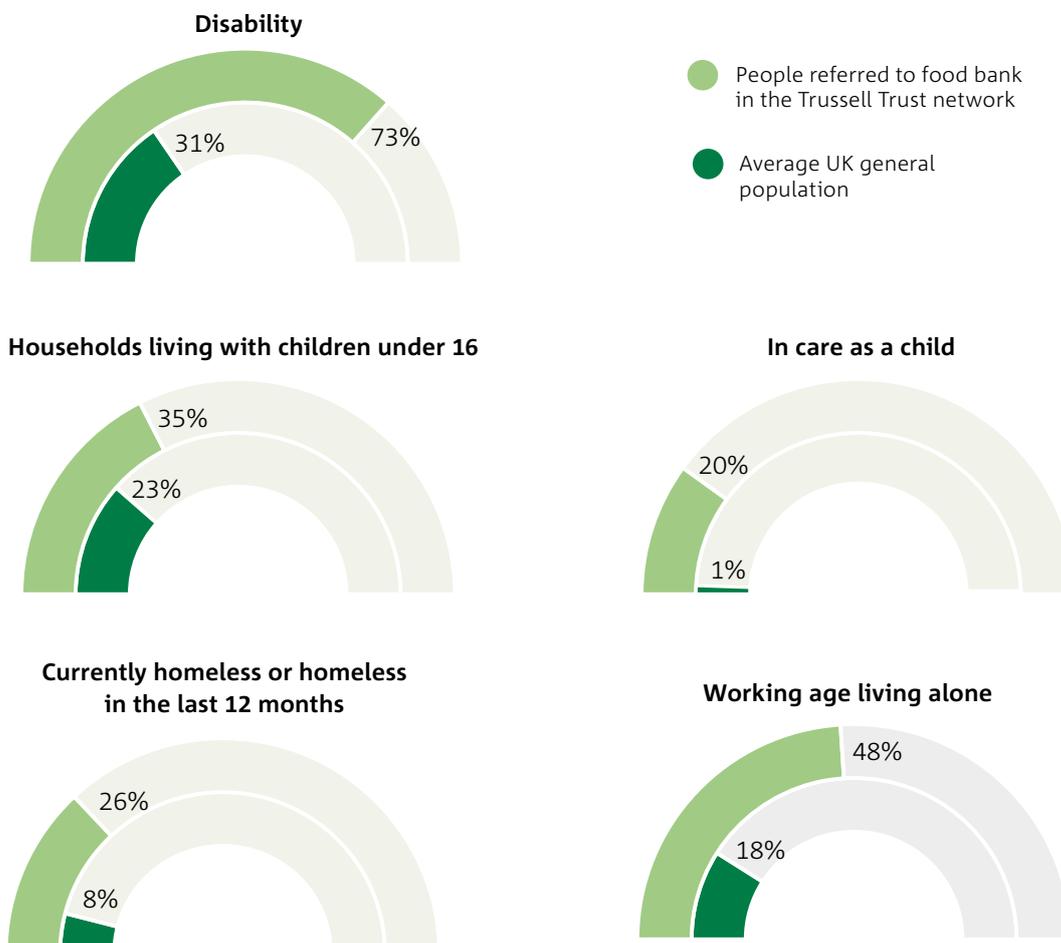
# WHAT DO WE KNOW ABOUT THE PROFILE OF PEOPLE AT RISK OF HUNGER IN SCOTLAND?

## KEY FINDINGS

In Part 2, we examine who is most at risk of food insecurity and which groups are disproportionately referred to food banks in the Trussell Trust network.

The demographic profile of people referred to food banks in the Trussell Trust network is complex: there is no 'typical' person who

receives emergency support. However, when comparing to the Scottish population, we see some groups are significantly overrepresented among those forced to turn to food banks for support.<sup>8</sup> This includes working age adults, especially those living alone, disabled people, people with caring responsibilities, and children.



<sup>8</sup> The data collected about people referred to Trussell Trust food banks relates to the person filling in the survey, rather than to other people in the household

## DISABLED PEOPLE AND PEOPLE WITH POOR HEALTH ARE OVERREPRESENTED AMONG THOSE EXPERIENCING FOOD INSECURITY AND FORCED TO RELY ON FOOD BANKS

There is a significant evidence base about the complex and cyclical relationship between poverty, and disability and ill health. Long-term health conditions are more prevalent amongst households with lower levels of income, and low income in turn leads to worse health outcomes, creating a vicious cycle of outcomes.<sup>9</sup> Our data adds to this evidence base, demonstrating how disability and ill health significantly increase a person's likelihood of being food insecure and of having to rely on food banks.

Across the general population of Scotland, 31% people meet the Equality Act 2010 definition of disability.<sup>10</sup> These figures are much higher for people in Scotland experiencing food insecurity (46%) and for people referred to food banks in the Trussell Trust network in Scotland (73%). The types of conditions reported by disabled people are varied and often overlap, but all conditions – from mental health issues, to physical and learning disabilities – are more common among people referred to Scottish food banks than in the wider Scottish population (see figure 3 below). There is a particularly marked overrepresentation of people managing mental health conditions which, as reported, meet the Equality Act definition of disability, in the food bank population.



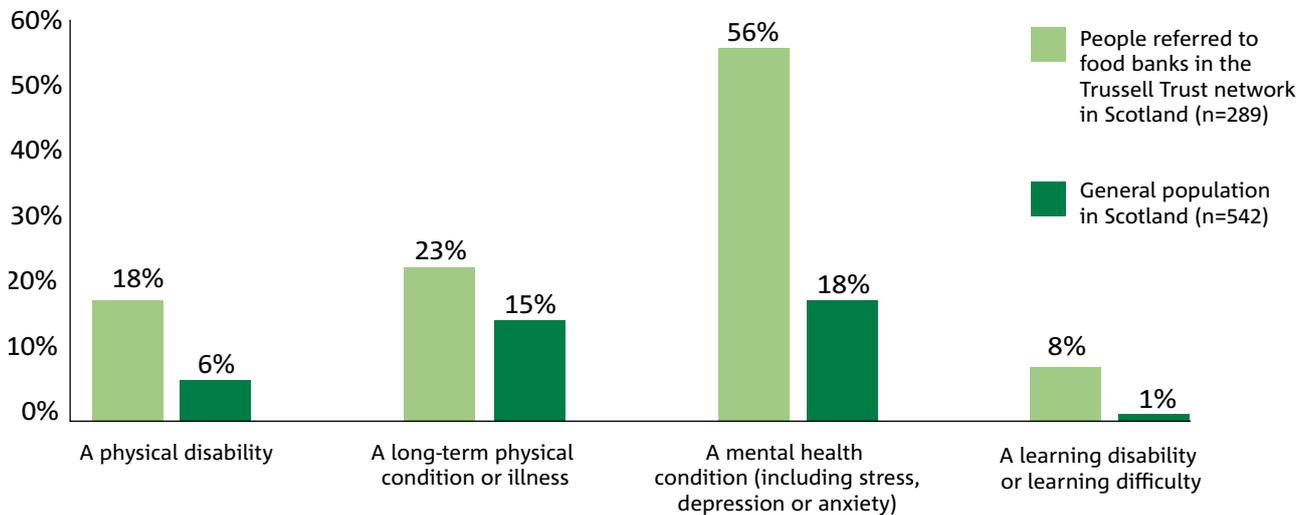
# 73%

of people referred to food banks in the Trussell trust network in Scotland are disabled compared to 31% across the general population of Scotland

*"I get Universal Credit, and I get limited capability for work, because I'm not fit to work. I've been in and out of hospital over the last couple of years, which is something I never used to do either, and take tablets, which is something I've never done in my life. I've always been fit and healthy, and the last 3 years I've just sort of deteriorated."*  
(Male, age 45-54, Scotland)

9 Finch et al. 2023. *Leave no one behind: The state of health and health inequalities in Scotland*. <https://www.health.org.uk/publications/leave-no-one-behind>

10 Disability is defined in the Equality Act as having a physical or mental impairment that has both a long term but also substantial impact on people

**Figure 3: Types of condition reported by disabled people**

Note: respondents could provide multiple responses as they may have had multiple conditions.

## WORKING-AGE ADULTS, PARTICULARLY PEOPLE OUT-OF-WORK OR LIVING ALONE ARE OVERREPRESENTED AT FOOD BANKS

Across Scotland, 76% of people are adults of a working age (18-64). However, working age people are disproportionately overrepresented amongst people in Scotland experiencing food insecurity (95%), and people referred to food banks in the Trussell Trust network in Scotland (94%). The higher level of support provided by the social security system to those over state pension age, along with lower numbers renting, difficulties physically accessing a food bank and an increased worry about stigma, are all likely to be important factors driving this difference in food insecurity and the need for food banks. The majority (93%) of people referred to food banks in the Trussell Trust network in Scotland are in receipt of means-tested benefits. A minority (16%) are in working households.

Across Scotland, under one in five (18%) working age adults are living alone. This group is significantly overrepresented among people referred to food banks in the Trussell Trust network in Scotland, making up nearly half of those referred (46%).

*"I might need help from outside but that's just the way I am. I like to deal with things on my own before I ask for help."*

(Female, age 35-44, living alone, Scotland)

## HOUSEHOLDS WITH CHILDREN MAKE UP A MUCH LARGER PROPORTION OF THOSE WHO TURN TO FOOD BANKS THAN IN THE GENERAL POPULATION

Across Scotland, 23% of households include children under the age of 16.<sup>11</sup> However, a much higher proportion (35%) of all households referred to food banks in the Trussell Trust network in Scotland are living with children under the age of 16.

This pattern is also similar for children living in households with one adult. Across Scotland, single adults living with children make up 2% of the population. However, they make up 17% of those referred to food banks in the Trussell Trust network in Scotland.

Over one in four (29%) households with dependent children experience food insecurity compared to 13% of those without.

*“It’s hard as a parent to not allow children to turn on the heating, or some of the lights in the house, or have proper showers, this shouldn’t be the case, I can’t cope no more.”*  
(Workshop Participant)

*“People are being forced to choose between feeding their children or paying the rent.”*  
(Workshop Participant)



# 35%

of all households referred to food banks in the Trussell Trust network in Scotland are living with children under 16

<sup>11</sup> Due to the wording of survey questions, we cannot assume that the survey respondents were necessarily the parent of the children they record living in their household. For instance, the survey may have been completed by another adult in the household, such as an older sibling over the age of 18 or a grandparent

## FOOD INSECURITY AND FOOD BANK USE ARE STRONGLY ASSOCIATED WITH RENTED HOUSING AND HOMELESSNESS

Across Scotland, around a fifth (21%) of people are renting. However, these figures are much higher for people experiencing food insecurity (44%) and people referred to Scottish food banks in the Trussell Trust network (75%). The overrepresentation of renters at food banks is seen across different types of rental arrangements:

- While only 9% of the Scottish general population live in private rented accommodation, this rises to nearly one in six (15%) of people referred to food banks in the Trussell Trust network in Scotland.
- Across Scotland just 12% of people are living in social housing, however these figures are much higher amongst people referred to food banks in the Trussell Trust network in Scotland, with three in five (61%) living in social housing, a figure higher than that found in the UK (46%). This reflects the fact that, according to official figures, Scotland has the highest proportion of social housing in the UK at 22%.<sup>12</sup>

*“I moved over because of my job, I lost my job, but I took it to a tribunal. I won my case, but it didn't really help me, I was in a private let at the time and I couldn't pay the rent. I was made homeless on the same day.” (Male, age 35-44, Scotland)*



# 26%

people referred to food banks in the Trussell Trust network in Scotland were currently or had been homeless in the previous 12 months

Across Scotland, 8% of people had experienced some form of homelessness in the past year.<sup>13</sup> This includes living in temporary housing, statutory accommodation, living insecurely with friends or family (sofa surfing), living in a B&B or hostel, or sleeping rough. By stark contrast to the Scottish population, one in four (26%) people referred to food banks in the Trussell Trust network in Scotland were either homeless at the point of referral or had experienced homelessness in the previous 12 months.<sup>14</sup>

<sup>12</sup> Office for National Statistics, 2019, *Comparing affordable housing in the UK*, <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/comparingaffordablehousingintheuk/april2008tomarch2018>

<sup>13</sup> For this study 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, staying at a family or friend's house). This is a broader definition than The Housing Act 1996 definition of homelessness

<sup>14</sup> Figures on homelessness are derived from two survey questions: people were asked about their housing situation at the point of filling out the survey, and if they had experienced any form of homelessness, from a multi tick list, in the previous 12 months

## STRUCTURAL INEQUALITIES ALSO INCREASE THE LIKELIHOOD OF FOOD INSECURITY

Across the wider UK survey, we find that people from groups who face structural inequalities tend to be overrepresented among those experiencing food insecurity. This chimes with wider research showing how racial and gender inequalities contribute to higher poverty rates for some people from some ethnic minority groups and among women.<sup>15</sup> Likewise, young people who are care experienced face greater risks of financial hardship in adulthood than people who are not.<sup>16</sup>

The extent of our sample size means that we cannot do full analysis of the Scottish population. However, where we can, we see both similarities and differences in Scotland compared to the rest of the UK.

