

HUNGER IN WALES



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 Wales, 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 five 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 Wales 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.

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GLOSSARY

Benefit advance

A generic term for a discretionary loan from the Department of Work and Pensions (DWP) intended to tide over benefit claimants 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.

Deductions

Deductions are repayments taken from monthly instalments of social security to repay local 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.

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 21 for a full definition.

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 broader 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 and may also provide additional support by offering or signposting to debt advice and benefits advice. 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 security as measured by the Household Food Security Survey Module (HFSS). Food insecurity means going without or cutting back on quality or quantity of food due to a lack of money. Food insecurity has an internationally used and operationalised definition via application of the adult version of the HFSSM. Originally developed in the United States, it collects data on food security by asking ten questions as part of a household survey which allows for robust measurement.

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.¹

Homelessness

A broad definition of homelessness is adopted, including not only rough sleeping but also other forms of insecure accommodation (e.g. emergency or temporary accommodation, or staying at a family or friend's house).

¹ 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>

Hunger	<p>This research uses the concept of ‘household food insecurity’ as its core understanding of ‘hunger.’ Specifically, hunger captures a range of experiences falling under the categories of low or very low household food insecurity. This definition of hunger refers to the social and economic problem of lack of food due to resource or other constraints, not fasting or dieting or the effects of illness. Hunger is not used in this report for analytical or measurement purposes. Instead, food insecurity has a clear, internationally used and operationalised definition (see Food Insecurity definition above.) This definition of hunger is based on a previous literature review. Please see chapter 2 of State of Hunger (2019) for more detail.</p>
Referral agency	<p>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.</p>
Sanctions	<p>A benefit sanction is the withdrawal of a benefit, or 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.</p>
Social Security System	<p>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. In Northern Ireland the entire system is devolved. For more, see definition box on page 41.</p>
Two child limit	<p>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.</p>
Working age	<p>18-64 years old (for the purposes of this study as no one under the age of 18 was surveyed).</p>

ACRONYMS

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

EXECUTIVE SUMMARY

INTRODUCTION

Over recent years, the prevalence of food bank use across Wales has been a topic of increasing discussion and concern. The Covid-19 pandemic saw individuals across the UK 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 UK continuing their tireless efforts to meet this increasing hardship. Both events contributed to never-before seen levels of need at food banks in the Trussell Trust network and beyond, at food aid providers nationwide.

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 the start of the pandemic. In the five years between 2017/18 and 2021/22, there has been an 85% increase in the number of parcels distributed.

This report examines the scale and drivers of food insecurity and food bank use in Wales in 2022. 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 presents data from 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 in this report is drawn from two comprehensive and representative surveys: one of people referred to food banks in the Trussell Trust network in Wales; the second an online survey of general population in Wales. Alongside these, as part of the UK research 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 in Wales or, where specified, the whole of the UK. Where statistics refer specifically to people using **Trussell Trust food banks**, these come from the survey of people referred to our network. The findings for Wales were strikingly similar to those across the UK. Where there is a difference, it is highlighted in the report.

WHAT IS THE SCALE OF HUNGER IN WALES?



20%

OF ALL ADULTS IN WALES

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

...this translates into an estimated

753,000

PEOPLE



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 the UK.

- One in five (20%) adults in Wales (or their households) have experienced food insecurity in the 12 months to mid-2022, equating to an estimated 753,000 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.
- One in sixteen (6%) households in Wales accessed support from an ecosystem of food aid across Wales, such as receiving support

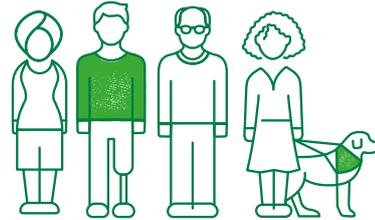
from a food bank or accessing low-cost food aid from a social supermarket. This means an estimated 246,000 people were supported by food aid in Wales.

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 WALES?

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.
- **Structural inequalities** shape hardship and food insecurity across Wales and the UK. Women, and people who were in care as a child, are all overrepresented in the proportion of the population receiving emergency food aid from a food bank in the Trussell Trust network in Wales.



2/3

of people referred to food banks in the Trussell Trust network in Wales are disabled

WHAT ARE THE DRIVERS OF HUNGER IN WALES?

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 them 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 (89%) of people referred to food banks in the Trussell Trust network in Wales 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 information about entitlements; difficulties claiming and sustaining benefits, particularly Personal Independence Payments (PIP) 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 five 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 Wales 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 Wales, with 66% experiencing adverse events in the previous 12 months.



30%

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

- Food bank users are significantly more likely to have experienced **multiple adverse events** of this nature. Just 1% of the general population had experienced three or more adverse events in the last year, compared to over one in four people referred to Trussell Trust food banks in Wales.
- People who are disconnected or isolated from friends and family are also at a higher risk 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: 30% 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.

CONCLUSION

This report shines a light on the breadth of food insecurity across Wales, 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 the UK is the first report in a series of three landmark studies which will track and examine the scale and drivers of food insecurity across the UK. 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 the Wales but we also present separate reports outlining the findings across the whole of the UK, in Northern Ireland and in Scotland. 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 provides 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 Wales – with the evidence we need to be able to

change systems, policies, and practices, so that everyone 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 in the UK, 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 or national or devolved government, as an elected politician or a civil servant or as a journalist examining issues and changes in the UK's 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 Wales. 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 Wales have such limited financial resources, including the role of debt and savings, the social security system, disability and ill health, local crisis support 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.

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 the UK, including the Trussell Trust's State of Hunger programme (2019, 2021). Through Hunger in Wales and its companion reports, 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 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.

In Wales, 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, Wales and Wales, to help improve statistical reliability. The number of completed questionnaires received from Wales increased from 229 to a final figure of 293, a total response rate of 18%.

2. A comparable survey of the general population in Wales

This parallel dataset offers improved understanding of the drivers of food bank use, by providing a direct comparison to averages across the Welsh adult general population. 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 Wales, 542 responses were received which represents a response rate of 60%.

The overall response rate across the UK 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 Wales 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 Wales.

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 Wales. 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 Wales 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. General population in Wales

Our survey of the general population of Wales allows us to understand how the trends we see for people referred to food banks in the Trussell Trust network in Wales compare to the average across the wider population of Wales. 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 Wales

Separately to surveying the general population, we carried out a survey of people referred to food banks in the Trussell Trust network in Wales 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 Wales, as the sample is smaller, this is not always possible. However, given that the findings for Wales are predominantly the same

as across the UK it may be reasonable to assume that the data relating to food insecurity in the UK also applies here.

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.²

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 in 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.

² 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 charitable food aid

Within our general population sample, we look at how many people in Wales 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.³
- 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.

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.⁴

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:

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.⁵

³ 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.

⁴ 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/>.

⁵ 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 WALES?

KEY FINDINGS

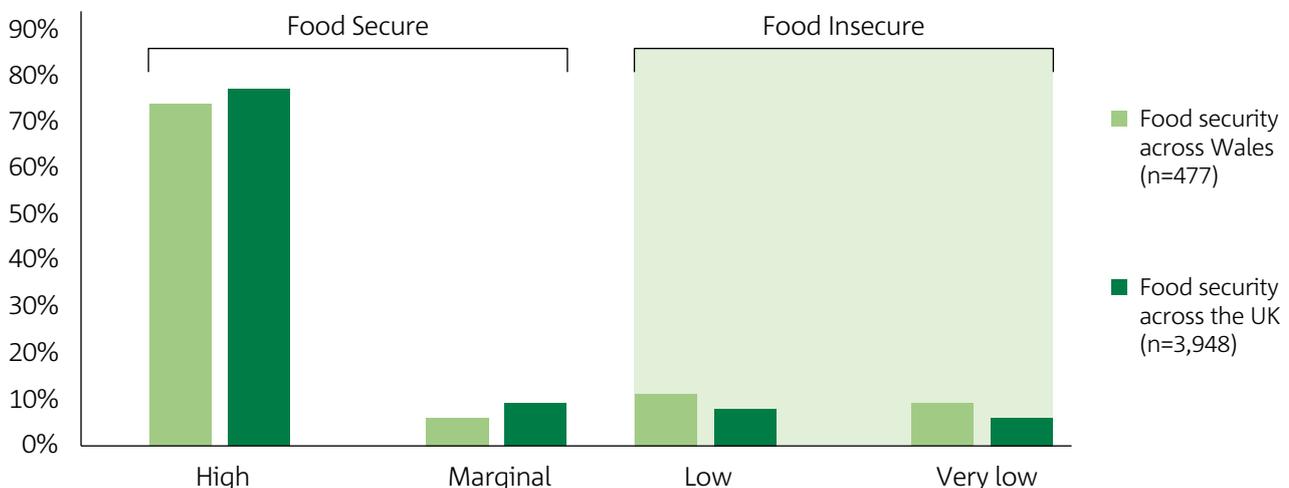
In Part One we lay out the troubling scale of food insecurity and use of food aid in Wales.

