

STATE OF **HUNGER**

Building the evidence on poverty,
destitution, and food insecurity
in the UK

YEAR TWO MAIN REPORT

MAY 2021

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ACRONYMS

AHC	After housing costs
BHC	Before housing costs
DHP	Discretionary Housing Payment
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance
ESRC	Economic and Social Research Council
FRS	Family Resources Survey
HBAI	Households Below Average Income
HB	Housing Benefit
HFSSM	Household Food Security Survey Module
HP	Hardship Payment
IFAN	Independent Food Aid Network
IS	Income Support
JSA	Jobseeker's Allowance
LAD	Local authority district
LHA	Local Housing Allowance
LWAS	Local welfare assistance scheme
MHCLG	Ministry of Housing, Communities & Local Government
PIP	Personal Independence Payment
UC	Universal Credit
UKHLS	The UK Household Longitudinal Study

GLOSSARY

- ‘Bedroom tax’** A commonly used term for the Removal of the Spare Room Subsidy policy introduced in April 2013. The policy creates a financial penalty for Housing Benefit claimants who are deemed to be under-occupying their social rented property.
- Benefit advance** A generic term for a discretionary loan from the DWP intended to tide benefit claimants over while they are waiting for their first benefit payment or to get early access to a higher benefit entitlement due to a change of circumstances.
- Benefit unit** An entity comprising one adult (if living without a partner) or two adults (if living with a partner) and dependent children (if applicable). Also see 'household'; a household may contain one or more benefit units.
- Destitution** Destitution is 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 Box 3.1.
- Food bank** An organisation which distributes free food parcels. Food banks can be run by individual charities or by other organisations, e.g. 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, particularly during the pandemic, the food is delivered direct to the door. 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. Also see 'referral agency', 'independent food bank' and 'voucher'.
- Food bank centre** A venue which distributes free food parcels. In the Trussell Trust network food bank centres are operated by a central food bank. I.e. an individual charitably run food bank may distribute food parcels across three physical locations. These locations are referred to as food bank centres.
- Food insecurity** See 'household food insecurity'.
- 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.
- Homelessness** A broad definition of homelessness is adopted, including not only rough sleeping but also other forms of insecure accommodation (e.g. emergency or temporary accommodation, staying at a family or friend's house).
- Household** One person living alone, or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area. This excludes people living in communal establishments. Also see 'benefit unit'; a household may contain one or more benefit units.

Household food insecurity	A household-level economic and social condition of limited or uncertain access to adequate food. Households are considered food insecure if they experience 'severe' or 'moderate' food insecurity as measured by the Household Food Security Survey Module. See Chapter 2.
Households Below Average Income	Annual statistics on income distribution and poverty based on the Family Resources Survey.
Hunger	Hunger is understood as 'household food insecurity'. Specifically, hunger captures a range of experiences falling under the categories of severe or moderate household food insecurity. See 'household food insecurity', Chapter 2, and Trussell Trust, 2019.
Independent food bank	A food bank that is not part of the Trussell Trust network.
Independent Food Aid Network	The Independent Food Aid Network supports a range of independent food aid organisations across the UK and advocates on their behalf. Its membership includes more than 450 food banks. Not every independent food bank is a member of IFAN and other organisations run networks of food banks.
Key worker	A dedicated professional coordinating support for the user of a service, often someone who is in crisis.
Local welfare assistance scheme	A generic term for a discretionary scheme of low-interest loans, grants or in-kind support for people on low income who fall into financial crisis, or who cannot afford to furnish their new home. These schemes replaced Crisis Loans and Community Care Grants from April 2013 and are run by most local authorities in England. Scotland, Wales and Northern Ireland have separate schemes.
No recourse to public funds	Ineligibility for state benefits due to immigration status.
Private household	A term essentially synonymous with 'household', but emphasising that individuals and families living in communal establishments or with 'no fixed abode' are not in scope.
Referral agency	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.
Two-child limit	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.
Voucher	A paper or electronic document issued by a referring agency, usually required to obtain a food parcel from a food bank belonging to the Trussell Trust network. Vouchers contain some basic socio-demographic information about the person being referred to a food bank and their household, as well as information about the reason(s) for not being able to afford food. Also see 'referral agency'. Some independent food banks also use a voucher system.
Welfare reform	Changes to the social security system implemented by the post-2010 UK Governments, involving reductions in real-term benefit levels, increased benefit conditionality and narrowed benefit eligibility, primarily affecting working age adults and their households. Also see 'Austerity'.
Working age	Age 16 to 64.