- **Gender:** Across the UK there is an overrepresentation of women experiencing food insecurity and food bank use. This trend is not reflected in Scotland. Just over half (51%) of the Scottish population is female, which is in line with the percentage of women referred to food banks in the Trussell Trust network in Scotland (50%).
- **Care experience:** Across Scotland, 1% of people are care experienced. Yet this rises to one in five (20%) people referred to food banks in the Trussell Trust network in Scotland.

### DEFINITION BOX

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 based on characteristics such as race, gender, sexuality, socioeconomic status, health, and other factors. Structural inequalities are often interconnected and intersect with one another, meaning that individuals who belong to multiple marginalised groups face compounded disadvantages.

For further analysis of these groups, but also of people identifying as LGBTQ+, ethnic minorities, and asylum seekers, please see the Hunger in the UK report. In that, we also explore instances where these groups appear to be underrepresented at food banks in the Trussell Trust network, and the work we are doing to address this.

15 All Party Parliamentary Group on Poverty. 2022. *In-work poverty*. <http://www.appgpoverty.org.uk/business/in-work-poverty/>

16 Oakley et al. 2018. *Looked-after children: the silent crisis*. <https://www.basw.co.uk/resources/looked-after-children-silent-crisis>

## CONCLUSION

In this section we have examined the socio-economic and demographic factors and life experiences which leave some people more likely to experience financial hardship, food insecurity and need to rely on a food bank. Many of these factors intersect, meaning individuals face multiple disadvantages, increasing their risk even further.

In the rest of this report, we explore why this is the case, with Part 3 looking at the primary drivers of food bank use, and Part 4 examining contributing factors. These drivers of food bank use do not affect all groups equally. For instance, the impact of unpaid care work and a lack of affordable and available childcare disproportionately affect women, whilst disabled people are especially impacted by failures within the social security system and a lack of accessible jobs. by failures within the social security system and a lack of accessible jobs.



**28%**

of unpaid carers experience food insecurity, compared to 14% of non-carers



**20%**

of people referred to a food bank in the Trussell Trust network in Scotland have experience of the care system as a child, compared to 1% across Scotland

## INTRODUCTION TO PARTS 3 AND 4: UNDERSTANDING THE DRIVERS

Our research shows that there are many different journeys which may lead someone to be referred to a food bank in the Trussell Trust network, reflecting multiple and complex drivers.

However, the fundamental reason most people are referred to food banks is that their income is too low for them to be able to afford the essentials we all need in life. The most significant driver of this is **design and delivery of the social security system**.

For a smaller percentage of people, the poor pay they are receiving through generally **insecure work** leaves them unable to afford the essentials.

Most of those referred to food banks are also **disabled**, or care for someone who does. Many find work inaccessible, and the social security system does not provide sufficient incomes to meet their needs.

Across these groups, an insufficient income often leads to financial resources like **savings being depleted** and **support from family and friends exhausted**, whilst others were never in a position to build savings or rely on support networks in the first place. It also results in many being pulled into **debt**, often to the state rather than the type of consumer debt more common across the rest of the population. Debt repayments further reduce people's incomes, leaving them even less able to cover other living costs, leading to food insecurity and a food bank referral. For others, a combination of **multiple and interrelated adverse life events** has led to a loss of income.

Whilst each journey is unique, in Parts 3 and 4 we highlight common experiences that emerged in the quantitative and qualitative findings through five case studies which are rooted in the real experiences of five interviewees and are typical of the wider findings.

**Part 3** explores the primary driver of food bank use: a severe and unsustainable lack of income, caused primarily by inadequacies in the UK's social security system. **Part 4** then examines in more detail the wider contributing factors, such as difficult life experiences, structural inequalities, and the complex relationship between social and digital isolation and food bank use.

## PART 3:

# WHAT ARE THE PRIMARY DRIVERS OF HUNGER IN SCOTLAND?

## KEY FINDINGS

Inadequate and insecure incomes are the primary driver of food bank use:

- The majority (92%) of people referred to food banks in Scotland are destitute, meaning they are experiencing the most severe form of material deprivation because their incomes are insufficient to afford the basics of life.
- People referred to food banks have usually exhausted all possible personal finances before a food bank referral. Just one in ten (10%) people referred to food banks in the Trussell Trust network in Scotland have savings.
- For most people referred to food banks in The Trussell Trust network in Scotland, the design and delivery of working age benefits are the major contributors to their inability to afford the essentials. The vast majority (93%) are in receipt of a means-tested benefit, including 72% who are in receipt of Universal Credit (UC), twelve times the rate amongst the general population (6%).
- The research identified a range of barriers preventing people being able to rely on benefit entitlements. This is particularly true for people entitled to disability benefits. The majority (74%) of people in disabled households referred to food banks in The Trussell Trust network are not receiving any benefits specifically related to the disability.
- The majority (66%) of working age people in receipt of social security referred to food banks in the Trussell Trust network have their benefit income capped or reduced, for instance by debt deductions or sanctions.
- Paid work is not always a solution: one in six (16%) people referred to food banks in The Trussell Trust network are in working households, but low pay and insecure jobs still leave them with insufficient income to afford the essentials. Others would like to work but find that jobs are inaccessible, especially for disabled people, people with caring responsibilities and people – especially women – with children.

## MOST PEOPLE REFERRED TO FOOD BANKS HAVE VERY LOW INCOMES, HIGH DEBT, AND MINIMAL SAVINGS

### The impact of going without the essentials

People referred to food banks are managing on extremely low budgets which are unable to cover the cost of essentials. The overwhelming majority (92%) of people referred to food banks in the Trussell Trust network in Scotland are experiencing destitution<sup>17</sup> with incomes so low they cannot afford the basics of life. People living on incomes as low as this are forced to make very difficult decisions to get by, including having to decide between going into arrears with bills, falling behind with the rent and risking eviction or going without food. Many people who are referred to food banks have already taken steps such as severely rationing their use of electricity, gas, or other essentials.

*“I’m more than £10 a week on electricity, and all I’ve got plugged in is my telly and a fridge. It’s ridiculous. You’re 50p right away without even using any electricity. That’s your standing charge. I think they’re supposed to go up again.”* (Female, age 45-54, Scotland)

# 92%

The overwhelming majority (92%) of people referred to food banks in the Trussell Trust network in Scotland are experiencing destitution

As well as forgoing bills and food, those on such low incomes often also have to give up goods or services which enable them to meet caring or

other responsibilities. For instance, many people, especially if public transport is poor in their area, rely on a car to be able to get children to school, get to work, and to meet caring responsibilities. The cost of keeping a car, including the cost of fuel was cited by qualitative interviewees across the UK as a source of financial struggle, leading some to go without food and other basics rather than lose their means to sustain work, support their children’s education and care for their loved ones.

Internet access, once viewed as a ‘nice to have’ is now necessary for most parts of life. People claiming Universal Credit are asked to go online to update their ‘journal’ and communicate with their work coach, or risk being sanctioned and losing part of their benefits. Paying bills, finding the cheapest deals, looking for work and accessing many services often require internet access. Children’s education also tends to assume families have internet access, with children needing to go online to complete homework or other educational activities.



# 17%

of people referred to a food bank in the Trussell Trust network in Scotland have no access to the internet

<sup>17</sup> As previously defined on page 21, people are considered destitute if they have not been able to meet their barest physical needs to stay warm, dry, clean and fed

Around one in six (17%) people referred to a food bank in the Trussell Trust network in Scotland have no access to the internet. Just over four in ten (44%) have access through broadband or wi-fi at home and fewer (39%) have access to the internet via a mobile phone network.

We heard about the knock-on impact of this for people in receipt of social security, who highlighted that without internet access there are few straightforward ways of doing paperwork required by job coaches, for which digital is increasingly the default. In addition to this being a barrier in making the initial claim to UC, digital exclusion can also lead to people being unable to inform DWP of changes to medical conditions and prevent contact with work coaches which may lead to sanctions.<sup>18</sup> This is explored further in part 4.

### The impact of low, and suddenly reduced incomes

Research by the Trussell Trust and the Joseph Rowntree Foundation,<sup>19</sup> has calculated that the cost of essentials (food, utilities, and vital household goods<sup>20</sup>), is currently at least £120 a week for a single adult and £200 for a couple.<sup>21</sup> However, the basic range of benefits is far lower than this, as are the incomes of people referred to food banks in the Trussell Trust network in Scotland. The average income after housing costs for those referred to a food bank is just £81 amongst single adults living on their own or with children, and £184 among couples with or without children. Many people referred to the Trussell Trust foodbank network are disabled or

carers and are therefore likely to incur additional costs, meaning the shortfall in their income compared to their needs is likely to be even greater.

Having such low levels of income has an enormous impact on people's physical and mental health, as well as creating material deprivation. Many interviewees described the harsh mental and emotional impact of trying to manage impossible financial circumstances, particularly where income consistently did not cover their essential living costs.

*"It's happened only once [going without food], because after that, I started getting money so I could get food, but there's still been some months when I've had to put food second, in order to pay for bills and expenses. At the moment, I'm minus £150 in my overdraft, but I'm still able to pay for food."* (Male, age 18-24, Scotland)

Many people struggle with insufficient income, but perhaps just about 'keep their head above water', for many years. This research shows that reductions in income, caused by changes to individuals' working situations or to their benefits, may then lead to people suddenly being no longer able to afford the basics.

Across Scotland, 11% of people had seen a reduction in their income in the previous three months. However, this rises to 19% of people referred to food banks in the Trussell Trust network in Scotland, with similar proportions seen across the UK.

18 Big Issue. 2022. *Digital exclusion is creating a 'two-tier' system for people claiming benefits*. <https://www.bigissue.com/news/social-justice/digital-exclusion-is-creating-a-two-tier-system-for-people-claiming-benefits/>

19 The Trussell Trust in partnership with the Joseph Rowntree Foundation are calling on the government to embed in our social security system the widely supported principle that, at a minimum, Universal Credit should protect people from going without essentials

20 Calculation includes essential costs excluding housing costs and council tax

21 For detail of how this was calculated see Joseph Rowntree Foundation and The Trussell Trust. 2023. *An Essentials Guarantee: Technical report*. <https://www.jrf.org.uk/report/guarantee-our-essentials>



# 87%

of people referred to food banks in the Trussell Trust network in Scotland had at least two arrears or debts and over two thirds (71%) had three or more

### The role of savings in protecting people from needing to use a food bank

As well as experiencing low incomes, people referred to food banks often have very limited savings, or none at all. At the point of a food bank referral, people have often reached the limit of their own personal finances.<sup>22</sup>

Whilst 66% of the adult Scottish population report having some savings (over a third report having more than £5,000), this drops to less than half (47%) of people who have experienced food insecurity in Scotland, and just one in ten (10%) of people who are referred to Scottish food banks in the Trussell Trust network. Some people have run down any savings they had, whilst others may never have been able to build them up in the first place. According to Citizens Advice Scotland (CAS) one in five people in Scotland are running out of money before their pay day - 20% of people say they run out of money (defined as wages as well as

pensions and benefit payments) before pay day either always or most of the time. Even a modest level of savings can provide some financial buffer against unexpected expenses and income losses, preventing people from immediately falling into financial hardship. Indeed, even small levels of emergency savings have been shown to have long-term impacts on the chances of low-income households avoiding food insecurity.<sup>23</sup>

### The impact of arrears and debt

This research finds that more than half (60%) of people across Scotland are in some type of debt (including borrowing, household bills arrears and benefit debt owed to the UK or local government).<sup>24</sup> The prevalence of debt is considerably higher for people in Scotland who are food insecure (89%). The highest levels of debt are seen amongst people referred to Scottish food banks, with nine in ten (95%) being in debt.