- One in five (20%) people across Wales say that they or their household have experienced food insecurity over a twelve-month period, equating to an estimated 753,000 people.
- One in sixteen (6%) people in Wales report that they or their household have used at least one type of food aid in the last year, equating to an estimated 246,000 people
- Over (74%) of people experiencing food insecurity in Wales 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 Wales distributed 259,744 parcels in the year to April 2023, the most parcels ever distributed in a single year, and a 41% increase on 2021/22.

A SIGNIFICANT PROPORTION OF PEOPLE IN WALES ARE EXPERIENCING FOOD INSECURITY

Around one in five (20%) adults in Wales 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 753,000 people.⁶ This is higher than the proportion of people experiencing food insecurity across the UK as a whole - 14% (approximately 11.3 million people).⁷

Figure 1: Food security in Wales and across the UK



⁶ Estimated calculated based on the number of households in Wales and the average household size of food insecure households in the UK using the Welsh Government. 2022. *Mid year estimates of the population: 2021*. <https://www.gov.wales/mid-year-estimates-population-2021>.

⁷ Estimate calculated using the latest ONS Families and Households data.

NOT ALL PEOPLE EXPERIENCING FOOD INSECURITY ARE USING FOOD AID

One in sixteen (6%) adults in Wales report that they, or another member of their household, have accessed at least one type of food aid in the last 12 months. In Wales this translates to approximately 246,000 people, part of an estimated 4.7 million people being supported by food aid in a single year across the UK.

This is a high proportion of the population but represents only a minority of people who might be going hungry. Three quarters (74%) of people experiencing food insecurity in Wales have not used any form of food aid in the last year.

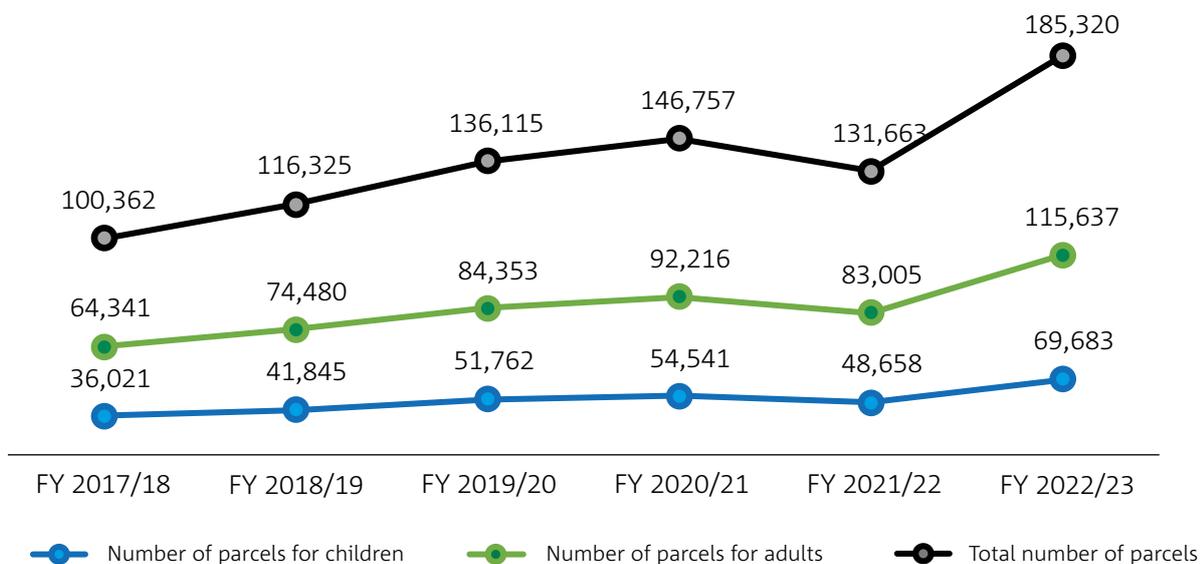
In recent years the UK has seen the growth in the ecosystem of food aid provision.⁸ This includes the Trussell Trust network of more than 1,300 local food bank centres across the UK, including at least 150 in Wales, and at least 1,172 food banks that are part of the Independent Food Aid Network (IFAN). There are many other providers such as pantries, larders, community food hubs and social supermarkets (see page 21 for a more detailed explanation).



185,320

emergency food parcels between
1 April 2022 to 31st March 2023,
including 69,683 parcels for children

Figure 2: Food parcels provided for adults, children, and total in Wales FY 2017/18 – FY 2022/23



⁸ 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 Wales distributed 185,320 emergency food parcels between 1 April 2022 to 31st March 2023, including 69,683 parcels for children.

This is the most parcels that the network in Wales has ever distributed in a financial year and represents a 41% increase from the same period in 2021/22, and a 26% increase on the number of parcels distributed in the first year of the COVID-19 pandemic (2020-21). Wales experienced the largest percentage increase between 2021/22 and 2022/23, in comparison to England, Scotland and Northern Ireland. Further, when we adjust for population size⁹, Wales is the largest distributor of parcels across the regions and constituent countries of the UK in 2022/23. Indeed, in every year from 2018/19 onwards, Wales has distributed the highest or second highest number of parcels per population of any part of the UK.¹⁰

Looking back to the pre-pandemic period, the level of need seen at food banks in the Trussell Trust network in Wales this financial year is 36% higher than the pre-pandemic year 2019/20. Further, the record level of need seen this year is 85% higher than the amount distributed by food banks in the Trussell Trust network five years ago in 2017/18. This significant growth in need is even higher for children, with the number of parcels provided for children almost doubling (93%) over the five-year period between 2017/18 and 2022/23.

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.

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 Wales, just under half (46%) said that it was their

⁹ These population adjusted figures have been calculated using Census 2021 data for England, Wales and Northern Ireland. The distribution of parcels per 100,000 has been calculated by dividing the total number of parcels distributed by the population and multiplying by 100,000. When interpreting rate per 100,000 it is important to keep in mind parcel stats represent the volume of parcels distributed not the number of unique people that have received a parcel. It is important to note that the prevalence of other emergency food provision in a region will impact on the number of Trussell Trust food banks in these areas and the number of parcels distributed by these food banks.

¹⁰ This information is calculated using the relevant ONS population estimates for the corresponding year from mid 2018, 2019, 2020 and 2021 to look at the distribution of parcels per 100,000 population.

first time receiving a parcel in the previous 12 months, while a quarter (24%) had received a parcel two or three times in the same period.

Despite the growth in the numbers seen at food banks in the Trussell Trust network, our research shows that 74% 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,¹¹ 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.

CONCLUSION

Part One has shown that an alarming 20% of people across Wales have experienced food insecurity, whilst 6% have used some form of food aid, whether those are food banks in the Trussell Trust network or from the wider ecosystem of food aid that exists in Wales. Despite strikingly high numbers of people turning to food aid, this represents only a minority of those who are going hungry. 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.

¹¹ Lambie-Mumford et al. 2014. *Household Food Security in the UK: A Review of Food Aid, Final Report*. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/283071/household-food-security-uk-140219.pdf.