SUMMARY

BACKGROUND AND AIMS

This study arose out of a growing public concern about the deteriorating financial positions of many people on low incomes over the last decade. Mainstream media had frequently reported on issues such as homelessness, the use of food banks, and children coming to school hungry, and the term ‘destitution’ had re-entered everyday usage. The rapid growth in the number of charitable food banks had particularly captured public attention, as had the quantity of emergency food parcels they were distributing. The Trussell Trust’s network of food banks distributed 61,000 emergency food parcels in 2010/11, rising to 1.9 million in 2019/20. This is a phenomenal scale of growth.

In response, there has been considerable policy and academic debate about root causes, whether from economic change, the increase in supply of food banks, or problems within the social security system.

The State of Hunger project was established as a major piece of research to build a much clearer evidence base to underpin the recommendations of the Trussell Trust, and its wider sector of stakeholders, on how to address hunger in the UK. A wide range of methodologies have been used to collect data to provide a better understanding of the scale of hunger in the UK, who is most affected, where, and the issues that drive people to need to use food banks (see Box 1).

A broad interpretation of ‘hunger’ is adopted by the study, for both substantive and methodological reasons. Hunger is understood as ‘household food insecurity’, which itself is defined as ‘a household-level economic and social condition of limited or uncertain access to adequate food’.¹ This conceptualisation of hunger is appropriate because it provides a rigorous means of measuring hunger, allows for international comparisons, captures the inability to afford a nutritionally adequate diet, and contextualises the lack of food as just one aspect of wider poverty.

The Year 1 Interim Report (The Trussell Trust, 2019) established the concepts and definitions applied in this three-year project and the State of Hunger (Sosenko et al, 2019) provided a comprehensive picture of the situation up to 2018/19. State of Hunger (Sosenko et al, 2019) provided clear evidence that the growth in levels of need for emergency food is strongly linked to limitations and changes in the social security system available to working-age people, and the way in which these interact with changes in people’s circumstances and their access to wider support.

This follow-up report provides fuller evidence on the level of food insecurity and need for food banks in 2019/20 and how they changed in response to the Covid-19 pandemic (see Box 1).

¹ US Department of Agriculture, Economic Research Service. Definitions of food security. <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security.aspx>. Accessed 8 February 2021.

Box 1 Research methods

- Survey of 716 people referred to food banks in the Trussell Trust network across 43 organisations, covering the profile, triggers, and background to their use of food banks.
- Where the socio-demographic of people referred to food banks is discussed this is solely related to food banks in the Trussell Trust network.
- Survey of 323 referral agencies in 16 localities across the UK who refer people to food banks in the Trussell Trust network.
- Survey of 20 managers of food banks in the Trussell Trust network.
- In-depth interviews with people who have needed to use a food bank in the Trussell Trust network about their lived experience and background.
- Secondary analysis of the Trussell Trust's referral data.
- Secondary analysis of additional survey of 436 people who needed to use a food bank in the Trussell Trust network during the Covid-19 pandemic in summer 2020.
- Secondary analysis of major national surveys, including those covering food insecurity.
- Statistical modelling of the drivers of changing level of need for food parcels and analysis of geographical and contextual data.

THE SCALE AND PROFILE OF HUNGER IN THE UK

- Around 2.5% of all UK households – **700,000 households** - used a food bank in 2019/20, prior to the outbreak of the Covid-19 pandemic.²
- The 370,000 households supported by a food bank in the Trussell Trust network in this period included **320,000 children**. The proportion of couples with children referred to a food bank increased from 19% in early 2020 to 24% during the Covid-19 pandemic in mid-2020.
- Food banks in the Trussell Trust network distributed 18% more food parcels in the financial year 2019/20 compared to the number in 2018/19.
- The socio-demographic profiles of people who report food insecurity and people who were referred to food banks in the Trussell Trust network were very similar. The most striking disparity in the two sets of profiles are **people aged 16-24 who report high levels of food insecurity but low levels of referrals to food banks**.
- Disability was exceedingly common among households referred to food banks in the Trussell Trust network. Two in three (66%) households referred to a food bank in early 2020 included one or more disabled people.