People referred to food banks in the Trussell Trust network in Scotland were also far more likely to face multiple forms of debt and arrears. The majority (87%) had at least two arrears or debts and over two thirds (71%) had three or more. In comparison, across the general population in Scotland only one in three (35%) had two or more debts and one in five (20%) had three or more.

Given this research was conducted towards the start of the cost of living crisis when energy prices have been particularly high, it is perhaps unsurprising that people referred to food banks in the Trussell Trust network in Scotland were most commonly behind with their gas or electricity bills (53%), a higher proportion than in the UK where 41% were behind with these bills. In Scotland 53% were also behind on their

<sup>22</sup> Food banks are then too often the first port of call when it comes statutory and community responses. For more on this see page 64 [formal support section]

<sup>23</sup> Gjertson, L. 2016. *Emergency saving and household hardship*. Journal of Family and Economic Issues, 37(1), 1–17. <https://doi.org/10.1007/s10834-014-9434-z>

<sup>24</sup> Arrears and debt include arrears on bills such as council tax; debt to lenders such as family or friends, banks, payday lenders, credit cards; and also, debt to government, measured through deductions from benefits

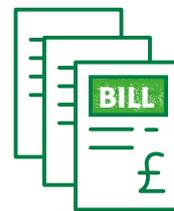
council tax, and around a quarter (27%) are behind on their rent or mortgage costs and a similar proportion (26%) on their TV licence.

This plays into a wider trend, demonstrated in evidence presented to the Scottish Parliament's Social Justice and Security Committee that argued that people are increasingly less likely to have debt from credit cards and loans (although those debts may still feature), and more likely to have debts for essential services, such as rent, fuel and council tax. These are often called "priority debts" by money advisers. Non-payment of priority debts can result in harsh enforcement, such as summary warrants or eviction.<sup>25</sup> The report published by the Aberlour Children's Charity states that half of families (55%) with children in Scotland receiving Universal Credit are having their incomes reduced by the DWP to cover debts to public bodies. This includes paying back Universal Credit advance payments, as well as 'third party deductions' on behalf of local authorities and other public bodies for rent arrears, service charges and council tax payments.<sup>26</sup>

The ways in which creditors respond to people on very low incomes who have built up debt can make an enormous difference to their immediate ability to afford the essentials, their health and wellbeing, and their longer-term financial security. Previous research has highlighted the damaging impacts that creditor threats of court action or bailiffs can have on wellbeing and mental health. Research has also found that these 'harsh' tactics are less successful in recovering debts than more supportive approaches.<sup>27</sup>

It is therefore concerning that people referred to food banks in the Trussell Trust network in Scotland are more likely to have experienced

threats of court action. Amongst people referred to food banks who are behind on any of their household bills, around one in eight (12%) have experienced a court order and almost three in ten (29%) have been threatened with court action. Across the UK one in eight (13%) have experienced bailiff action whereas in Scotland only one in twenty (5%) have. This difference may



*"I've had to take out debts for gas and electricity because I haven't been able to afford it, and there's only so much help you can get with electricity and gas. Like, it's all fine and well if you get a food bank, but you need to heat. You need to cook the food. They [the electricity company] basically just take the money off every single week, after you make your next payment. So, if I had, like, minus £20, in debt, and I put in £30, I've still paid for my electricity, but then every week I would have to pay, like, £3.50 back."*

(Male, age 18-24, Scotland)

be explained by the fact that the bailiff system works differently in Scotland, enforced by sheriff offices with bailiffs from other parts of the UK having no power of enforcement in Scotland.

25 The Scottish Parliament. 2022. *Robbing Peter to pay Paul: Low income and the debt trap*. <https://sp-bpr-en-prod-cdneq.azureedge.net/published/SJSS/2022/7/2/22c9ae33-c802-4690-8d36-73d65b356069/SJSS062022R8.pdf>

26 Aberlour Children's Charity. 2022. *Universal Credit Deductions for Households with Children Report Briefing*. <https://www.aberlour.org.uk/publications/new-report-universal-credit-deductions>

27 Policy in Practice. 2020. *Council Tax debt collection and low-income Londoners*. <https://policyinpractice.co.uk/a-new-approach-to-the-collection-of-council-tax-in-london/>

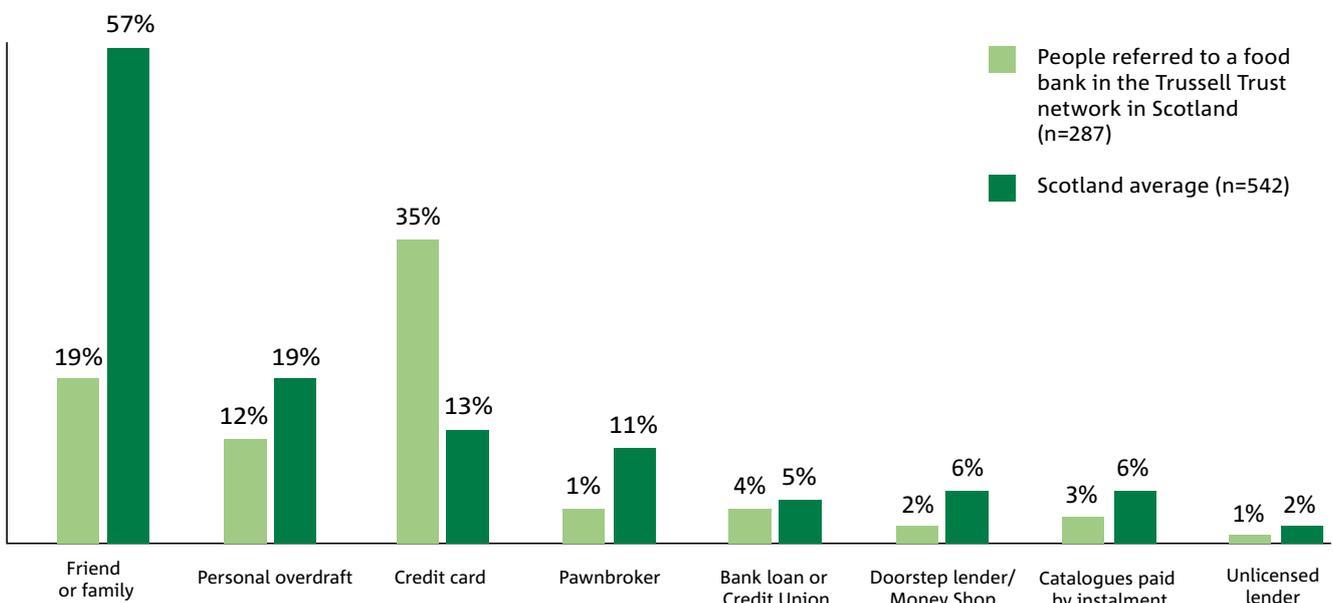
The in-depth interviews highlighted that paying bills was a key worry for participants. Some spoke about the organisations or companies that they were in debt to, and noted how paying bills was still a struggle. In the survey of people referred to food banks in Scotland, a quarter (26%) have agreed a repayment plan to deal with their arrears.

The most common source of credit among people referred to food banks in the Trussell Trust network is loans from family and friends. More than half (57%) of people referred to a Trussell Trust food bank in Scotland have relied on a loan from family or friends, compared to only 19% of the wider Scottish population. The impact of this reliance on informal support, financial as well as in other ways, is discussed further in part 4. Our research finds that the trigger for someone needing to turn to a food bank is often reaching the end of the support that friends and family are able or willing to provide.

One in nine (11%) people referred to food banks in the Trussell Trust network in Scotland need to repay a pawnbroker (compared to less than 1% of the general population in Scotland). A similar proportion (6%, compared to only 2% of the general Scottish population) are in debt to a payday loan provider or doorstep lender. And nearly one in forty (2%) owe money to unlicensed lenders such as a loan shark, compared to no one in the general population in Scotland.

The majority (53%) of people (or their partners) referred to food banks in Scotland who are in receipt of social security payments are repaying debts to the local, Scottish or UK government via deductions to their benefits to pay back a benefit advance, benefit overpayment, Department of Work and Pensions (DWP) loan or other debts and fines. This is significantly higher than the average in Scotland where just over one in five working age people in receipt of social security (17%) were facing benefit deductions.

**Figure 4: Types of debt experienced by people referred to a food bank in the Trussell Trust network in Scotland compared to the average across the Scottish population**



Deductions are explored further on page 50, but evidence is clear that debts to national and local governments are particularly important factors pulling people already in poverty into even more severe hardship.<sup>28</sup>

### **The impact of large or unexpected costs**

Meeting regular expenses can be a struggle when households are surviving on very low incomes, while also managing debts without access to credit or savings. Meeting an unexpected large cost that cannot be avoided, such as replacing an appliance, can leave people even more financially vulnerable.

Over half (58%) of people referred to Scottish food banks in the Trussell Trust network report having to meet a large and unexpected cost that they had difficulty paying in the previous three months.

The Scottish Welfare Fund, administered by local authorities is designed to provide additional support to people who are facing financial hardship, to provide support if they face a sudden or unexpected crisis or cost. Two in five (41%) people referred to food banks in the Trussell Trust's network in Scotland had applied for or received a grant in the last three months from the Scottish Welfare Fund, although it is not possible to say if this was a Crisis Grant or Community Care Grant.



# 58%

of people referred to Scottish food banks in the Trussell Trust network report having to meet a large and unexpected cost that they had difficulty paying in the previous three months.

## SPOTLIGHT ON MONEY AND MENTAL HEALTH



There is a strong cyclical relationship between money and mental health problems. Across Scotland, one in four (25%) people have low levels of mental wellbeing, this rises to more than half (59%) of people who had experienced food insecurity in the last 12 months.<sup>29</sup> There is a strong cyclical relationship between money and mental health problems. Financial difficulty can cause stress and anxiety, which is exacerbated by going without essentials and the stress of servicing debt, especially when faced with poor practice creditors.<sup>30</sup> Similarly, mental health problems can also drive financial difficulty by making it harder to earn, manage money and spending, and ask for help.<sup>31</sup>

Across Scotland, people reporting a mental health condition are far more likely to be in arrears on bills or to owe debt. When asked whether they were keeping up with their credit commitments and bills, two thirds (64%) of people with a mental health condition said that they struggled to keep up with their bills, compared to 42% of people who did not have such a condition.

Demand for mental health services is also higher in more deprived areas of the UK.<sup>32</sup> Half (49%) of people referred to food banks in the Trussell Trust network in Scotland with a reported mental health condition had not received any support relating to their mental health in the three months before being referred to the food bank. Research on behalf of the Royal College of Psychiatrists has detailed the significant impact of waiting for treatment for mental health problems - including further deterioration of mental health, relationship problems, financial troubles, and problems at work.<sup>33</sup>

29 Mental Wellbeing was measured in the general population survey using the Short Warwick-Edinburgh Mental Wellbeing Scale.