PART 2:

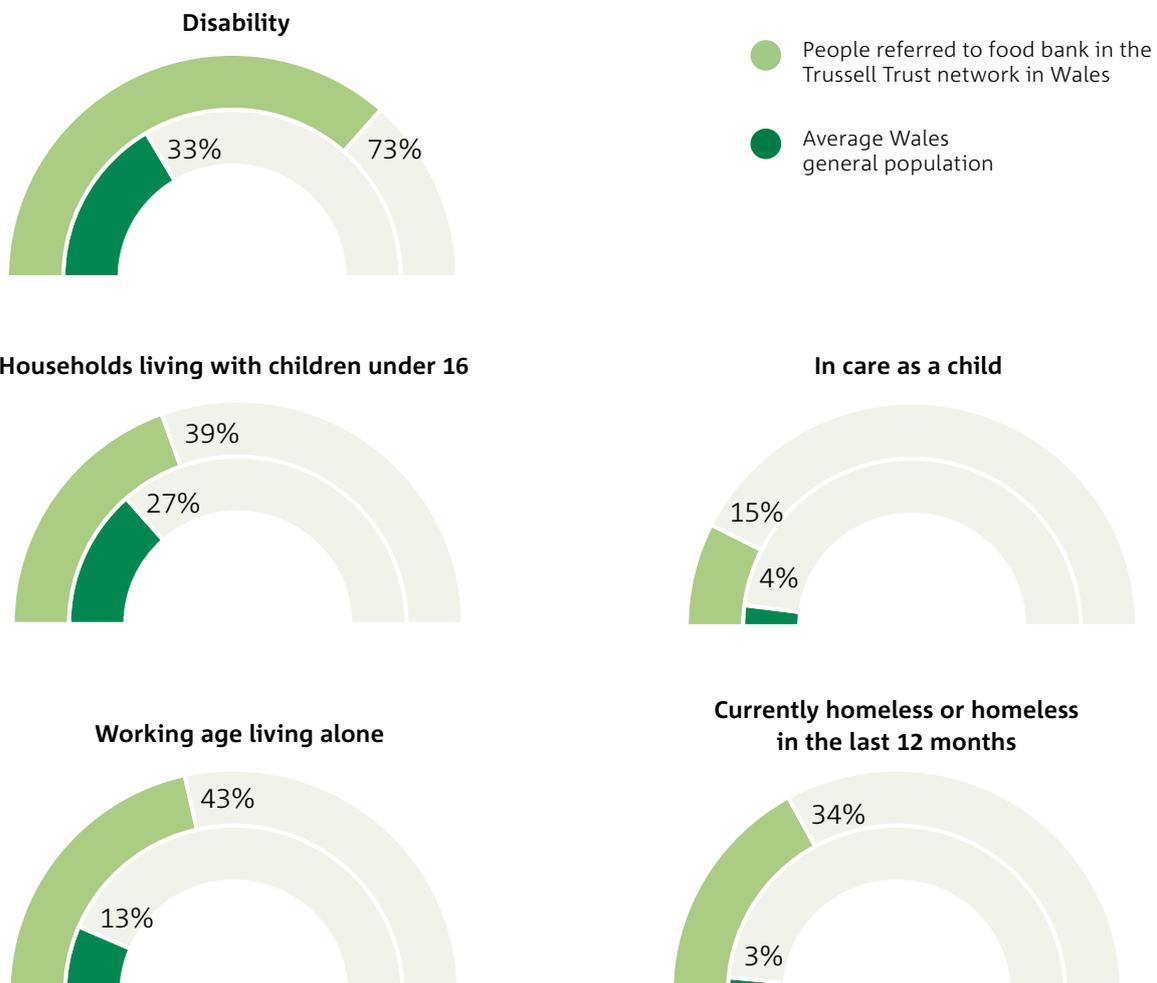
WHAT DO WE KNOW ABOUT THE PROFILE OF PEOPLE AT RISK OF HUNGER IN WALES?

KEY FINDINGS

In Part 2, we examine who is most at risk of food insecurity and which groups are disproportionately forced to turn to food aid overall, and to be 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 Welsh population, we see some groups are significantly overrepresented among those forced to turn to food banks for support. This includes working age adults, especially those living alone, disabled people, people with caring responsibilities, and children.¹²



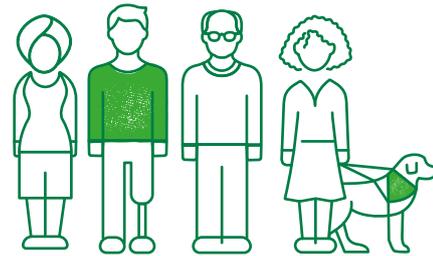
DISABLED PEOPLE AND PEOPLE WITH POOR HEALTH ARE OVERREPRESENTED AMONGST THOSE EXPERIENCING FOOD INSECURITY AND FORCED TO RELY ON FOOD BANKS

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.¹³ Meanwhile Marmot's social gradient demonstrates how low income in turn leads to worse health outcomes, creating a vicious cycle of outcomes.¹⁴ 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 Wales, 33% people meet the Equality Act 2010 definition of disability.¹⁵ These figures are much higher for people in Wales experiencing food insecurity (59%) and for people referred to food banks in the Trussell Trust network in Wales (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 food banks in Wales than in the wider general population in

Wales (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, which reflects the broader relationship between mental health and poverty. This is explored further in Part 4.



73%

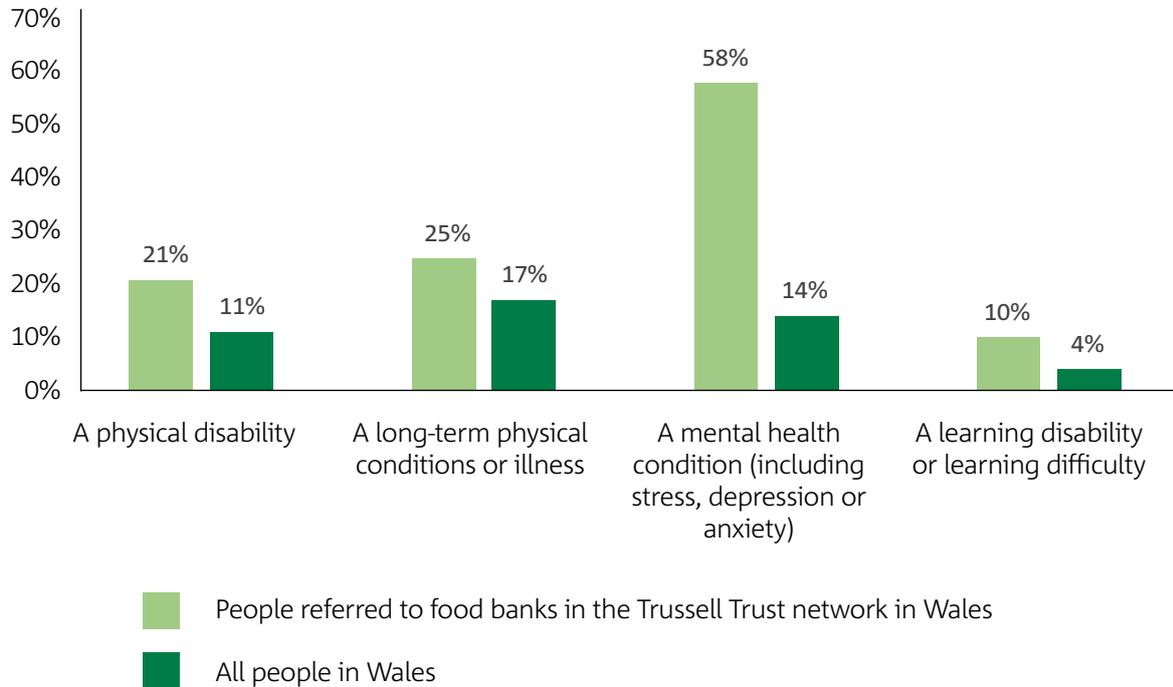
of people referred to food banks in the Trussell Trust network in Wales are disabled compared to 33% across Wales

12 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.

13 Natural Resources Wales. 2023. *Reducing health inequalities*. <https://naturalresources.wales/about-us/what-we-do/strategies-and-plans/area-statements/south-west-wales-area-statement/reducing-health-inequalities/?lang=en>.

14 Marmot et al. 2010. *Fair society, healthy lives: Strategic review of health inequalities in England post 2010*. <https://www.instituteofhealthequity.org/resources-reports/fair-society-healthy-lives-the-marmot-review/fair-society-healthy-lives-full-report-pdf.pdf>.

15 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

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

Across Wales, 73% of people are adults of a working age (18-64). However, working age people are overrepresented amongst people in Wales experiencing food insecurity (92%), and people referred to food banks in the Trussell Trust network in Wales (93%). The higher level of support provided by the social security system to those over state pension age, along with lower numbers renting, are likely to be important factors driving this difference in food insecurity and the need for food banks.

The majority (92%) of people referred to food banks in the Trussell Trust network in Wales are in receipt of means-tested benefits. A significant minority (19%) are in working households.

Across Wales, one in eight (13%) working age adults live alone, however, two in five (43%) of those referred to food banks in the Trussell Trust network in Wales live alone.

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

Across Wales, 27% of households include children under the age of 16.¹⁶ However, a much higher proportion (39%) of all households referred to food banks in the Trussell Trust network in Wales are living with children under the age of 16.