² Based on information from a combination of the Trussell Trust and IFAN (Independent Food Aid Network) data. See Technical Annex for more details.

- During the Covid-19 lockdown in spring 2020, food banks in the Trussell Trust network experienced an **unprecedented growth** in the need for food parcels. The number of food parcels distributed in the Trussell Trust network in April 2020 was 84% higher than in February 2020. Figures from food banks in the Trussell Trust network are just part of the picture of emergency food provision, with IFAN also reporting significant increases during the pandemic (IFAN, 2020).
- People referred to food banks in the Trussell Trust network in early 2020 (prior to Covid-19) were a **very deprived group**: almost everyone (95%) met the definition of being destitute,³ three-quarters were severely food insecure, and one in five were homeless. The majority experienced two or more types of deprivation.
- **Extremely low income** was the key factor behind this deprivation; the average household income of people referred to food banks was around 13% of the national average.
- **During Covid-19**, the profile of people referred to food banks changed slightly: in a survey conducted during the summer of 2020 there were relatively more private renters, people born outside of the UK/ Europe, people aged between 25 and 44, and couples with children than before the pandemic. The proportion who were furloughed was relatively small at 4% of all of people referred to food banks.



49% INCREASE

in the number of children supported by a food bank in the Trussell Trust network between 2018/19 and 2019/20



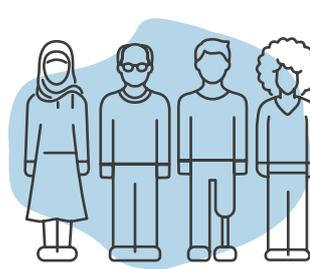
700,000

households used a food bank in 2019/20



6 IN 10

62% working age people referred to a food bank in early 2020 had a disability, over three times more than in the general population



95%

of people referred to food banks are destitute

3 The definition for 'destitution' can be found in box 3-1 in Chapter 3.

DRIVERS OF HUNGER IN THE UK

- Food bank use is driven by economic need - that is, not having enough money to buy food once essential bills have been paid.
- As in 2019, our key conclusion remains that this extreme economic need is brought about by three factors, with typically all three present in recent histories of people referred to a food bank. **Not having sufficient income from the social security safety net is the first and most significant factor.** This is more often due to how the social security system is designed (who is eligible for what support and how much benefit income is received by people eligible) than due to operational errors with benefit administration.
- The key design features of the social security system negatively affecting people referred to food banks over 2019/20 were: having to wait five weeks for the first Universal Credit (UC) payment, very low rate of UC standard allowance, deductions from UC to repay UC advances and other debts, low Local Housing Allowance (LHA) rates and LHA caps, 'bedroom tax', and the structure and process of the Personal Independence Payment (PIP) assessment.
- The other two 'background' factors – those which were less immediate than, and compounded the impact of, low income and benefit problems – associated with food bank use were (a) **ill-health or adverse life experiences** (such as household separation or eviction), and (b) **lack of informal and/or formal support.** Adverse life experiences and ill-health both worsen people's financial situation, through creating extra expenses or through undermining their capacity to navigate the benefit system. In some cases, benefit problems clearly also exacerbated health conditions. People lacking support cannot be tidied over by family or friends during the period of insufficient income.
- In mid-2020, around 40% of food bank visits were mainly due to the pandemic, indicating people who had newly found themselves in crisis. However, half of such visits were made by people who had also used a food bank before the pandemic, underlining the significance of persistent or recurrent severe poverty.
- Modelling shows the vast majority of the increase in provision of food parcels is a result of increased underlying need rather than the growth in the number of food banks. This confirms previous findings from modelling of food parcel need at the local authority level.

CHAPTER 1

INTRODUCTION

KEY POINTS

There has been growing public, media and policy concern since 2010 about more extreme forms of material poverty, including hunger and the growth of food bank use across the UK. This has been brought into sharper relief by the Covid-19 pandemic and its widespread impact on people's livelihoods and disruption of normal support mechanisms. However, even prior to the pandemic, the need for food bank support had been growing over the last decade and rapidly in the last three years.