30 Holkar, M and Mackenzie, P. 2016. *Money on your mind: The money and mental health policy institute*. <https://www.moneyandmentalhealth.org/publications/link-between-money-and-mental-health/>

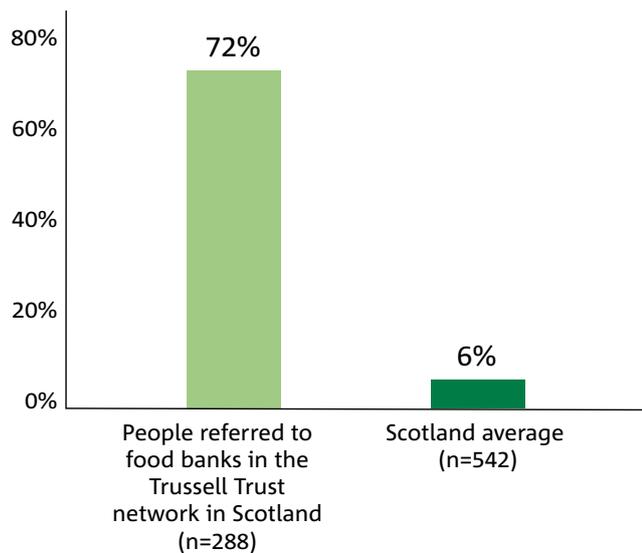
31 Money and Mental Health Policy Institute. 2019. *Money and Mental Health: The Facts*. <https://www.moneyandmentalhealth.org/wp-content/uploads/2019/03/debt-mental-health-facts-2019.pdf>

32 UK Health Security Agency. 2018. *Health Matters: Reducing health inequalities in mental illness*. <https://ukhsa.blog.gov.uk/2018/12/18/health-matters-reducing-health-inequalities-in-mental-illness/>

33 Royal College of Psychiatrists. 2020. *Two-fifths of patients waiting for mental health treatment forced to resort to emergency or crisis services*. <https://www.rcpsych.ac.uk/news-and-features/latest-news/detail/2020/10/06/two-fifths-of-patients-waiting-for-mental-health-treatment-forced-to-resort-to-emergency-or-crisis-services>

## THE MOST SIGNIFICANT DRIVER OF LOW INCOME IS THE DESIGN AND DELIVERY OF SOCIAL SECURITY

Figure 5: Rates of Universal Credit receipt



For most people referred to food banks in the Trussell Trust network, the design and delivery of the social security system are major contributors to their inability to afford the essentials.

The vast majority (95%) of respondents to the food bank survey in Scotland are in receipt of some form of income from social security, compared to two in five of the Scottish population as a whole (41%). Over nine in ten (93%) are in receipt of a means-tested benefit, including 72% who are in receipt of Universal Credit (UC) which is more than ten times the rate across the general population in Scotland (6%).

### Analysis of why people find themselves needing to turn to food banks points to four key weaknesses in the social security system:



a) First, the process for applying can be confusing and there is a **lack of accessible information** about what people are entitled to.



b) Secondly, when people do apply there are **difficulties claiming benefits** quickly and consistently, this is particularly the case for Personal Independence Payments (PIP) for people affected by disability, or a long-term mental or physical health condition.



c) Thirdly, even when secured, the level of payments provides **insufficient income** to meet essential needs.



d) Finally, in many cases, unaffordable **reductions** may be taken off each month, further reducing people's income.

## DEFINITION BOX

The UK social security system, sometimes called the welfare system, provides benefits to people across the UK. The UK government administers the majority of the system in Scotland but many elements, including benefits relating to disability, local crisis support and care, are devolved.

The Scotland Act of 2016 devolved new social security powers to the Scottish Government, including responsibility for 11 existing benefits and these are delivered by Social Security Scotland. Benefits devolved to Scotland include Disability Living Allowance, Personal Independence Payment (PIP), Carers Allowance, Cold Weather Payments, Discretionary Housing Payments and some powers in relation to Universal Credit. In addition, the Scottish Government has the power to create new benefits, the most important example being the Scottish Child Payment, to top up reserved benefits and to deliver reserved benefits differently, for example Universal Credit Scottish Choices.

Local authorities administer the Scottish Welfare Fund and Discretionary Housing Payments.

The UK Government remains responsible for Child Benefit, State Pension, Maternity Allowance, Pension Credit and Universal Credit (UC). UC was introduced in 2013 to consolidate and replace several benefits including Housing Benefit, Employment and Support Allowance (ESA) and Job Seekers Allowance (JSA), though many people are still in receipt of those 'legacy' social security payments as the roll out of UC continues.

### People struggle to access accurate information about social security

While other evidence<sup>34</sup> suggests that this is not the experience of all claimants, there was a clear sense that many people who have to turn to food banks have found the process of trying to access benefits very challenging.

In the UK-wide qualitative data, we heard how people on low incomes find out about social security through word of mouth, relying on informal advice from people who had similar experiences, rather than accessing more official information. People involved in our research had struggled to find out what they might be entitled to or understand how payments are calculated. The digitalisation of information about social

security benefits has made access easier for some people, but for many people turning to food banks it creates further barriers due to their digital and social isolation.

*"I was doing things wrong, especially with the benefits system, and it wasn't through my stupidity, it was through my ignorance, not knowing how the system works. I mean, there are people that grow up in the system, and that's all they know, and they know how to manipulate it and how to work it, which I knew nothing about. I was suffering. I was losing money for certain things and whatever, because of my ignorance of how things worked. So, that was a frustrating time as well."* (Male, age 45-54, receiving UC, Scotland)

Participants at the UK-wide workshops described their difficulty in speaking to someone on the phone, often followed by a process of being passed between different staff. They felt that Jobcentre staff tended not to provide information proactively about support unless the claimant specifically asked about it and could demonstrate their entitlement to it. This does not represent the experiences of all claimants of course, but it was clear that these experiences had played an important part in the journey of people who had found themselves in severe hardship and needing help from a food bank.

*“I asked them [Job Centre] the questions [about rent arrears] they say, ‘No I cannot do that, it’s not me that does that,’ it’s DWP. .. they should be able to answer a simple question you’re asking.” (Male, age 18-24, Scotland)*

The application system was perceived by participants as being quite inflexible and working only for people who ‘fit into a particular box’. It was felt to be particularly difficult for people with more complex situations or mental health conditions to navigate. For some, the social security system was described as feeling ‘dehumanising’ and ‘hostile’, and people told us that they are exhausted by having to advocate for action for the payments they are entitled to, sometimes without any results.

Finally, it was clear that digital exclusion (which is common among people referred to food banks, as discussed on page 35) restricts people’s access to social security. Much of the information on entitlements is primarily accessible online, as is the process of applying for Universal Credit, managing payments, and contacting work coaches. This requires a device such as a smartphone or laptop, access to the internet, and knowledge of how to use web-based platforms. Research by Citizens Advice

## IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

Staff performance should be informed by the experience, review and desired outcomes identified by the person being supported.

Scotland in 2019 found that one in three people (34%) seeking help with Universal Credit did not have access to the internet to make their claim.<sup>35</sup> In addition to this being a barrier in making the initial claim to UC, digital exclusion can also lead to people being unable to inform DWP of changes to medical conditions and prevent contact with work coaches which may lead to sanctions, or claims being stopped altogether.<sup>36</sup>

These experiences of the difficulty navigating social security across the UK do not represent the experience of all claimants. However, the dominant findings from our research chime with a wide range of other research and evidence showing that there are significant groups who find the system very challenging.<sup>37</sup> Across this evidence, there are particular concerns about the ways in which staff exercise discretion in how and how far they support people with making claims. Discretion can allow work coaches to tailor support and introduce more flexibility into the system, but it can also mean that access to benefits and other support becomes more unpredictable and inconsistent, with some people missing out. Previous research has also found that some groups are particularly likely to experience negative outcomes through this discretion, such as people with some health conditions, from some black and

35 Citizens Advice Scotland. 2019. *CAS warns the UN of ‘digital divide’ in Universal Credit*. <https://www.cas.org.uk/news/cas-warns-un-digital-divide-universal-credit>

36 Big Issue. 2022. *Digital exclusion is creating a ‘two-tier’ system for people claiming benefits*. <https://www.bigissue.com/news/social-justice/digital-exclusion-is-creating-a-two-tier-system-for-people-claiming-benefits/>

37 Edmiston et al. 2022. *Mediating the claim? How ‘local ecosystems of support’ shape the operation and experience of UK social security*. <https://onlinelibrary.wiley.com/doi/full/10.1111/spol.12803>

minority ethnic groups and migrant populations.<sup>38</sup> There is also evidence that vulnerable claimants are disproportionately likely to have their benefits reduced through sanctions.<sup>39</sup>

### People – particularly people who are disabled – are not quickly or consistently accessing benefits

Understanding what benefits people are entitled to can be challenging, but – even when correctly identified – there are often delays in accessing them. Previous evidence collected by the Trussell Trust has consistently shown that the five-week wait for Universal Credit is a key driver of the need for food banks, both during that five weeks and after payments have started.<sup>40</sup> The initial wait for Universal Credit is built into the design of the benefit. Each claimant moving on to Universal Credit must wait at least five weeks before receiving their first Universal Credit payment. While the formal wait was reduced from six to five weeks in February 2018, this is still a substantially longer wait than was the case for the previous (or ‘legacy’) benefits, which was typically around two weeks. We heard from qualitative interviews how challenging this period was to manage financially but also the impact it had on participants’ mental health.

### IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

To reduce the need for advance loans, wait times for social security payments should be a maximum of ten days.



# 74%

of people in disabled households referred to food banks in the Trussell Trust network in Scotland are *not* claiming any disability benefits

The DWP has recognised that people can struggle with the five-week wait and have introduced measures such as a two week ‘run-on’ of certain benefits, including Housing Benefit, for people moving across from the legacy benefit system. There is also the option to take out an interest-free loan, the ‘advance payment’ to help manage the interim period. The majority of claimants do take this ‘advance’ as they do not have other means of surviving until their first official payment is made.<sup>41</sup> However, this causes longer term hardship as claimants have to pay back the advance through debt deductions from their benefit payments. These deductions put significant additional pressure on strained incomes (as discussed further below).

While there are difficulties and delays accessing many types of benefits, by far the most problematic are entitlements related to disability. This is particularly concerning as (78%) of people referred to food banks in Scotland report that at least one member of their household is disabled.<sup>42</sup>

38 Ibid

39 House of Commons Work and Pensions Committee. 2018. *Benefit Sanctions*. [https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/955/95506.htm#\\_idTextAnchor020](https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/955/95506.htm#_idTextAnchor020)

40 The Trussell Trust. 2019. *5 Weeks Too Long: Why we need to end the wait for Universal Credit*. <https://www.trusselltrust.org/what-we-do/research-advocacy/#universal-credit>

41 Schofield, P CB. 2020. *Letter from the Permanent Secretary for the DWP to Rt Hon. Stephen Timms MP, Chair of the Work and Pensions Committee*. <https://publications.parliament.uk/pa/cm5801/cmselect/cmworpen/correspondence/Letter-from-Peter-Schofield.pdf>

42 As defined by the Equality Act 2010

This is reflected in the fact that the majority (74%) of people in disabled households referred to food banks in the Trussell Trust network in Scotland are not claiming any disability benefits (although most are claiming other types of benefits). This is higher than across the UK where 62% are not claiming disability benefits. In some cases, it may be that people may not quite meet the eligibility criteria, but there is substantial evidence to suggest that others should be receiving them but are not doing so.

A significant challenge here is the long wait time to receive a Work Capacity Assessment or Personal Independence Payment assessment. Qualitative interviewees who have health conditions or disabilities, and who were in receipt of Universal Credit, often reported waiting for over a year to be assessed for PIP, meaning 12 months where they were not receiving income to help them afford additional costs related to their condition.<sup>43</sup> Despite being signed off by their GP as not fit for work, they found it difficult to prove to the Jobcentre that they were unable to look for work. This was particularly noted by participants with mental health conditions.