This pattern is also similar for children living in households with one adult. Across Wales, single adults living with children make up 2% of the population. However, they make up 7% of people experiencing food insecurity in Wales and 19% of those referred to food banks in the Trussell Trust network in Wales.

“When he came out of work, he also suffered from mental health. We’ve had COVID as well so the children were home from school, so having had more electric and gas and food in the home. So it’s just a constant of going round in circles and having no money to put in for the electric and food.” (Female, age 35-44, Wales)

“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)



39%

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

¹⁶ 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 Wales, around one in six (17%) of people are renting. However, these figures are much higher for people experiencing food insecurity (53%) and people referred to food banks in the Trussell Trust network in Wales (65%), with both social and private renters overrepresented:

- While only 10% of the general population in Wales live in private rented accommodation, this rises to nearly one in five (19%) of people referred to food banks in the Trussell Trust network in Wales.
- Across Wales just 7% 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 Wales, with half (49%) living in social housing.

Across Wales, 3% of people had experienced some form of homelessness in the past year.¹⁷ 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 general population in Wales, one in three (34%) people referred to food banks in the Trussell Trust network in Wales were either homeless at the point of referral or had experienced homelessness in the previous 12 months.¹⁸



34%

of people across Wales had experienced some form of homelessness in the past year

¹⁷ 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.

¹⁸ 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 UK, our research finds 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.¹⁹ Likewise, young people who are care experienced face greater risks of financial hardship in adulthood than people who are not.²⁰ These trends are reflected in the overrepresentation of these groups among those turning to Trussell Trust food banks in Wales:

- **Gender:** Just over half (51%) of the population in Wales is female, but women make up 59% of those referred to food banks in the Trussell Trust network in Wales. This mirrors findings across the UK and is partly driven by inequalities in paid work and unpaid care work, explored further below in part 3.
- **Care experience:** Across Wales 4% of people are care experienced. Yet this rises to just under one in six (15%)²¹ people referred to food banks in the Trussell Trust network in Wales.

For further analysis of these groups and of people from ethnic minority groups, people identifying as LGBTQ+ and asylum seekers (where sample sizes meant we were unable to carry out specific analysis for Wales), please see the wider *Hunger in the UK* report. In this we also explore instances where these groups

appear to be underrepresented among those turning to Trussell Trust food banks, and the work we are doing to address this.

“I was struggling with having to pay for all the bills and that. Obviously, I know eating is more important but if you get too far behind on bills you end up in debt and then, you’re just not getting anywhere really are you? Even when my rent was reduced I was still having to pay the other bills and having to find that extra money.” (Female, 35-44, Wales)

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.

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

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

21 The unweighted base for care experienced in the population survey = 6, and in the food bank survey = 51 therefore no further analysis is possible.



28%

of unpaid carers face hunger compared to one in six (17%) of non-carers



15%

of people referred to food banks in the Trussell Trust network in Wales have experience of the care system as a child, compared to 4% across Wales.

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.

INTRODUCTION TO PARTS 3 AND 4: UNDERSTANDING THE DRIVERS

Our research shows that there are many different journeys which may lead someone being 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 have a long term health condition**, 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 WALES?

KEY FINDINGS

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

- The majority (89%) of people referred to food banks in Wales 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. Only around one in twelve (8%) people referred to food banks in the Trussell Trust network in Wales have savings.
- For most people referred to food banks in The Trussell Trust network in Wales, the design and delivery of working age benefits are the major contributors to their inability to afford the essentials. Most (92%) are in receipt of a means-tested benefit, including 71% who are in receipt of Universal Credit (UC), ten times the rate amongst the general population (7%).
- 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 (53%) of people from disabled households referred to food banks in The Trussell Trust network are not receiving any benefits specifically related to their disability.
- The majority (70%) 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: just under one in five (19%) 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 (89%) of people referred to food banks in the Trussell Trust network in Wales are experiencing destitution²² with incomes so low they cannot afford the basics of life.

89%

The overwhelming majority (89%) of people referred to food banks in the Trussell Trust network in Wales are experiencing destitution

People living on incomes as low as this are forced to make very difficult trade-offs 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.

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.

Just under one in eight (13%) people referred to a food bank in the Trussell Trust network in Wales have no access to the internet. Just over two in five (45%) have access through broadband or wi-fi at home. Almost half (49%) have access to the internet via a mobile phone network.

22 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.

The impact of low, and suddenly reduced incomes

Research by the Trussell Trust and the Joseph Rowntree Foundation,²³ has calculated that the cost of essentials (food, utilities, and vital household goods²⁴), is currently at least £120 a week for a single adult.²⁵ However, the basic level of benefits is far lower than this, as are the incomes of people referred to food banks in the Trussell Trust network in Wales. The average income after housing costs for those referred to a food bank in Wales is just £102 amongst single adults living on their own. 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, Wales)

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 no longer being able to afford the basics.

Across Wales, 9% of people had seen a reduction in their income in the previous three months. However, this rises to 30% of people referred to food banks in the Trussell Trust network in Wales, slightly higher than the UK, where 22% had seen a drop in income.

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.²⁶

Whilst 64% of the adult population in Wales report having some savings (over two fifths reporting having more than £5,000), this drops to one in twelve (8%) of people who are referred to food banks in the Trussell Trust network in Wales. Some people have run down any savings they had, whilst others may never have been able to build them up in the first place.

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.²⁷

23 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.

24 Calculation includes essential costs excluding housing costs and council tax.

25 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>.

26 Food banks are then too often the first port of call when it comes statutory and community responses. For more on this see page 60 [formal support section]

27 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>.

The impact of debt and arrears

This research finds that over half (51%) of people across Wales are in some type of debt (including borrowing, household bills arrears and benefit debt owed to the government).²⁸ The prevalence of debt is considerably higher for people referred to food banks in Wales, with almost nine in ten (87%) being in debt.

People referred to food banks in the Trussell Trust network in Wales were also far more likely to face multiple forms of debt and arrears. The majority (77%) had at least two arrears or debts and two thirds (65%) had three or more. In comparison, across the general population in Wales only a third (32%) had two or more debts.

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 Wales were most

commonly behind with their gas or electricity bills (41%), followed by three in ten (29%) who were behind on their council tax, and around a quarter (26%) behind on their rent or mortgage costs. Citizens Advice in Wales state that council tax is the most common debt issue and record numbers of people are approaching this organisation seeking advice on this.²⁹

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.³⁰

It is therefore concerning that people referred to food banks in the Trussell Trust network in Wales 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, 22% have experienced bailiff action (which is more than the proportion of people referred to food banks in the Trussell Trust in the UK, 13%), around one in five (18%) have experienced a court order and almost a third (32%) have been threatened with court action.

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 Wales, a third (34%) have agreed a repayment plan to deal with their arrears.



77%

of people referred to the Trussell Trust network in Wales had at least two arrears or debts and two thirds (65%) had three or more

²⁸ 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.

²⁹ Citizens Advice. 2022. *Indebted: Experiences of council tax arrears in Wales*. https://www.citizensadvice.org.uk/Global/CitizensAdvice/Wales/Wales%20Policy%20and%20Campaigns/Indebted_%20Experiences%20of%20council%20tax%20arrears%20in%20Wales.pdf.

³⁰ 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/>.

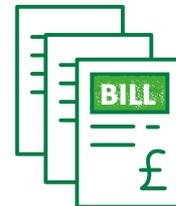
“A few years ago we could absolutely save money and now we’re like struggling. How do I save money and keep money going in and not have it go to electricity and gas. It’s awful...I owe £100 to electric and gas. I would never be owing them money, not at all. It was easy to pay off electric and gas back years ago. Now you’re spending about £1 for leaving your light on for a bit. Yes it’s scary.” (Male, age 25-34, Wales)

The most common source of credit among people referred to food banks in the Trussell Trust network is loans from family and friends. Half (50%) of people referred to a Trussell Trust food bank in Wales have relied on a loan from family or friends, compared to only 16% of the wider population in Wales. 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.

In line with trends across the UK, almost one in eleven (9%) of people referred to food banks in the Trussell Trust network in Wales need to repay a pawnbroker (compared to less than 1% of the general population in Wales). A similar proportion 11% are in debt to a payday loan provider or doorstep lender, compared to a 3% of the general population in Wales. And nearly one in sixteen (6%) owe money to unlicensed lenders such as a loan shark, which does not show up at all in the survey of the general population in Wales.

The majority (55%) of people (or their partners) referred to food banks in Wales are repaying debts to local and 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 Wales where just under one in eight people in receipt of social security (13%) were facing benefit deductions.