While the causes of these trends have been subject to considerable debate, the evidence has increasingly focused on limitations of, and changes in, the social security system available to working age people, and the way in which these interact with changes in people's circumstances and their access to wider support.

The State of Hunger project was established as a major piece of research to build a much clearer evidence base.

The research aimed to develop a robust evidence base on who is affected by hunger in the UK, what factors drive it, and to provide this evidence to inform action to alleviate hunger.

While the Year 1 interim report (Trussell Trust, 2019) established concepts and definitions, and the State of Hunger (Sosenko et al, 2019) provided a comprehensive picture of the situation up to 2018/19, this Year 2 main report aims to provide fuller evidence on how food insecurity and food bank use were developing through 2019/20 and then how they responded to the pandemic.

BACKGROUND

As discussed in State of Hunger (Sosenko et al, 2019), this study arose out of a growing public concern about the worsening material position of many people living on low incomes over the last decade. The rapid growth in the number of charitable food banks had particularly captured public attention, as had the quantity of emergency food parcels they were distributing. The Trussell Trust network of food banks had 65 food bank centres in early 2011, which had risen to nearly 1,300 in 2019. Likewise, the Trussell Trust network distributed 61,000 emergency food parcels in 2010/11, rising to

1.9 million in 2019/20. The factors driving growth of need for food banks had been contested between UK governments and voluntary support organisations over this period and there was a need for a stronger evidence base.

STUDY AIMS

The overarching aim of the project was to provide the Trussell Trust with the evidence base needed to create policy recommendations to end hunger in the UK. The study's aims were to:

- Establish what we mean by 'hunger' in social policy discussions.
- Develop a robust evidence base on who in the UK is affected by hunger, and what drives hunger.
- Provide this evidence to inform action to alleviate hunger.

Seven **research questions** were developed to achieve these aims:

- What is hunger?
- Why is hunger happening in the UK?
- Where is hunger occurring?
- Who are the people affected by hunger?
- How does hunger impact on individuals and families?
- What trends can be identified?
- What does the evidence tell us about preventing or alleviating hunger?

The Year 1 interim report (Trussell Trust, 2019) reviewed literature, expert opinion and international statistical practice and determined that 'hunger' should be interpreted as 'household food insecurity', a condition generally identified through consistent sets of questions in household surveys, and particularly as its 'severe' form. This state called 'hunger' is the primary focus for this research, with a particular focus on its manifestation in food bank need. The State of Hunger (Sosenko et al, 2019) addressed the remaining six research questions outlined above. These questions are further analysed, and changes investigated, in this Year 2 main report.

This Year 2 research comprises a number of elements which have been repeated or updated from Year 1. These include: primary research in the form of surveys of people referred to food banks in the Trussell Trust network; surveys of referral agencies; surveys of food bank managers and in-depth interviews with people using food banks; secondary analysis of major national surveys covering food insecurity; analysis of the Trussell Trust's referral data; statistical modelling of drivers of the changing level of need for food parcels; and analysis of geographical and contextual data. Fuller information on research methods is given in Chapter 2.

THE COVID-19 PANDEMIC

In the middle of the Year 2 State of Hunger project (2020), the Covid-19 pandemic and subsequent lockdown intervened. The pandemic has posed a challenge to the food bank system and to other local and national support systems, and has been an additional generator of hunger and destitution. However, there is much to be learned from the national government, local government, and third sector responses to it.^{4 5}

The pandemic led to an immediate spike in provision of food parcels (up 84% from February 2020 to April 2020 at food banks in the Trussell Trust network). Covid-19 restrictions also affected the operation of food banks in the Trussell Trust network; they had to modify their processes to take account of social distancing, shielding and other mechanisms to reduce contagion. Changes to food bank operations included many moving from a collection to a delivery mode while a small number temporarily closed.

The impacts of these changes on this second year of the research were substantial. The research activities (e.g. surveys) that were in train during 2020 had to be abruptly stopped, resulting in fewer responses than anticipated. The methodological consequence of this was that the food bank survey, which would have been self-weighting had it been able to complete, had to have weights calculated to reflect the wider population of food bank users (see the Technical Annex for more details).

At the same time, the research team engaged in an additional special project for the Trussell Trust to assess, predict, and profile the likely impact of the lockdown on the population at risk of destitution and likely to seek support from the food bank network. This additional research in response to the Covid-19 pandemic, which in part overlaps with this Year 2 research programme, completed in September 2020 (Weekes et al, 2020, Bramley, 2020).