*“I applied for PIP, it took a year-and-a-half, and eventually they said I wasn’t entitled to anything, which I disagreed with, I did all that through Citizens Advice. Seemingly, that benefit’s changing in September roughly, and so Citizens Advice asked me to wait until then and maybe apply again. They wanted me to go to a tribunal, and I was ‘No, I’ve already been through a tribunal. I can’t deal with the stress and anxiety.’ I was struggling as it was. I’d already been through one with my work. I suffer with gout, and PIP, it’s about mental health, so gout, some days I can’t walk. How can they say I’m not struggling with mobility? At the time when I applied for this, I was dealing with 2 counsellors, my mental health was deteriorating as well. I don’t know how they work it, but I never got it anyway.... So, rather than me*

*going through the thing with the trauma at a tribunal, they [citizens advice] recommended to re-apply when the system’s changed. Their exact words are, they don’t have any information about it, because it’s not been set in stone. They don’t know much about how it’s going to work either, it’s a new system. I need to keep going, doing what I’m doing, but I don’t see any things getting any better. I can only see things getting worse, especially with gout as there’s no cure for it, and it’s only going to get worse.” (Male, age 45-54, Scotland)*

Over the period that our data was collected, a significant policy change was being rolled out in Scotland. From March 2022, the Scottish Government began to roll out Adult Disability Payments (ADP), extending to the whole of Scotland in August 2022.<sup>44</sup> This flagship disability benefit replaced PIP, with PIP claimants automatically moved onto ADP. The benefit mirrors PIP in a number of ways: both are non-means tested benefits, both share the same age rules, they can both be claimed in addition to other regular benefits (e.g. Universal Credit) and the value of the benefits are the same.

There are, however, several key differences between ADP and PIP, many of which have the potential to overcome some of the issues discussed above. One of the most significant changes is the overhaul of the assessment process; the Scottish Government claim that ‘by excluding the private sector from conducting assessments, abolishing undignified medical examinations, or providing for the majority of consultations to take place over the phone’ the process will be fundamentally different for disabled people in accessing the support they are entitled to.

Future waves of this research will be able to explore further what impact this policy change has had on food insecurity and food bank use in Scotland.

43 In July 2022, around the time of fieldwork, 280,000 people were waiting for a decision on their PIP application, and the average waiting time from registration to decision on new claims was 18 weeks. Source: Department for Work and Pensions. 2022. *Personal Independence Payment statistics to July 2022*. <https://www.gov.uk/government/statistics/personal-independence-payment-statistics-april-2013-to-july-2022> Please also note that Scotland has introduced the Adult Disability Payment which replaces PIP but the roll out started after the survey was conducted

44 Scottish Government. 2021. *Adult Disability Payment launch dates announced*. <https://www.gov.scot/news/adult-disability-payment-launch-dates-announced/>



## KIRSTY

**Case study 1: Kirsty recently moved into a council home with her partner. She is not currently working but keen to find a job.**

Kirsty has just moved into a council home. She was homeless for some time before then, having been evicted from her previous council accommodation. Kirsty feels that she was unfairly evicted, and during this process lost her possessions as she was unable to get storage for them. Since moving into her new home she has applied for a grant to buy furniture but was not successful. She plans to appeal this.

*“I applied for one of the local community care grants to help with furniture but they didn’t give me one. So, I don’t know why because I’ve never had one before so I’m going to appeal it.”*

Kirsty has been claiming Universal Credit for a few years. Her partner is currently unable to work due to ill health. Since moving into the council house with her partner, they have moved to a joint Universal Credit claim. As a result, they have noticed their finances have been a lot more stretched. They have also noticed their electricity bills are more expensive since moving into their new home and are worried about the cost-of-living continuing to rise.

*“Well, the money’s a wee bit tighter now because it’s a joint claim now, so we’re getting less money since we’ve moved into the new house, because the money is less and the electricity and gas isn’t up. That’s just ridiculous. Costs a fortune. Plus, having to buy things for the house because it didn’t have anything.”*

*“I’m more than £10 a week on electricity, and all I’ve got plugged in is my telly and a fridge. Do you know what I mean? That’s the only things I’ve got plugged in. It’s ridiculous. I mean, you’re 50p right away without even using any electricity. That’s your standing charge, is this 50p. I think they’re supposed to go up again.”*

Kirsty would like to find a job but has been struggling. She is in her 40s and thinks that employers are looking for younger people. She is currently looking into volunteering work.

Kirsty was first told about the food bank by a homeless support service. Struggling with stretched finances, she has visited the food bank several times since moving to her new home. Because she does not have a cooker yet she tries to get food that does not need cooking. Kirsty finds the food bank an inviting place and values the opportunity to meet people.

*“If you’re up at the food bank, you can sit there as long as you want, drink as much tea or coffee as you want. They’re not in a hurry to fling you out.”*

### Benefit levels are too low to cover the essentials

Cuts and freezes to benefit payments over the last decade have led to a large reduction in the purchasing power of benefits relative to the rising cost of living. In 2022, there was the greatest fall in the value of the basic rate of unemployment benefits since the start of annual uprating fifty years ago.<sup>45</sup> The low level of benefit payments is a key contributor to the need for food banks as people are left without enough money to afford the essentials.

This is illustrated starkly by the high level of food insecurity amongst benefit claimants across the UK. Six in ten (58%) people in receipt of Universal Credit across the UK have experienced food insecurity in the last year, compared to only 3% of those receiving state pensions across the UK. This is perhaps unsurprising as the ‘standard allowance’ provided by Universal Credit is at least £35 per week beneath the amount needed to afford essentials for a single adult, and at least £66 per week below that level for a couple.<sup>46</sup>

The close connection between inadequate benefits and food bank need is also apparent in the patterns of when people find themselves needing support. Participants noted that they tended to go to the food bank towards the point in the month where their Universal Credit money was running out. They described struggling to cover their outgoings, with the cost of housing, utilities, food, transport, and medical bills being the most pressing expenditures. Workshop participants emphasised that Universal Credit does not stretch to meet the basic cost of living, and that this affects people’s mental as well as their physical health (discussed further below in part 4).

*“I get paid sort of twice a month, so sometimes the second week that I’m running low on money, that’s when I’ll use the food bank. My bills have just about doubled. I’ll probably be at the food bank either Friday or Monday this week.” (Male, age 45-54, receiving UC, Scotland)*

A variety of research and evidence demonstrates that providing more income via the social security system can reduce destitution. The positive effect of the £20 uplift to Universal Credit between April 2020 and October 2021 has been well-documented and led to reductions in both food insecurity<sup>47</sup> and child poverty.<sup>48</sup>

More recently we have seen a correlation between increased income and lower food bank need linked to the UK government’s two cost of living payments to people in receipt of means-tested benefits. These payments were distributed in July 2022 and November 2023. Trussell Trust data shows that at the time each of these cost of living payments were distributed, there was reduction in the need for food parcels. However, this was short-lived, as people spent the cost of living payments on essentials (as well as on paying debts in some cases) and were then again left with an income too low to cover these costs.

We see similar trends following the roll out of the Scottish Child Payment for low-income families to cover all children aged up to sixteen in November 2022. The previous financial year (2022/23) had seen the highest ever levels of demand for emergency food parcels for children in Scotland, with almost 90,000 parcels given out over 12 months. However, in the six months following the Scottish Child Payment’s expansion, there was a much smaller percentage

45 Joseph Rowntree Foundation. 2022. *Fifty years of benefit uprating*. <https://www.jrf.org.uk/report/fifty-years-benefit-uprating>

46 Joseph Rowntree Foundation and The Trussell Trust. 2023. *An Essentials Guarantee – full report*. <https://www.jrf.org.uk/report/guarantee-our-essentials>

47 Welfare at a Social Distance. 2021. *Food insecurity and the welfare state: Food insecurity among benefit claimants in the UK*. <https://www.distantwelfare.co.uk/food-insecurity-report>

48 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/>

increase in the number of parcels provided for children compared to the previous year than in any other part of the UK. While food parcels for children rose by 42% in England, in Scotland the increase was lower at 17%.

While causation here is complex and cannot be proven, this may suggest that the change of eligibility, together with the £5 increase to the amount received, has made an impact. However, our statistics show that the Scottish Child Payment does not go far enough in ensuring low-income families are able to afford the essentials. Analysis by IPPR Scotland estimates that the Scottish Child Payment needs to be £40 a week for the Scottish Government to meet its interim child poverty targets in 2023/24, one of which is to ensure that fewer than 18% of children live in relative poverty, and 14% of children live in absolute poverty.<sup>49</sup>

### Income from benefits is often further reduced by caps or deductions

In addition to the basic rate of benefits being too low to cover the essentials, there are a range of measures within the social security system which further reduce the income available to some people. Many of these caps and reductions have been introduced or strengthened as part of reforms introduced since 2012, intended to cut social security spending and incentivise work. They include:

- the benefit cap
- the removal of the spare room subsidy (often referred to as the bedroom tax and fully mitigated in Scotland through discretionary housing payments administered at local level)
- deductions from benefit payments to repay debt

- changes to the Local Housing Allowance
- the two-child limit<sup>50</sup>

The majority (66%) of working age people in receipt of social security referred to food banks in the Trussell Trust network in Scotland are affected by one or more of these caps or reductions. This compares to about one in four (27%) working age people in receipt of social security across the rest of the Scottish general population



# 66%

of working age people in receipt of social security referred to food banks in the Trussell Trust network in Scotland are affected by one or more of these caps or reductions

Amongst people referred to food banks in the Trussell Trust network in Scotland, people affected by these caps or reductions were more likely to experience other forms of financial hardship as well as lacking food. The vast majority (87%) were struggling to keep up with their bills, a pattern reflected across the UK.

Over two thirds (68%) of people referred to food banks in the Trussell Trust network Scotland in

49 Statham et al. 2022. *Tackling Child Poverty and Destitution: Next steps for the Scottish Child Payment and The Scottish Welfare Fund*. [https://www.savethechildren.org.uk/content/dam/gb/reports/Scotland-tackling-child-poverty-and-destitution\\_003.pdf](https://www.savethechildren.org.uk/content/dam/gb/reports/Scotland-tackling-child-poverty-and-destitution_003.pdf)

50 The core quantitative elements of this research in the UK either explicitly asked whether someone was subject to these conditions (benefit cap, sanctions, removal of the spare room subsidy, and deductions) or estimated that they were subject to them based on information collected elsewhere in the UK wide survey (shortfall in housing benefit and subject to the two-child limit). Questions relate to time of survey completion or in the last 3 months (benefit cap and sanctions).

receipt of UC were facing a deduction. Up to a quarter of the standard allowance (the main component of UC) can be deducted automatically for debt repayments. This was reduced from 30% in April 2021, and the period over which a UC deduction can be paid was extended from one year to two. However, these remain very significant reductions to already low incomes, and there is no affordability assessment made to ensure that people can afford the payments.

There are a number of reasons deductions can be made.<sup>51</sup> The common reason for deductions is repaying the Department for Work and Pensions for a budgeting advance (to help cover a specific cost) or an advance to cover the five-week wait for the first payment of new UC claims.

People experiencing difficulties with repayments can contact DWP Debt Management in order to try to negotiate a possible reduction in their rate of repayment, or a temporary suspension of repayment. However, previous research suggests this system does not work well for people in need of such support, and that the policies and practices of the DWP in supporting people unable to repay debts are often felt to be worse than those of private lenders.<sup>52</sup> Previous research has also found that deductions are often poorly understood by people (in relation to why they are imposed, why the amount of deduction is set at a particular level and how long they will last), that they cause significant financial hardship, and that they can negatively impact on mental wellbeing.<sup>53</sup>

These findings were echoed in the interviews conducted for this research. People who had experienced a reduction in a Universal Credit payment<sup>54</sup> reported that they were not always informed ahead of time and often did not understand the cause. For people living on very

tight budgets who have to carefully manage every penny of their income, not knowing the amount and the timing of a benefit deduction ahead of time further undermines their ability to plan, budget and afford essential costs. Additionally, most did not have savings or additional sources of income to offset the cost of the benefit reduction for extended periods of time.