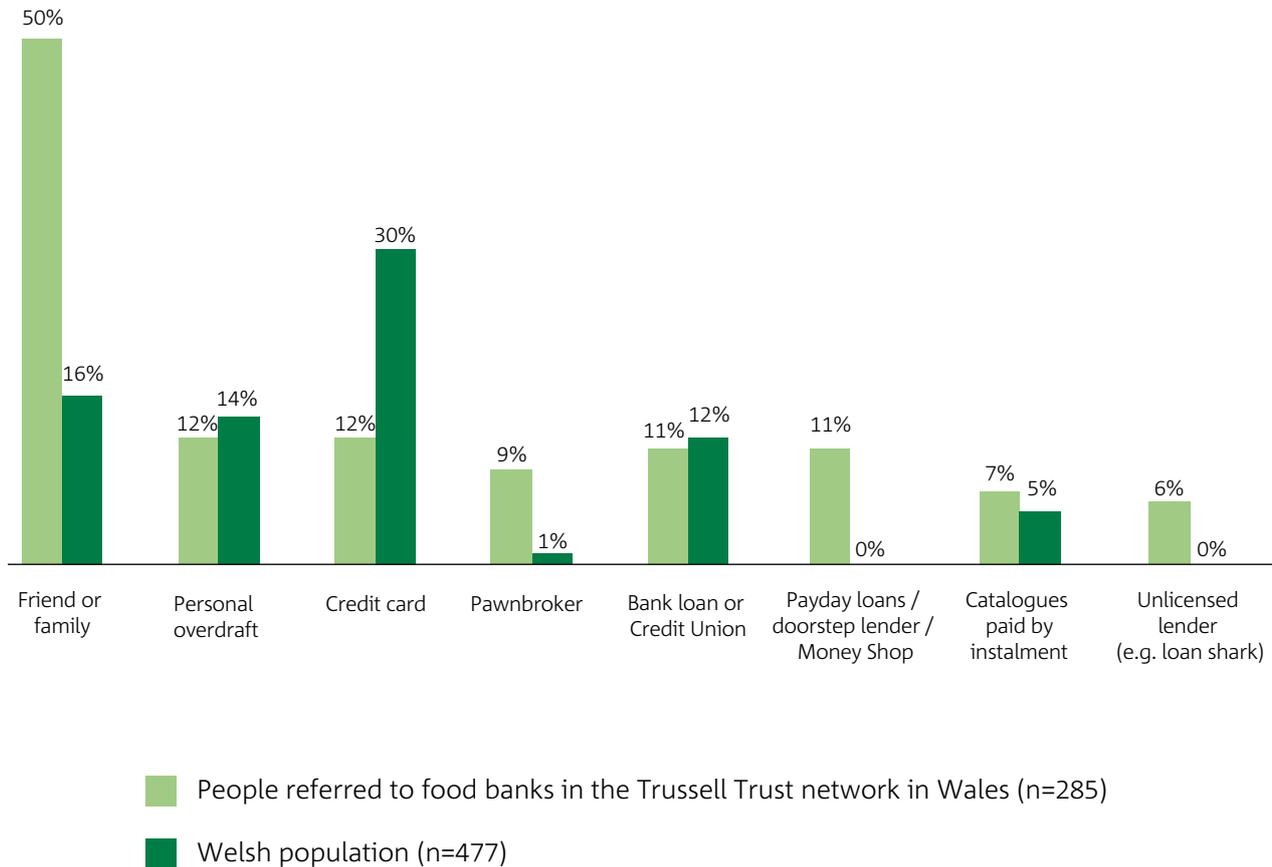
Deductions are explored further on page 46, but evidence is clear that debts to the UK and local governments are particularly important factors pulling people already in poverty into even more severe hardship.³¹



55%

of people (or their partners) referred to food banks in Wales are repaying debts to local and UK government via deductions to their benefits

Figure 4: Debt experienced by people referred to a food bank in the Trussell Trust network compared to the average across the population of Wales



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.

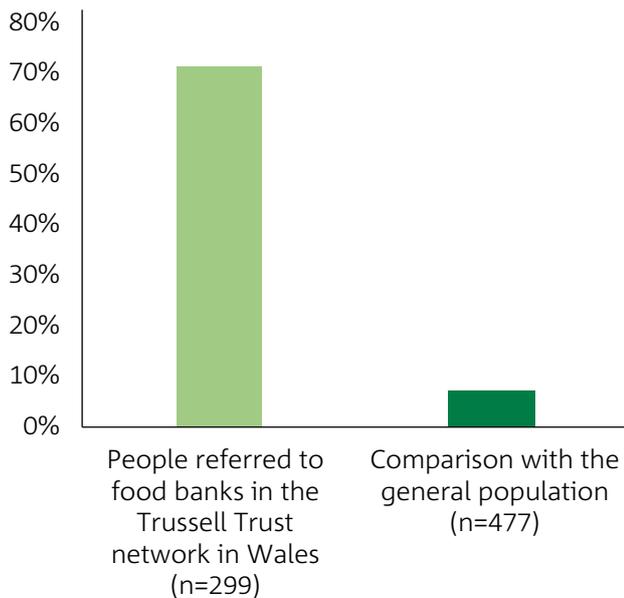
Over half (60%) of people referred to food banks in the Trussell Trust network in Wales report having to meet a large and unexpected cost that

they had difficulty paying in the previous three months.

The Discretionary Assistance Fund (DAF) provides grants to people in Wales to help pay for essential costs, such as food, gas, electricity, clothing or emergency travel. Less than half (48%) of people referred to food banks in the Trussell Trust network in Wales who said that they or their partner have no savings at all (a condition for application) had applied for or received support from the Discretionary Assistance Fund (DAF).

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 (93%) of respondents to the food bank survey in Wales are in receipt of some form of income from social security, compared to just over half (55%) of the population in Wales as a whole. 92% are in receipt of a means-tested benefit, including 71% who are in receipt of Universal Credit (UC) which is more than ten times the rate across the general population in Wales (7%).

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 Wales, where some elements, including council tax reduction, the Discretionary Assistance Fund, and other means-tested benefits such as free school meals and the Education Maintenance Allowance are devolved.

People struggle to access accurate information about social security

While other evidence³² 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.

Participants at the UK-wide workshops described their difficulty in speaking to someone on the telephone, 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.

“It was not a very nice experience the Job Centre. I don’t know the ins and outs of the Job Centre and why they threatened to take my benefits away and it was stressful... I was so worried I was forced into this corner to get this job I didn’t have a choice.” (Male, age 25-34, Wales)

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 in part 4) restricts people’s access to social security. Much of the information on entitlements is primarily

32 IFF Research on behalf of the Department for Work and Pensions. 2018. *Universal Credit Full Service Survey*. <https://www.gov.uk/government/publications/universal-credit-full-service-claimant-survey>.

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. 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.³³

These experiences of the difficulty navigating social security across the UK support 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.³⁴ 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 minority ethnic groups and migrant populations.³⁵ There is also evidence that vulnerable claimants are disproportionately likely to have their benefits reduced through sanctions.³⁶

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.

There should be an independent body to review bad practice in the social security system beyond the DWP's existing complaints process, such as an independent ombudsman.

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

People who have struggled to find out accurate information about benefits often end up missing out on significant payments to which they are entitled. The 'Help through Hardship' helpline (run jointly by Citizens Advice and the Trussell Trust) provides advice to people facing financial hardship in England and Wales, and the data from this provides a sense of how widespread under-claiming might be. Over the period April to October 2022, 18% of people who raised an issue associated with benefits and/or tax credits were identified as eligible for additional income and were supported to claim benefits or tax credits with an average estimated income gain of £4,506 per person.³⁷

33 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/>.

34 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>.

35 Ibid.

36 House of Commons Work and Pensions Committee. 2018. *Benefit Sanctions*. https://publications.parliament.uk/pa/cm201719/cmselect/cmworpen/955/95506.htm#_idTextAnchor020.

37 In the context of the Help through Hardship helpline, references to income gain mean additional money that will be, or potentially will be received by a client. This is a combination of expected and achieved income gains. Income gain figures will either be recorded as the gain over a 52 week period (e.g. if it is a benefit claim) or a one-off gain depending on the circumstances (a one-off grant for example).

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.³⁸ 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.

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.³⁹ 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). The Welsh Government has taken steps to mitigate the impact of the 5-week wait by introducing flexibilities in the DAF. Despite this, similar proportions of people referred to food banks in the Trussell Trust in Wales were having their benefit deducted to repay the advance payment (37%).