One of the strongest points to emerge from the State of Hunger research is that nearly everyone using a food bank is destitute, which means they are deprived of essentials and they are on very low or zero income. This is the defining reason for the increasing use of food banks and not, as has been suggested by some, the growing provision of them, i.e. that people's motivation for using food banks was opportunistic and food parcels were sought because they were a 'free good'. In Chapter 4 we explicitly model the provision of food banks in relation to food bank need. The primacy of very low income is also the key finding in research carried out by the same research team on destitution for the Joseph Rowntree Foundation (JRF) (Fitzpatrick et al, 2016, 2018, 2020). This relationship between extremely low income and increase in food bank need can inform the assessment of policy options to tackle the problem.

4 For a systematic mapping and discussion of the range of responses related to food security across all UK countries, see Lambie-Mumford et al (2020).

5 See, for example, Bell, T (2020) 'Worse for Some'. Commentary, The Resolution Foundation, 23 October 2020. <https://www.resolutionfoundation.org/comment/worse-for-some/>

POLICY CONTEXT

From 2015 to early 2020, the policy context relevant to this research had shown a degree of continuity. Welfare measures primarily associated with the 2015 Summer Budget entailed significant cuts to UC prior to its phased rollout to all new claimants or claimants with changed circumstances, as well as progressive real terms cuts in working age benefit rates which were frozen in nominal terms. This included the continued freezing of Local Housing Allowance (LHA) rates which diverged increasingly from rents in some areas, and the imposition of a lower total benefit cap and the two-child limit. At the same time, a noticeable reduction in the volume of sanctions contributed to some fall in destitution between 2015 and 2017 (Fitzpatrick et al, 2018). From March 2020, however, the policy context changed to an unprecedented extent due to the Covid-19 pandemic.

At the outset of the national lockdown in late March 2020, the UK Government introduced a raft of interventions, some involving very large financial commitments, unparalleled in peacetime. Particularly important were the Job Retention Scheme (furlough) and the Self-Employment Income Support Scheme, as well as a range of loan and tax relief schemes for businesses. More closely relevant to people at risk of becoming food insecure were: the raising of the UC Standard Allowance and Working Tax Credit, and statutory sick pay personal allowance by £20 per week (26%) for one year; the raising of the LHA back to the 30th percentile of private market rents; a three-month suspension of conditionality (sanctions) and debt deductions from benefit income; and investment in local welfare assistance in England via the Emergency Assistance Grant for Food and Essential Supplies and the Covid Winter Grant Scheme.⁶

Across the UK, people with health conditions formally required to 'shield' were provided with a weekly grocery box until July, while a variety of local initiatives sought to provide similar food aid to other groups at high risk. In the additional project report published in September (Weekes et al, 2020), the predominant recommendation was to continue a number of these measures over a longer period or indefinitely; for example, by not having a 'cliff edge' end to the furlough scheme, maintaining the £20 per week UC uplift, suspending or limiting benefit deductions for debt repayment, and repaying UC advances over a longer period. The JRF Destitution 2020 report (Fitzpatrick et al, 2020) makes similar recommendations, but goes further in challenging the five-week wait for UC and the under-occupancy charge (the 'bedroom tax'), while suggesting raising LHA to the median of private market rents and lifting the total benefit cap. It also urges local authorities to make themselves more easily accessible to people seeking support, while also raising issues about digital exclusion, the effects of library closures, and the compounding problems for some households of crowded, sometimes shared, accommodation.

Overall, it is clear that the experience of this unprecedented pandemic has meant that issues about the adequacy of benefit levels, and the responsiveness of these systems to people's needs in the face of disruptions and constraints largely beyond their control, have come under greater scrutiny by a wider spectrum of the population, as well as the media. More people than ever are now supported by social security so it is going to be an ongoing issue in the months and years to come. How this affects policy outcomes in this area remains to be seen.

⁶ Not all deductions to benefit income were suspended during the pandemic, most notably repayments of advance payments taken while waiting for UC.

REPORT STRUCTURE

The next chapter (Chapter 2) provides an overview of research methods and definitions employed by the study, and the way these have evolved in Year 2.