*“Two weeks ago my fridge was cooking my food. I needed to find money to get a fridge. I’ve got to pay £25 for a special uplift by the council to take it away and MPs get given £35 to buy a breakfast on expenses? It’s absolutely shocking. Losing all my food out of the fridge, to buy a new fridge it’s £400. I’ve had to borrow that money. I had to get a loan off Universal Credit. Now my Universal Credit is down. It’s all little things add up.”*  
(Male, age 45-54, Scotland)

### IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

The social security system should be considered as a **social investment system** which ensures that everyone can afford the essentials. The language of ‘benefits’ should be avoided. This social investment system should be understood as part of the basic **social contract** between UK residents and their government, which should be taught in the **school curriculum** as part of civil and human rights in all nations and regions of the UK. This would require collaboration with education policy makers in each devolved nation and region.

<sup>51</sup> It was not possible to look at the other caps in detail as either the sample size in the general population is not sufficient to compare against; or there was too high a proportion of people reporting not to be sure if they were subject to the cap/deduction to be accurate about the findings

<sup>52</sup> Bennett-Clemmow et al for The Trussell Trust. 2022. *Debt to Government Deductions and Destitution*. <https://www.trusselltrust.org/what-we-do/research-advocacy/>

<sup>53</sup> Ibid

<sup>54</sup> Please note that participants used the terms reductions, deduction, and sanctions interchangeably

## WORK CANNOT ALWAYS PROTECT PEOPLE FROM FINANCIAL HARDSHIP OR HAVING TO TURN TO FOOD BANKS FOR SUPPORT

Work should provide reliable protection from destitution, but it is clear that for a significant number of people this is not the case. According to estimates published by the Scottish Government, 21% of working-age adults were living in relative poverty after housing costs between 2019 to 2022. Figures also show that whilst the poverty risk is much lower for children in working households compared to non-working households it was estimated that 69% of children in relative poverty were living in working households between 2019 and 2022.<sup>55</sup>

Across Scotland, 19% of people in working households had experienced food insecurity in the previous year. Among those referred to food banks in the Trussell Trust network in Scotland, one in six (16%) are from working households compared to a rate across the UK where this is one in five (20%).

Food insecurity across Scotland and the UK<sup>56</sup> is particularly associated with some types of work and experiences of employment:

- Part-time work (which for some people is the only option available due to caring or childcare responsibilities) provides far weaker protection from food insecurity. 21% of people across the UK in part-time work were experiencing food insecurity compared to just 13% in full time employment.
- Reductions in working hours, a pay cut and having to take unpaid sick leave all significantly increase the risk of food insecurity.
- Just under a third (30%) of people in paid work referred to food banks in the UK are in insecure work, including being on a zero hours contract or in seasonal work.<sup>57</sup> One in five of people in insecure employment have experienced food insecurity, and they are also much more likely than people in secure work to have experienced the adverse work events discussed above (37% compared to 24%), which further increases their risk of food insecurity.
- Food insecurity is more prevalent for people in occupations which are associated with low pay, compared to those in occupations which tend to be more highly paid: across the UK one in three (30%) people in routine manual and service occupations experience food insecurity, compared to only 5% of people in managerial, administrative and professional occupations.<sup>58</sup>

### Barriers to paid work caused by childcare, caring responsibilities, disability and health conditions

Whilst work does not always prevent destitution and food bank use, it does greatly reduce the risk of these experiences,

55 Scottish Government. 2023. *Poverty levels broadly stable*. <https://www.gov.scot/news/poverty-levels-broadly-stable/>

56 The sample size in Scotland of people experiencing food insecurity and in work were not large enough to analyse in detail

57 Trades Union Congress. 2022. *Insecure work – Why employment rights need an overhaul*. <https://www.tuc.org.uk/research-analysis/reports/insecure-work-why-employment-rights-need-overhaul>

58 Based on ONS Standard Occupational Classification 2010. Source: Office for National Statistics. 2010. *Standard Occupational Classification*. <https://www.ons.gov.uk/methodology/classificationsandstandards/standardoccupationalclassificationsoc/soc2010>

particularly where it is secure, decently paid and offers enough hours to provide a reasonable income. People referred to food banks in Scotland faced several barriers to finding and sustaining work.

### Caring responsibilities

Unpaid carers who support older or disabled adults<sup>59</sup> face a high risk of poverty and financial hardship. In Scotland, over a third (36%) of people experiencing food insecurity were providing unpaid care, while only 21% of the Scottish population were doing so. Due to the lack of affordable replacement care available in Scotland and the wider UK, many unpaid carers are unable to work or have the hours they can work restricted. Balancing such caring responsibilities with paid work can be extremely challenging. Many carers work part-time to maintain this balance, which often restricts them to lower paid jobs.<sup>60</sup>

To qualify for Carer's Allowance, unpaid carers have to provide at least 35 hours of care a week. This means there are many carers who spend considerable time caring and are very restricted in their work hours, but do not qualify for support through Carer's Allowance and as a result miss out on the Carer's Allowance supplement provided in Scotland. This results in higher poverty among this group, with more than a quarter (26%) of people across the UK who are spending between 20-34 hours a week caring, living in poverty.<sup>61</sup>



# 36%

of people experiencing food insecurity were providing unpaid care

### Disability and ill-health

Despite reductions over the last decade in the disability employment gap,<sup>62</sup> official figures for Scotland shows that disabled people are far less likely to be in work.

Most (74%) disabled people referred to food banks in the Trussell Trust network in the UK who are out of work, said that their health condition or caring responsibilities mean that they cannot work.

As is the case among parents and carers, disabled people often work part-time in order to help manage their health condition, but this too tends to restrict them to lower-paid jobs such as care work, sales and customer service and

<sup>59</sup> Unpaid care is defined as looking after, or giving any help or support to, anyone because they have long term physical or mental health conditions or illnesses, or problems related to old age. This does not include any help that is provided as part of any employment

<sup>60</sup> Carers Trust. 2022. *Unpaid Carers & Employment*. <https://carers.org/resources/>

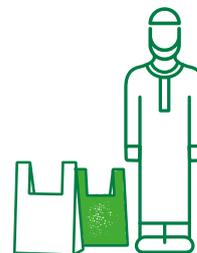
<sup>61</sup> Joseph Rowntree Foundation. 2022. *UK Poverty 2022: The essential guide to understanding poverty in the UK*. <https://www.jrf.org.uk/report/uk-poverty-2022>

<sup>62</sup> Scottish Government. 2021. *Fairer Scotland for disabled people – employment action plan: progress report – year 2*. <https://www.gov.scot/publications/fairer-Scotland-disabled-people-employment-action-plan-year-2-progress-report/>

other types of leisure and service work. Research shows that they are over-represented in these kinds of roles and under-represented in more senior and managerial roles.<sup>63</sup>

It was clear from the qualitative research that being unable to work was a source of distress for many people. They were concerned about how hard it would be to improve their finances and highlighted the negative impacts of this on their mental health.

*“They [case worker] gave me advice to go to a Mental Health Foundation that does counselling, That’s good. But it’s nothing that really helps me go back into work. I need to take out sick notes because I can’t sleep at night. When I was going to work I was only getting 2 hours of sleep again and I would do that for multiple days at a time...Nothing, that they’re really providing is giving me the support to start sleeping well, change in mental health, et cetera.... I’d love to go back to work. Honestly. But it was such a big issue with my last boss with me being angry all the time and randomly bursting into tears even when I’m not sad. Me not sleeping for hours, days. Being so anxious and upset all the time that they [employer] couldn’t handle it.”*  
(Male, age 18-24, currently unemployed, Scotland)



*“[I]t’s just trying to get the stuff for my house. And buying clothes. All the normal stuff that people that are working can do. It’s hard to when you’ve not got much of anything.”* (Male, age 45-54, Scotland, receiving PIP)

## Childcare

Childcare presents a significant barrier to work, as has also been found in a wide range of previous research.<sup>64 65</sup> Across the UK, excluding people who are not working due to a health condition, one in seven (14%) people in non-working households with children cited a lack of affordable childcare as the reason they were out of work. Almost all (91%) were women. One in three working mothers have lost work or hours due to childcare.<sup>66</sup>

63 Trades Union Congress. 2020. *Disability pay and employment gaps 2020*. <https://www.tuc.org.uk/research-analysis/reports/disability-pay-and-employment-gaps-2020>

64 British Chambers of Commerce. 2023. *BCC launches three-year gender equity campaign based on stark research findings*. <https://www.britishchambers.org.uk/news/2023/03/bcc-launches-three-year-gender-equity-campaign-based-on-stark-research-findings>

65 Joseph Rowntree Foundation and Save the Children. 2022. *Delivering for families?: JRF and Save the Children’s response to Best Start, Bright Futures the Scottish Government’s second Tackling Child Poverty Delivery Plan*. <https://www.jrf.org.uk/report/delivering-families>

66 The Fawcett Society. 2020. *The Coronavirus Crossroads: Equal Pay Day 2020 report*. <https://www.fawcettsociety.org.uk/coronavirus-crossroads-equal-pay-day-2020-report>

Women are also more likely to work part-time due to caring responsibilities, which typically leaves them in lower-paid jobs with fewer opportunities for progression and provides far less protection from poverty and food insecurity than full-time work (as discussed above). This is not only due to fewer hours of work, but because part-time jobs are paid less on average than full-time ones. One in five (20%) of women across Scotland were in part-time work compared to just 5% of men.



Women in Scotland are  
**FOUR TIMES**  
as likely to be in part  
time work as men

### IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

The taper rate should be reformed so that people can more realistically adjust their income when they are moving back into work. And to invest in people going back into work, as well as investing in the next generation, childcare should be accessible, free or affordable, and flexible (for instance, grandparents should be able to be paid as well as childminders or nurseries). Childcare fees should not be required to be paid up front.

## CONCLUSION

In this section we have examined the financial drivers of food insecurity and the need for food banks. Four main factors combine to prevent people from having sufficient income to avoid food insecurity and leave them having to turn to food banks:

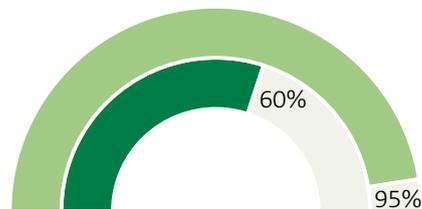
- The design and delivery of the social security system.
- Work which does not provide sufficient protection from financial hardship.
- Difficulty accessing suitable jobs, especially for disabled people, people with caring responsibilities and parents (especially mothers).
- Lack of savings and having to cope with arrears and debt.

Part 4 will explore the contributing factors beyond household finances which lead to food insecurity and food bank use, such as adverse life experiences, a lack of formal support and social and digital isolation.

Receiving Universal Credit



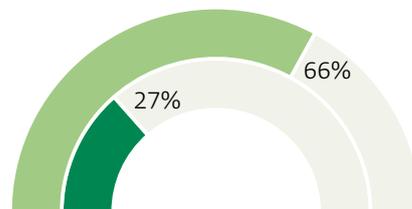
Is in some form of debt



Likelihood of having savings



Subject to benefit caps or deductions



● People referred to food bank in the Trussell Trust network in Scotland

● Average Scotland general population

## PART 4:

# WHAT ARE THE NON-FINANCIAL FACTORS CONTRIBUTING TO THE RISK OF HUNGER IN SCOTLAND?

## KEY FINDINGS

Adverse life events play an important role in exacerbating the impacts of insufficient income and increasing the risk of people having to turn to food banks, especially combined with social and digital isolation and a lack of advice and other support.

- People referred to food banks in the Trussell Trust network in Scotland, are very likely to have experienced adverse events (such as bereavement, becoming sick or disabled, or domestic abuse) with 72% experiencing adverse events in the previous 12 months, compared to 31% across Scotland.
- Food bank users are significantly more likely to have experienced multiple adverse events of this nature. Just 2% of the general population in Scotland said they had experienced three or more adverse events in the last year, compared to a quarter of people referred to food banks in the Trussell Trust network in Scotland.
- At least one in four (29%) people referred to food banks in the Trussell Trust network in Scotland are experiencing severe social isolation, stating that they have contact with relatives, friends or neighbours less than once a month or never. This is compounded by digital isolation, with 17% of people referred to a food bank in Scotland having no access to the internet.
- Lack of other support and advice before the point of a referral to a food bank also appears to be an important factor. More than one-third of people (35%) of people referred to a food bank in the Trussell Trust network in Scotland received no advice from other services before their latest referral to the food bank.