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 Wales report that at least one member of their household is disabled.⁴⁰ More than four in ten people (43%) who raised an issue associated with benefits or tax credits with a Help through Hardship adviser between April and October 2022 had an issue specifically about PIP. Overall, almost six in ten (59%) of people who chose to share their health data with the Help through Hardship adviser had a long-term health condition or disability, with

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.

38 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>.

39 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>.

40 As defined by the Equality Act 2010.

almost half of these people (44%) being advised about PIP.

This is reflected in the fact that the majority (53%) of people in disabled households referred to food banks in the Trussell Trust network in Wales are not claiming any disability benefits (although most are claiming other types of 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 times 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.⁴¹ 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.

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



53%

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

annual uprating fifty years ago.⁴² 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.⁴³

The close connection between inadequate benefits and food bank need is also apparent in the patterns of when people find themselves

41 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>.

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

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

IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS:

Social security systems should be designed by disabled people, with on-site advocacy available for all people seeking support. This culture shift may also involve staff being seconded to community groups to understand different perspectives on human-centred, trauma-informed work.

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).

“Obviously, not having the money to go out and do a full week's shop. Even though I was getting the food banks, I would still then go and get a few bits of meat to add to what they were giving me. But I wasn't even able to afford a proper full week's shop.” (Female, age 35-44, Wales)

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 insecurity⁴⁴ and child poverty.⁴⁵

Throughout the financial year 2022/23, the Welsh Government have implemented a package of measures to support people with the cost-of-living crisis. This has included the Winter Fuel Support Scheme, a one off £200 cash payment to eligible households, paid between October – end of March 2023 and a £4m fuel voucher scheme, targeted at people with pre-payment meters and households not connected to mains gas, operational from October 2022 to end of March 2023. Further, there is a phased roll out of free school meals to all primary school children due for completion by 2024, with universal access for reception classes in place from September 2022, and provision of free school meals (either through food or direct cash payments) to families throughout the school holidays up until the end of February 2023.

The UK government also provided a Cost of Living payment to millions in the UK in July and November 2022. The first payment for the Winter Fuel Support scheme was made on the 28 October 2022.

The Trussell Trust data shows that when these payments were distributed, there was reduction in the need for food parcels. However, this was short-lived, as people spent the 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.

44 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>.

45 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/>.

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
- sanctions
- the removal of the spare room subsidy (often referred to as the bedroom tax)
- deductions from benefit payments to repay debt
- changes to the Local Housing Allowance
- the two-child limit⁴⁶

The majority (70%) of working age people in receipt of social security referred to food banks in the Trussell Trust network in Wales are affected by one or more of these caps or reductions. This compares to a quarter of (24%) working age people in receipt of social security across the rest of the general population in Wales.

Amongst people referred to food banks in the Trussell Trust network in Wales, 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 (91%) were struggling to keep up with their bills.

Over half (56%) of people referred to food banks in the Trussell Trust network in Wales in 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 claimants can afford the payments.

There are a number of reasons deductions can be made.⁴⁷ 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.



70%

The majority (70%) of working age people in receipt of social security referred to food banks in the Trussell Trust network in Wales are affected by one or more of these caps or reductions

⁴⁶ The core quantitative elements of this research 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 Wales 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).

⁴⁷ 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. Questions relate to time of survey completion or in the last 3 months (benefit cap and sanctions).

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.⁴⁸ 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.⁴⁹

These findings were echoed in the interviews conducted for this research. People who had experienced a reduction in a Universal Credit payment⁵⁰ 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.

“I apply for the Budgeting Loan. If I owed them £600 they would give me the extra 200 to make it up to 800. Then they take it £35 a week off your benefits and it’s quite steep. Although you’re not paying any interest, it helps you out when you need it but you’re struggling more when you get your payments for what’s left.” (Female, age 35-44, Wales)

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.

Across Wales, a fifth (21%) of people in working households had experienced food insecurity in the previous year compared to around one in seven (15%) across the UK. Among those referred to food banks in the Trussell Trust network in Wales, one in five (19%) are from working households.

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.

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

49 Ibid.

50 Please note that participants used the terms reductions, deduction, and sanctions interchangeably.

Food insecurity across the UK⁵¹ 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 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.⁵² 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: 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.⁵³



“I just had a job that was zero contract hours and you didn’t get money or work every week it might have been a few hours here a few hours there. But nothing continual.”

(Male, age 25-34, Wales)

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

Caring responsibilities

Unpaid carers who support older or disabled adults⁵⁴ face a high risk of poverty and financial hardship. In Wales, over a third (34%) of people experiencing food insecurity were providing unpaid care, while only 24% of the population in Wales were doing so. Due to the lack of affordable replacement care available in Wales and the wider UK, many unpaid carers are

51 The sample size in Wales of people experiencing food insecurity and in work were not large enough to analyse in detail.

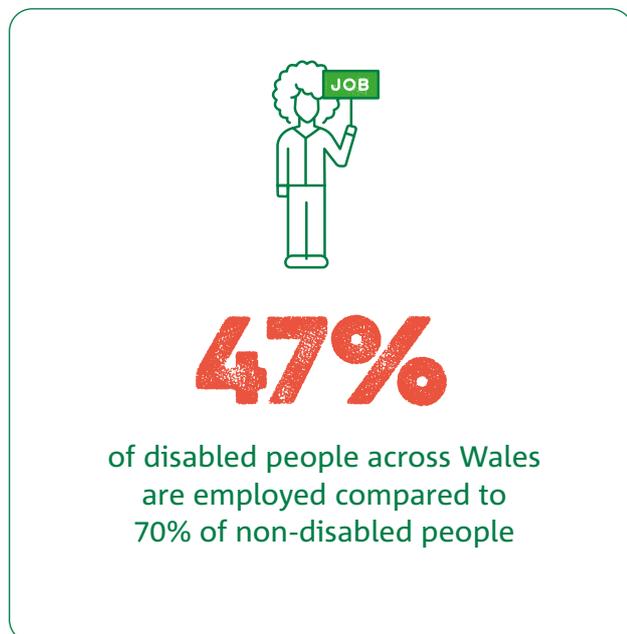
52 Trades Union Congress. 2022. *Insecure work - Why employment rights need an overhaul*. <https://www.tuc.org.uk/research-analysis/reports/insecure-work-why-employment-rights-need-overhaul>.

53 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>.

54 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.

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.⁵⁵

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. This results in higher poverty among this group, with more than a quarter (26%) of people who are spending between 20-34 hours a week caring, living in poverty.⁵⁶



Disability and ill-health

Despite reductions over the last decade in the disability employment gap,⁵⁷ disabled people across Wales are still far less likely to be in work than non-disabled people, with only just under half of this group (47%) employed compared to 70% of non-disabled people.⁵⁸

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 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.⁵⁹

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.

Childcare

Childcare presents a significant barrier to work, as has also been found in a wide range of previous research.⁶⁰ 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

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

56 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>.

57 Powell, A. 2021. *House of Commons Library Briefing Number 7540: Disabled people in employment*. <https://commonslibrary.parliament.uk/research-briefings/cbp-7540/>.

58 Office for National Statistics. 2022. *Outcomes for disabled people in the UK: 2021*. <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/disability/articles/outcomesfordisabledpeopleintheuk/2021>.

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

60 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>.

three working mothers have lost work or hours due to childcare.⁶¹

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. 16% of women across Wales were in part-time work compared to just 2% of men.

“No [I am still not in a position to work], the little one not being full time and trying to find a job to fit in with school hours as well because I’ve got no one else”.

(Female, age 35-44, Wales)

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.