## A DIFFICULT LIFE EXPERIENCE CAN LEAD TO NEEDING TO TURN TO A FOOD BANK

Research from Turn2us highlights that over a two-year period, 60% of people across the UK experience at least one life event which left them financially worse off.<sup>67</sup> These experiences include bereavement, relationship breakdown and housing insecurity. Experiences such as these can have a profound impact on people's lives – on their financial situation, on their ability to find and sustain employment, but also on their mental health.

Many people can absorb the financial cost of these experiences without having to make significant changes to their lifestyle or expenditure. However, for people on the lowest incomes – who are more likely, even in childhood, to experience adverse events in the first place<sup>68</sup> – they can have devastating and long-lasting impacts.

Adverse life experiences are extremely common for people referred to food banks in the Trussell Trust network in Scotland, significantly more so than in the general population of Scotland. A sizeable majority (72%) of people referred

to food banks in the Trussell Trust network in Scotland said that in the last 12 months they had experienced at least one adverse life experience (such as bereavement, becoming long term sick or relationship breakdown, see figure 6), compared to 31% on average across Scotland. This is higher than the UK where 66% of people referred to food banks in the Trussell Trust network across the UK had experienced at least one adverse life experience.

# 72%

72% of people referred to food banks in the Trussell Trust network in Scotland have experienced an adverse life event in the last 12 months

### SPOTLIGHT ON DOMESTIC VIOLENCE

When we look at experiences by gender, domestic violence becomes the most common experience cited by women in Scotland, with one in five women referred to food banks in the Trussell Trust network in Scotland (20%) experiencing domestic violence in the last 12 months.<sup>67</sup>



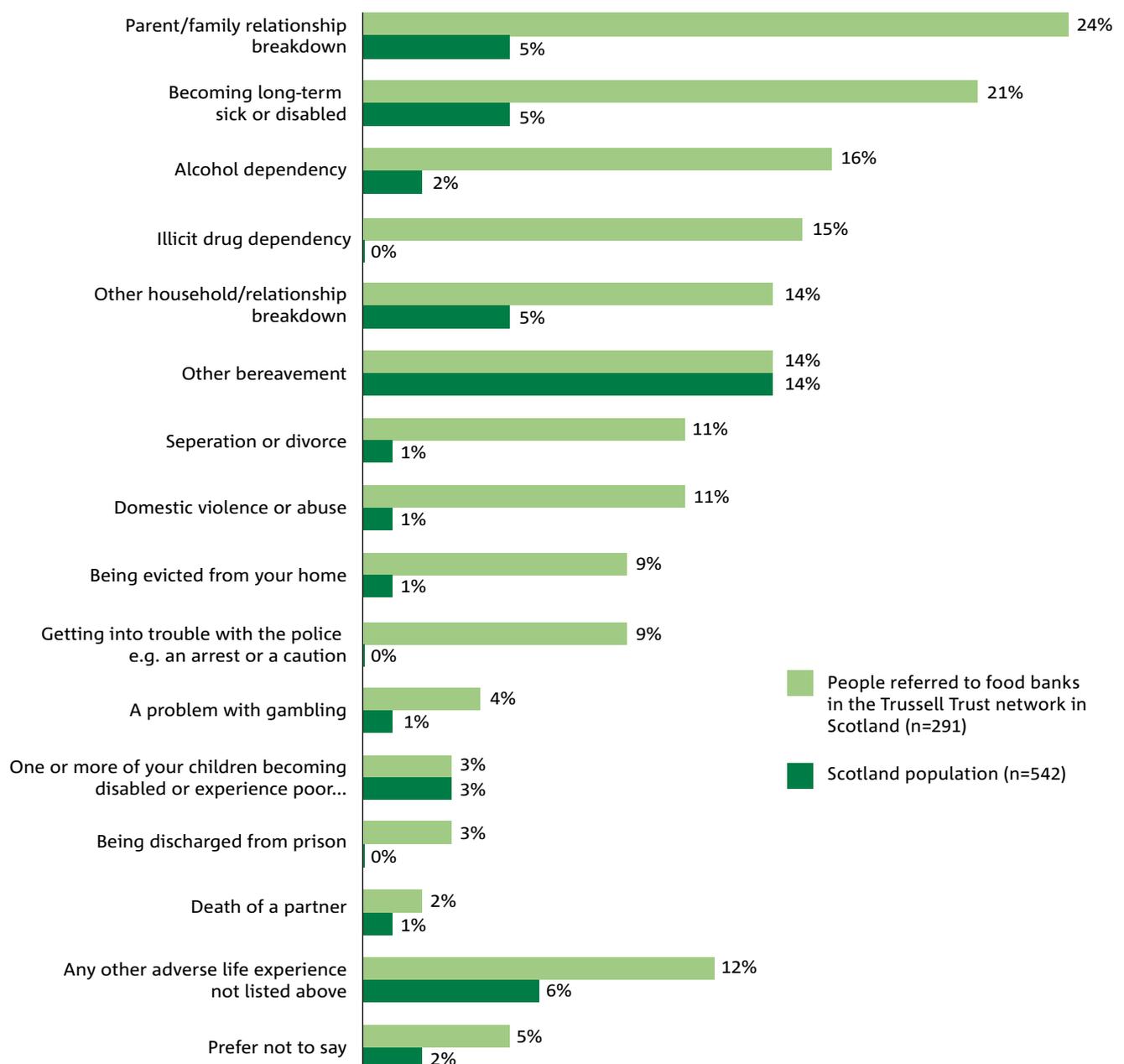
67 Turn2us. 2021. *Life events and financial insecurity: Executive summary*. <https://www.turn2us.org.uk/About-Us/News/Life-Events-and-Financial-Insecurity>

68 See NHS Health Scotland. 2018. 4. *Child Poverty in Scotland: Health Impact and Health Inequalities*. <https://www.healthScotland.scot/media/2186/child-poverty-impact-inequalities-2018.pdf>

Our qualitative interviews demonstrated how for food bank users, individual and often combined and interrelated adverse life events led to a loss of income. This was then exacerbated by unexpected costs, the inability to cover the cost of living, and the accumulation of state or private debt, which ultimately led to someone having to turn to a food bank to be able to eat.

*“I was bouncing back, [from his mum dying] I was doing alright, and then we got COVID, and I was in this flat myself. That’s when I started drinking and everything. That’s what gave me the health problems.”*  
(Male, age 45-54, Scotland.)

**Figure 6: Experience of ‘adverse life experiences’ amongst people referred to food banks in the Trussell Trust network in Scotland, compared to their prevalence across the general population of Scotland**



## SPOTLIGHT ON BEREAVEMENT



People referred to food banks in the Trussell Trust network in Scotland are as likely to have experienced the death of a partner or other bereavement than people across Scotland (16% compared to 15%). Bereavement is a challenging moment for all households, but for some, it comes with significant financial impacts.<sup>69</sup>

Bereavement experiences had varied impacts on interviewees. In some instances, participants described how the loss of a family member or friend had triggered further difficulties such as addiction, unemployment and becoming homeless.

*“I’ve lost everything. Since my mum died seven years ago, I’ve lost everything, through no fault of mine, especially my job and stuff like that, that I ended up homeless. It’s just been a whack in the teeth kind of thing. I don’t have any close friends or anybody, and I’m sort of isolated.”*  
(Male, age 45-54, Scotland)

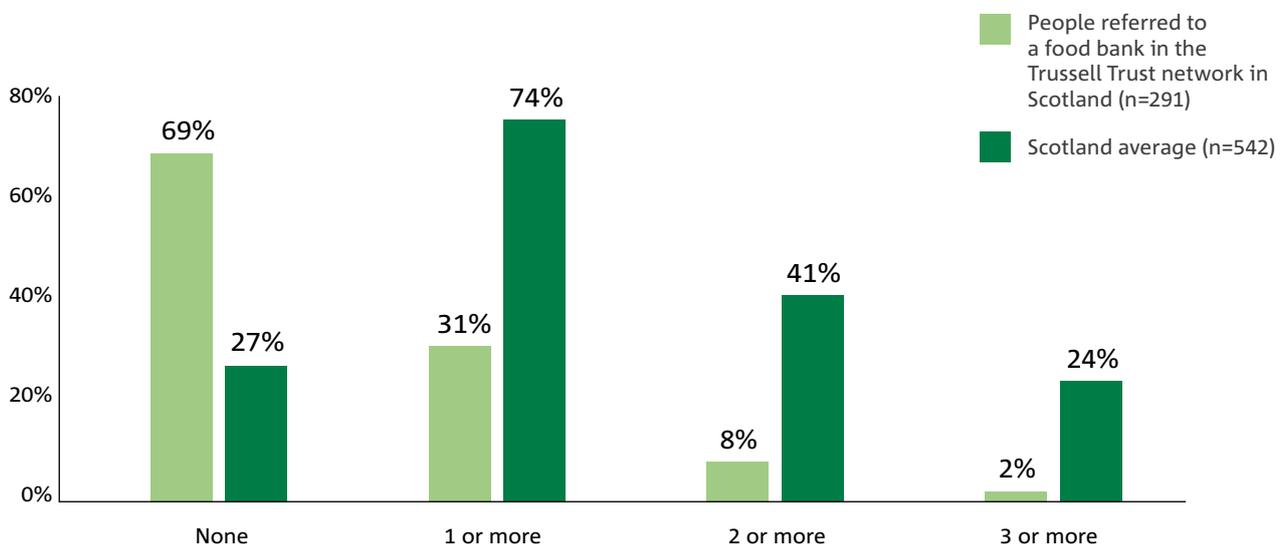
Figure 6 shows that in Scotland, the most common experience over the last 12 months for people referred to food banks in the Trussell Trust network was relationship with parents or family breaking down (24%), becoming long-term sick or disabled (21%), followed by any form of bereavement (16%). All of these experiences are more common amongst people referred to food banks in the Trussell Trust in Scotland than among the population of Scotland as a whole, and follow similar trends to the wider UK food bank population.

## MULTIPLE ADVERSE EXPERIENCES LEAD TO WORSENING CONSEQUENCES

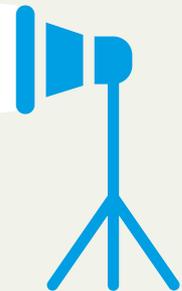
People referred to food banks in Scotland are much more likely than the general population in Scotland to have experienced multiple adverse life events. While only 2% of the general population in Scotland have experienced three or more adverse events in the last year, this rose to nearly one in four people referred to food banks in the Trussell Trust network in Scotland (24%). This chimes with other research showing that people who have experienced multiple adverse life events in the past two years are more likely to have low financial resilience.<sup>70</sup>

The compounding impact of multiple adverse life events was brought to life by both interviewees and workshop participants. The latter highlighted how difficult the system was to deal with in itself, but that it could become unbearable when dealing with the sudden loss of a family member or partner, or an unexpected major life event. One participant referred to this as leading to a “spiral of poverty”.

**Figure 7: Number of reported adverse experiences in the last 12 months**



## SPOTLIGHT ON THE INTERSECTION BETWEEN HOMELESSNESS WITH OTHER ADVERSE EVENTS



Qualitative interviews shed light on the relationship between different adverse life events, for example moving into temporary accommodation after experiencing abuse at home from partners or family members.