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

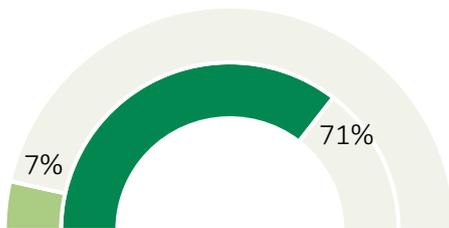
CONCLUSION

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:

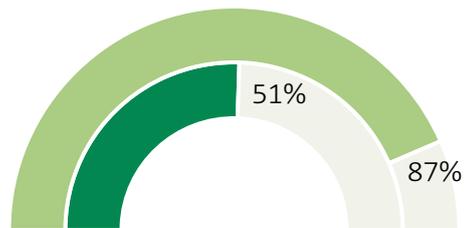
- The design and delivery of the social security system.
- Work which does not provide sufficient protection from financial hardship.
- Difficulty accessing suitable jobs, especially for disabled people, people with caring responsibilities and parents (especially mothers).
- Lack of savings and having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

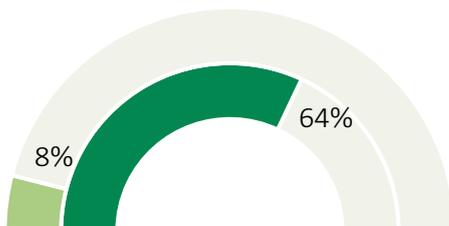
Receiving Universal Credit



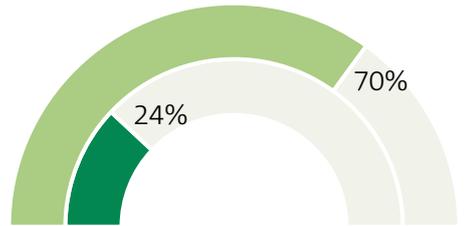
Is in some form of debt



Likelihood of having savings



Subject to benefit caps or deductions



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

● Average Wales general population

PART 4:

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

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 Wales, are very likely to have experienced adverse events (such as bereavement, becoming sick or disabled, or domestic abuse) with 65% experiencing adverse events in the previous 12 months, compared to 25% of the wider population in Wales.
- Food bank users are significantly more likely to have experienced multiple adverse events of this nature. Just 1% of the general population in Wales said they had experienced three or more adverse events in the last year, compared to one in five people referred to food banks in the Trussell Trust network in Wales.
- Over a quarter (26%) of people referred to food banks in the Trussell Trust network in Wales 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 13% of people referred to a food bank in Wales 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: 30% of people referred to a food bank in the Trussell Trust network in Wales said they 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.⁶² 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 place⁶³ – 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 Wales, significantly more so than in the general population of Wales. Two thirds (65%) of people referred to food banks in the Trussell Trust network in Wales 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 25% on average across Wales.

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.



65%

Two thirds (65%) of people referred to food banks in the Trussell Trust network in Wales said that in the last 12 months they had experienced at least one adverse life experience

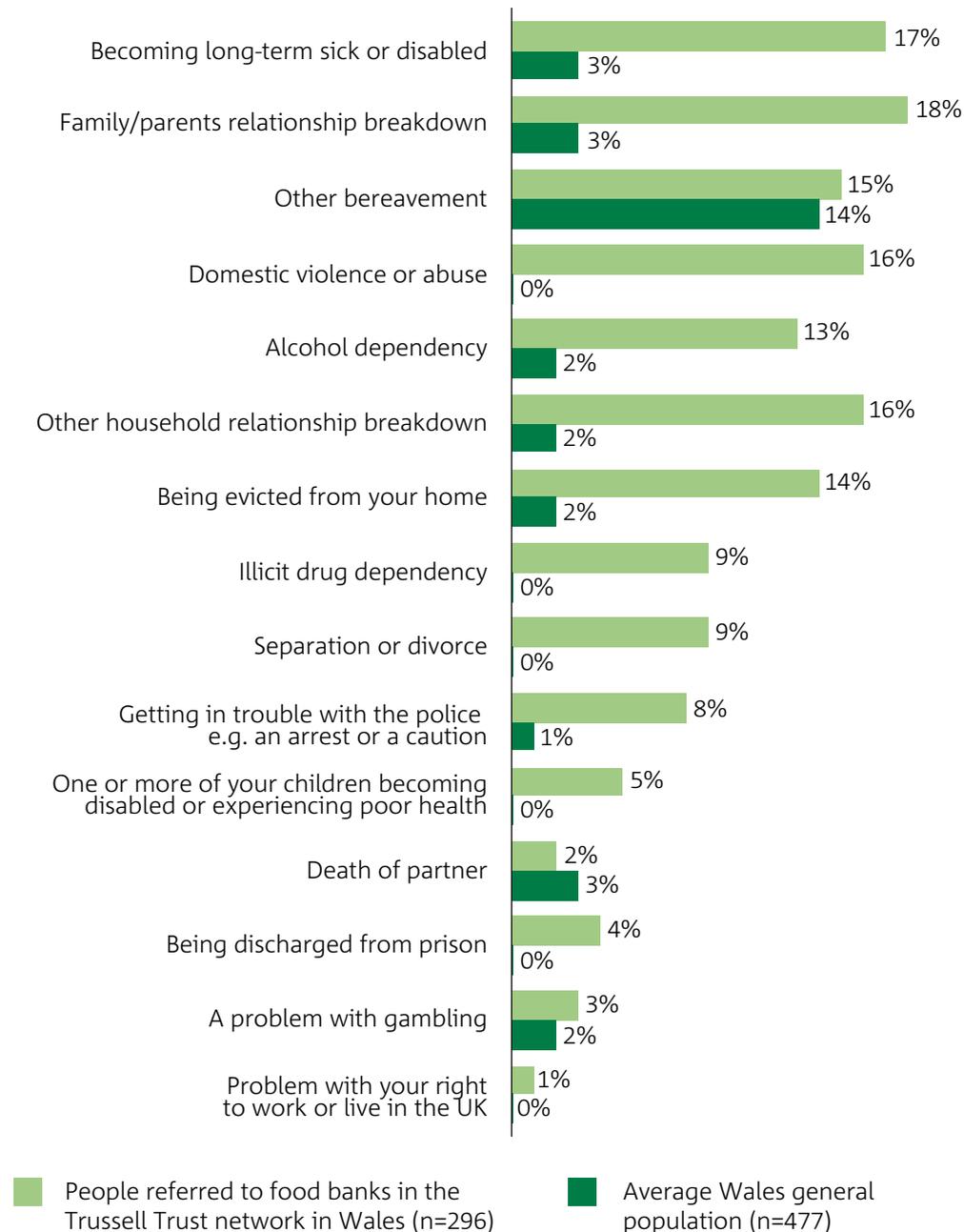
“When he came out of work, he also suffered from mental health. We’ve had COVID as well so the children were home from school, so having had more electric and gas and food in the home. So, it’s just a constant of going round in circles and having no money to put in for the electric and food.” (Female, age 35-44, Wales)

Figure 6 (below) shows that, in Wales the most common adverse experience over the last 12 months for people referred to food banks in the Trussell Trust network was their relationship with parents or family breaking down (18%) or becoming long-term sick or disabled and any form of bereavement⁶⁴ (both 17%). All of these experiences are more common amongst people referred to food banks in the Trussell Trust in Wales than among the population of Wales as a whole.

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

63 See Welsh Government. 2021. *Review of Adverse Childhood Experiences (ACE) policy: report*. <https://www.gov.wales/review-adverse-childhood-experiences-ace-policy-report.html>.

64 This is calculated based on anyone who has experienced the death of a partner and/or any other bereavement. These appear as separate lines in the graph.

Figure 6: Adverse experiences

SPOTLIGHT ON DOMESTIC VIOLENCE

When we look at experiences by gender, domestic violence becomes the most common adverse experience cited by women in Wales, with almost one in five women referred to food banks in the Trussell Trust network in Wales (20%) experiencing domestic violence within the last 12 months.⁶⁵



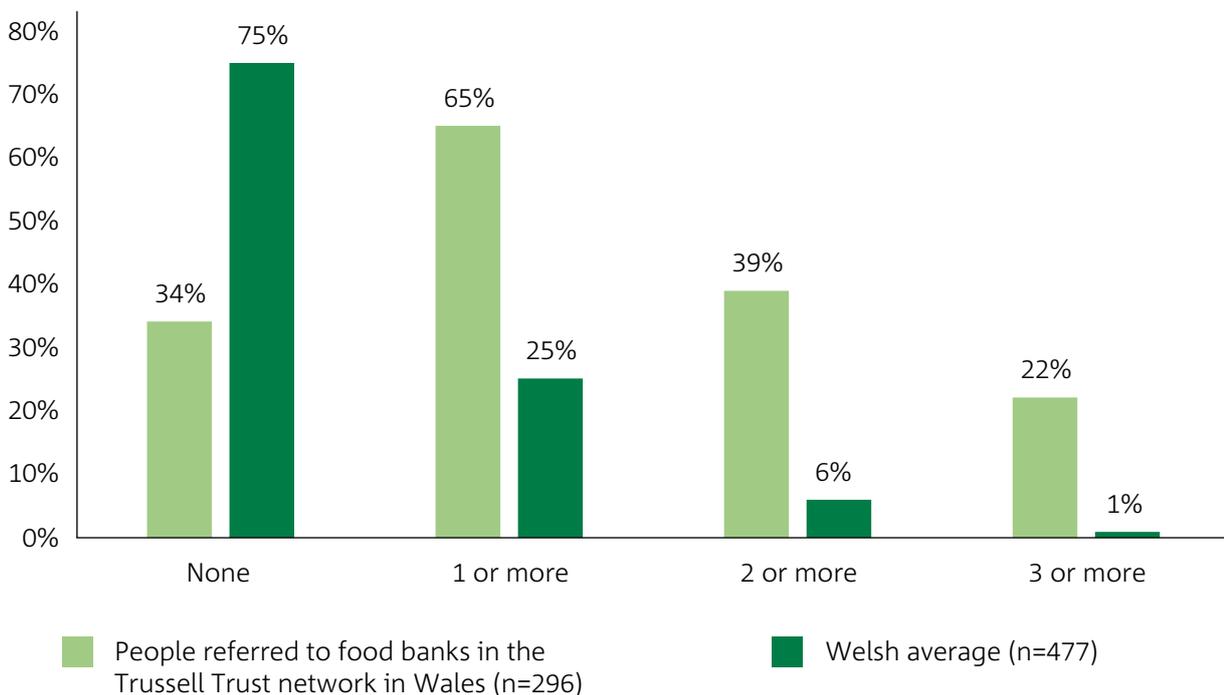
⁶⁵ The way the question was asked is likely to result in an underestimation of reporting and will be refined for the next wave.

MULTIPLE ADVERSE EXPERIENCES LEAD TO WORSENING CONSEQUENCES

People referred to food banks in Wales are much more likely than the general population in Wales to have experienced multiple adverse life events. While only 1% of the general population in Wales have experienced three or more adverse events in the last year, this rose to one in five people referred to food banks in the Trussell Trust network in Wales (22%). 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.⁶⁶

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 adverse experiences within the last 12 months



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

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.

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 indicates that it placed additional financial stress on people as they had to spend more to access essentials like food and laundry.⁶⁷

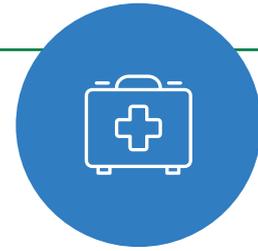
“I want my own place; I worry about when they’re going to come to tell me I’ve got to leave. I can’t have anyone staying. Not even 2 nights a week with my daughter or granddaughter.” (Male, age 45-54, Wales)

The average length of time for households to be in temporary accommodation is seven months.⁶⁸ 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.

67 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/>.

68 Nation Cymru. 2023. *Cost of living crisis could force more families into temporary housing warns Caerphilly councillor*.

KEVIN



Case study 1: Kevin lives in temporary accommodation. He has health problems which means he can't work or travel to visit family.

Kevin moved into temporary accommodation recently. Since the move he has struggled to make his income cover bills and living costs. Kevin is in receipt of Universal Credit. Citizens Advice also helped him apply for Personal Independence Payment (PIP). He currently receives the lower rate of PIP and Citizens Advice have helped him appeal this.

"[Woman from CAB] said she wasn't happy with the [PIP] outcome so she said she was going to do the appeal for me. I'm still waiting for the appeal. I know it does take a while."

Kevin struggles with having enough money for bills. The money he spends on his pre-payment electricity meter is a particular concern. Although he tries to limit his energy use, for example by limiting the amount of laundry he does, he finds it costs a lot. Leading up to him being referred to the food bank for the first time, Kevin described how much of his Universal Credit had been going towards energy bills. He was also experiencing deductions on his Universal Credit for advance payments and was concerned that he would soon see further deductions for a utility debt.

"Every month, because I was only on Universal Credit, because the payments and everything else they were taking off me, I was only getting something like £200 or something odd a month to live on. Like I said, £120 of that was going on my gas and electric."

Kevin has experienced mental health problems for a long time. He has also had physical health problems since getting COVID-19 that means he cannot work and struggles with everyday tasks and walking. Although he enjoys speaking to family on the telephone, and they are able to provide some financial support, his poor health has made him feel more isolated as he cannot use public transport to visit his child.

"I don't go and see [my child] as much as I used to, that's the main thing for me now. Honestly, I can't travel anymore."

Kevin finds the support from the food bank very helpful. Beyond providing food they have also offered to help him get clothes and provide him with internet access.

"Because I do my money monthly, by the time I've paid my bills, the money might only last me a few days and then I'm back to square one. Being referred to the food bank was a big help. It really was."

"If I haven't got any money for my internet, they said I can just pop in and use their internet when I want to as well."

MANY PEOPLE REFERRED TO FOOD BANKS IN WALES 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.⁶⁹

Over a quarter (26%) of people referred to food banks in Wales 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 twelve (8%) of the general population across Wales. It is striking that just one in eight people referred to food banks in Wales (12%) say that they never have contact with relatives, friends or neighbours, compared to 1% of the general population in Wales.



26%

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

“He’s [partner] originally from down here. We moved down here to be closer to his family. So I left all of mine...So at the moment I am feeling a bit isolated.” (Female, age 35-44, Wales)

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 Wales have more limited circles of support than we see across Wales, relying primarily on their immediate family. 21% of all people referred to food banks in the Trussell Trust network say that they can only rely on their immediate family, significantly higher than the level seen within the general population in Wales (10%). Further, 32% say that they are unable to rely on friends, nearly double the rate of the general population (10%).

Yet for a significant proportion of people referred to food banks in the Trussell Trust network in Wales, even their families are not able to help: over a quarter (26%) say that they can't rely on immediate family at all, compared to just 7% of the general population in Wales.

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. Half (50%) of people referred to a Trussell Trust food bank in Wales have already relied on a loan from family or friends, compared to only 16% of the wider population of Wales. 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 was going over to [my mum's] place for food, 'I'm a bit low on food,' You know what I mean? And they would feed me and cook me meals and stuff, but they said, 'Look, we can't keep doing this, unfortunately,' Because they struggle. They are on a budget." (Male, age 25-34, Wales)

Qualitative evidence demonstrated how powerful the support of friends and family was – which emphasises the detrimental impact of this isolation. Shared experiences of hardship and financial insecurity also meant that people who felt able to turn to friends and family placed high value on these relationships, knowing that those in similar circumstances could empathise. These friendships were a source of emotional support and in some instances also offered other non-financial support such as advice or help.

"Oh yes, I'd been sitting here one day and she phoned me, and I said, 'I run out of milk, I could do with a cup of coffee.' She said, 'Well have one.' I said, 'No, I have no milk.' She said, 'Right, give me 5 minutes and I'll text you back on.' She'd done it and she said, 'Right, go and check the bank. I've just put £15 or £20 in the bank for you.'" (Male, 45-54, Wales)

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.

"Just basically having someone to talk ... It's quite useful to be able to talk to her about her experiences and if I'm feeling stressed out she'll say 'pop up here for an hour with the kids'. Although I've still got the kids, having somebody else there, with me, with them." (Female, age 35-44, Wales)

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 Wales than they are for the general population, and that people referred to food banks in Wales 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, among people referred to food banks in the Trussell Trust network in Wales, 30%

received no advice from other services before their latest referral to the food bank. A further 9% said they did not know (suggesting that if any advice was received, it was not impactful), leading us to estimate that almost two fifths of all people referred to food banks in Wales (38%) had received no advice of note.

Of advice that was received or remembered, support relating to mental health was most common (33%). Housing advice was the next most common (20%), followed by support relating to physical health and benefits (both 14%), (both 11%). One in twenty received support related to isolation or loneliness and also bereavement support (both 5%).

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 Wales 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 the Wales, and the role of food banks in supporting people who experience it.

The picture is not an easy one to look at.

One in five people are experiencing food insecurity, many of them going hungry or losing weight due to lack of money. Food banks are stretched to breaking point to meet what we

now know is just a portion of potential overall need in Wales. 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. Nearly six in ten (57%) feel embarrassed while receiving support from the food bank, despite the fact that the overwhelming majority (94%) 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 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, AND AN EMERGING PLAN, FOR A WALES 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 who believe better is possible, and an ever-clearer roadmap of how this might be achieved.

Across the UK, we are working on a roadmap that will demand change in multiple areas of policy - at local, devolved, 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 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 UK 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 Wales and the UK a country without the need for food banks.

Hunger in Wales 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 in Wales, but it doesn't have to be.

With further research on these and many other vital questions, along with a commitment from the UK government to an ambitious and much-needed change to our social security, we can make this a country which has no need for food banks.

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