*“Before that I was in, like, a homeless accommodation and temporary accommodation. So that was quite a big change to go through from not really having anything, any money whatsoever. To have to get everything for the house, you know, microwave, kettle, all the kind of essentials just to make food. So I’ve had to try and build that up and it’s been quite a big change. From, obviously going as a kid, to that.” (Male, age 18-24, Scotland)*

*“[I] couldn’t get storage for everything. I couldn’t get storage for the stuff and the council wanted me out, actually just a week before Christmas. I know, and I couldn’t get anywhere to put all my stuff so I lost everything, that’s why I’m starting from scratch.” (Female, age 45-54, Scotland)*

These conditions often brought extra costs. In the participatory workshops, the time spent living in temporary accommodation was described as particularly expensive, where people found themselves having to invest more money on the essentials. Participants talked about not being able to plan meals or reduce costs, as they lacked necessary facilities – such as a freezer to stock with cheap food or having to rely solely on a kettle and a toaster to feed a family. Previous research with people living in temporary accommodation also that it placed additional financial stress on people as they had to spend more to access essentials like food and laundry.<sup>71</sup>

According to official figures the most common length of time for households with children to be in temporary accommodation is on average 105 days but varies by placement type and those with children generally spent longer than those without.<sup>72</sup> Once in temporary accommodation the lack of transparency about timescales for staying there left some participants in this study feeling in ‘limbo’, making it difficult to settle into their communities, which are often far from existing support networks.

71 Allard, M. 2022. “I don’t know what the winter’s going to bring:” experiences of homelessness during a cost of living crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/cost-of-homelessness/experiences-of-homelessness-during-a-cost-of-living-crisis/>

72 Scottish Government. 2022. *Homelessness in Scotland 2021/22*. <https://www.gov.scot/publications/homelessness-Scotland-2021-22/pages/6/>

## MANY PEOPLE REFERRED TO FOOD BANKS IN SCOTLAND ARE SEVERELY SOCIALLY ISOLATED

Difficult standalone life events are strongly correlated with food bank use, but the data also reveals a more pervasive experience that is strongly linked to food insecurity and food bank use: social isolation.

The relationship between food insecurity and social isolation is complex. Social isolation can be an outcome of poverty (caused by having to cut back on the costs of keeping in touch with and spending time with family and friends), but it can also be a driver of hardship, with fewer opportunities to find support from friends, family or the wider community. Adverse experiences such as family breakdown, becoming homeless or living with a long-term illness or a mental health condition can also lead to social isolation. These experiences are often compounded by digital isolation, which is itself caused by financial hardship.

Experiences of social isolation are often cited by people experiencing poverty as one of the most painful aspects of financial hardship.<sup>73</sup>

Almost one in three (29%) of people referred to food banks in Scotland in the Trussell Trust network in mid-2022 are experiencing severe

social isolation, stating that they have contact with relatives, friends or neighbours, less than once a month or never. This is fairly consistent across all age groups and compares to just one in twenty (5%) of the general population across Scotland. Severe social isolation almost doubles to 48% for those without access to the internet. It is striking that over one in eight of people referred to food banks in Scotland (13%) say that they *never* have contact with relatives, friends, or neighbours, compared to 1% of the general population in Scotland.

**29%**

of people referred to food banks in Scotland in the Trussell Trust network in mid-2022 are experiencing severe social isolation

## FAMILY AND FRIENDS PROVIDE VITAL INFORMAL SUPPORT, BUT NOT EVERYONE HAS ACCESS TO IT

People referred to food banks in the Trussell Trust network in Scotland have more limited circles of support than we see across Scotland. The majority (58%) say that they are either unable to rely on friends at all or just a little, nearly double the rate of the general population (32%).

For a significant proportion of people referred to food banks in the Trussell Trust network in Scotland, even their families are not able to help: a quarter (24%) say that they can't rely on immediate family at all, in line with people referred to food banks in the Trussell Trust network across the UK (28%) compared to just 7% of the general population in Scotland.

It's important to note that an inability to rely on family and friends does not necessarily mean a lack of, or poor, relationships. Often there is simply insufficient wealth within the wider community of friends and family to be able to provide this additional support. Many have exhausted all support or see their family is also struggling and feel unable to ask for help. More than half (57%) of people referred to a Trussell Trust food bank in Scotland have already relied on a loan from family or friends, compared to only 19% of the wider population of Scotland. People are turning to food banks as a last resort after exhausting all options in their personal finances and having already made careful decisions as families and communities about how to share resources.

*"I've got a friend who is really clever and he's going to come and help me to sort out my pensions. I tried the Citizens' Advice and they said they don't do stuff like that. They gave me a number for a company called Pension Wise. I'll get him to talk on my behalf." (Male, age 45-54, Scotland)*

As we saw in Part 3, these types of social connections played an important role in enabling people to access information about social security entitlements and maintaining them once in place. Typically, interviewees said that they had first heard about relevant social security benefits from informal conversations with people in similar circumstances to them, such as on WhatsApp, in conversations at the food bank, or with neighbours. When access to specialist advice is lacking, people seek support from others who have been in similar experiences.



*"I never had that family support. I had no family to turn to, and I had to deal with everything. Sometimes I don't see anybody. I wouldn't say I've got any close friends or that. The friends I did have were through work. I lost my job and I lost contact with them as well, so it's just been a rough couple of years, 2 or 3 years."*

(Male, age 45-54, Scotland)

## FEW PEOPLE ARE RECEIVING ADVICE OR SUPPORT FROM OTHER FORMAL SERVICES BEFORE A FOOD BANK REFERRAL

We have seen that difficult life experiences are much more common for people referred to food banks in the Trussell Trust network in Scotland than they are for the general population, and that people referred to food banks in Scotland are financially precarious. Effective support and advice at the point of a negative event can prevent an experience like bereavement from spiralling to affect all aspects of a person's life, including their finances. Such support services can also prevent the need for a food bank referral in the first place by addressing some of the triggers for financial hardship before they escalate.

However, of people referred to food banks in the Trussell Trust network in Scotland, 35% received no advice from other services before their latest referral to the food bank. A further 6% said they did not know (suggesting that if any advice was received, it was not impactful), leading us to estimate that almost half of all people referred to food banks in Scotland (41%) had received no advice of note, a similar proportion seen across the UK.

Of advice that was received or remembered, support relating to mental health was most common (29%). Benefits advice and support relating to physical health are the next most common (both 14%), followed by housing advice and then support for issues related to drug or alcohol dependency (both 11%). Only 5% received support related to isolation or loneliness and 4% had received bereavement support.

### IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

People seeking support should have access to a single point of contact, and services should be joined up and offered holistically. Advice services should be accessible to anyone seeking social security support.

## CONCLUSION

Part 4 has shed light on the contributing factors to a food bank referral, which compound and exacerbate the experience of financial insecurity. These include adverse life events which people referred to food banks in Scotland are much more likely to have experienced in the last year than is the case in the wider population, such as becoming sick or disabled, family breakdown, bereavement, or domestic abuse. We also find that people are too often going to food banks having received no advice or support related to their life experiences or their financial difficulties.

## PART 5: CONCLUSION

This landmark report provides a comprehensive picture of the nature and scale of food insecurity across Scotland, and the role of food banks in supporting people who experience it.

The picture is not an easy one to look at. It should shock and anger us all that more people in Scotland are going hungry than ever before.

**In one of the richest economies in the world, it is simply not right that one in six people are experiencing food insecurity, due to lack of**

**money. Food banks are stretched to breaking point to meet what we demonstrate is just a portion of potential overall need in Scotland. Some of the most marginalised people in our society, already facing substantial systemic inequalities, are significantly more likely to experience hunger than other groups. People experiencing this severe financial hardship describe its corrosive effects, from acute and often overwhelming mental and emotional strain, to a dull but relentless lack of optimism for the future.**

## FOOD BANKS ARE NOT THE ANSWER TO PEOPLE GOING WITHOUT THE ESSENTIALS

People greatly value the support they receive at food banks, but they do not believe food banks are the right solution to the challenges they face. Some find food banks inaccessible, and often harbour deep feelings of shame for their situation. Six in ten (62%) people feel embarrassed while receiving support from the food bank, despite the fact that the overwhelming majority (93%) had been treated with dignity and respect by the food bank. No matter how much care and concern food banks devote to ensuring people have a positive experience, it is not compassionate, just, nor dignified to leave people having to rely on charitable food aid to be able to secure the essentials.

People felt that food banks are doing everything they can to support people facing financial crisis, but they are not the long-term solution to the growing levels of hardship in Scotland or across the UK.



*“If it wasn’t for the food bank most of us would not be where we are now, and that’s not how it should be.”*  
(Workshop participant)

## THERE IS HOPE FOR A SCOTLAND WITHOUT THE NEED FOR FOOD BANKS

Despite the sobering picture this report reveals – including the anguish of the people involved in its development – we also see the stubborn hope of a growing network of people and organisations across Scotland that believe better is possible. The Independent Working Group on Food Poverty in 2015 and 2016, the A Menu for Change project between 2016 – 2019 and the Independent Food Aid Network’s current cash-first referral leaflets project, among others, have contributed to an ever-clearer picture of the practical steps needed to end the need for food banks and charitable food aid in Scotland.

Across the UK, we are working on a roadmap that will demand change in multiple areas of policy - at local, national, and UK level, change that is much needed if we are to meet our ambitious, but achievable vision for a future without the need for food banks. People with lived experience of financial hardship have vital insight to give here, and their informed, innovative, and implementable ideas for change are seen throughout this report and are explored further - alongside our own recommendations - in the supporting policy briefing and ‘Changing the Rules’ workshop report.

The drivers of hunger are complex and multifaceted, with debt, insecure work, social isolation and adverse life events exacerbating financial hardship, but it is clear that an inadequate social security system is the most significant driver of food bank need.

That is why introducing an ‘Essentials Guarantee’ into our UK social security system – a change to legislation which would ensure that the basic rate of Universal Credit is always enough for

people to afford the essentials – would take us a significant distance down the road towards a future without the need for the food banks. This report demonstrates the urgent need for this policy change and the importance of it being supported by all who are committed to making Scotland and the UK a country without the need for food banks.

Although the majority of the social security system remains the responsibility of the UK Government, the Scottish Government does have significant powers to act. The prevalence of food insecurity in Scotland is stubbornly high at 17% – 1.2 million people. Until the Scottish Government is using all its devolved powers to end the need for charitable food aid, we will continue to urge it to do much more.

On 5 June 2023, the Scottish Government published their action plan to end the need for food banks in Scotland. This is the first plan to end the need for food banks from any government in the UK. Ending the need for charitable food aid requires significant leadership and urgency. To be effective in delivering the plan’s vision, the Scottish Government must go further faster and must match the evidence set out here in *Hunger in Scotland*, with action that addresses the drivers of hunger and supports people who are most at risk of being hungry; action to increase income from work and social security, improve access to advice and reduce the debt burden so many people face, and to better support disabled people, families with children, people with experience of the care system and people who are renting.

Early findings suggest action in Scotland can make a difference. Scotland has seen a smaller percentage increase in the number of parcels provided for children, compared to Northern Ireland, Wales or England, since November 2022 when eligibility for the Scottish Child Payment was increased from 6 to 16 years old, and payments increased by £5 to £25 a week. If £25 a week can start to reduce the need for food banks, increasing the payment to at least £40 a week would make a huge difference to families who are facing food insecurity, as well as to Scotland's prospects of meeting its bold child poverty reduction targets.

*Hunger in Scotland* also poses many questions for future research, some of which we explore in the next phase of the Hunger in the UK research programme, and all of which we invite interested partners, who share our vision, to take forward alongside us, including:

- How can we better understand the experiences of people facing food insecurity who may be going hungry but who are not using any food aid?
- Are their experiences more temporary and less acute and if so, how can we better understand factors that may be protecting them from even more severe or long-lasting hardship? Alternatively, what are the barriers they face to accessing the support they need?
- How do experiences of food insecurity and of receiving support compare between people of different ethnicities and between people in rural and urban areas?
- What more can we understand about the relationship between work, food insecurity and food bank use, in particular with regard to people who are disabled and/or caring for others? How can work become a more reliable route out of destitution?
- How can we better understand the impacts and costs of food insecurity and destitution on wider society as well as on individuals and families?

Hunger is an everyday reality for too many people Scotland and across the UK, but it doesn't have to be. Hunger is a political choice.

With further research on these and many other vital questions, along with the delivery of the Scottish Government's national plan to end the need for food banks and a commitment from the UK government to an ambitious and much-needed change to our social security, we can make Scotland a nation without the need for food banks.

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