The subsequent two chapters (Chapters 3 and 4) constitute the key findings of the report. Chapter 3 presents secondary evidence on the scale of food insecurity in the general population and the profile of people who are food insecure. It also presents primary and secondary evidence on the scale of food bank use and the profile of people who need to use a food bank. This chapter goes beyond the State of Hunger (Sosenko et al, 2019) in examining the associations with health and disability and multiple deprivations at the household level.

Chapter 4 investigates evidence on factors driving need for food parcels. This works within the general framework developed in the State of Hunger (Sosenko et al, 2019), with a particular focus on out-of-work benefit incomes, adverse life events and the availability (or not) of formal and informal support. The modelling of drivers of food bank need at the local level is updated, while new analysis of national survey data sheds more light on risk factors for food insecurity. This chapter also presents the data from the qualitative interviews with people who needed to use a food bank, whose first-hand accounts and lived experience add to the deeper understanding of hunger and the drivers of hunger.

The final chapter (Chapter 5) draws together the conclusions from the study.

CHAPTER 2

DEFINITIONS AND METHODOLOGY

INTRODUCTION

The second year of the State of Hunger research employed a broad range of quantitative and qualitative methods. The research methods were very similar to the ones used in the first year of the project, maximising the potential for comparing results and investigating trends (Sosenko et al, 2019). One exception to this was that due to the social distancing restrictions during the pandemic, the research team had to develop a new method of collecting data from people referred to a food bank.

This chapter first describes how the study defined 'hunger', before moving on to an account of quantitative methods, followed by an account of qualitative methods.

THE DEFINITION OF HUNGER

The terminology used in Year 2 of State of Hunger was identical to the first year. 'Hunger' was understood in terms of household food insecurity, which itself was defined as 'limited or uncertain availability of nutritionally adequate and safe foods, or the ability to acquire acceptable foods in socially acceptable ways' (Anderson, 1990). Hunger as a physiological reaction was defined as a potential, although not necessary, consequence of food insecurity (Wunderlich et al, 2006). This definition was arrived at through a combination of a literature review and interviews with 16 national stakeholders and experts in the field of food insecurity (Trussell Trust, 2019).

The advantage of understanding hunger as a 'social' rather than physiological phenomenon is that it accommodates a wide range of relevant experiences, from going without meals and not being able to afford a nutritionally adequate diet, to feeling insecure about where the next meal is going to come from. Furthermore, the concept of 'household food insecurity' has an internationally recognised definition and measurement tools, allowing for comparison between countries, for an effective and properly informed debate, and therefore for maximising the chances of making progress in understanding this phenomenon and addressing it.

The State of Hunger research programme uses the adult version of the Household Food Security Survey Module (HFSSM) to measure the level of food insecurity in the household. HFSSM is a validated, commonly used tool in research on household food insecurity in Western countries (Wunderlich et al, 2006). The version of HFSSM used in State of Hunger surveys asked about food insecurity on the 'past 12 months' basis.

Three levels of household food insecurity were derived: severe food insecurity (HFSSM score 6-10), moderate food insecurity (score 3-5), and marginal food insecurity (score 1-2). To be classified as severely food insecure, i.e. to score at least six points on HFSSM, one needed to be hungry due to lack of money or skip meals/cut portion sizes more than occasionally. In relation to this scale, in this study hunger is understood as 'household food insecurity' as measured by the severe or moderate household food insecurity categories.

Throughout this report data sources which use the HFSSM definition of food insecurity have been used as far as possible. Proxy data has been used in some parts of the report, notably the analyses which rely on the UK Households Longitudinal Study (UKHLS) data. The UKHLS uses adapted questions from the UN Global Food Insecurity Experience module. These measure a more severe form of food insecurity due to measuring over the last week, rather than the last year which the HFSSM is commonly measured in.

QUANTITATIVE RESEARCH

Primary quantitative research

Primary quantitative data was collected in Year 2 of State of Hunger by conducting the following surveys ([Table 2-1](#)).

Discussion of characteristics or experiences of people referred to food banks is based solely on people referred to food banks in the Trussell Trust network.

Table 2-1 Sources of primary quantitative data collected

A1	Survey of people referred to food banks in the Trussell Trust network throughout the UK. Data collection was from mid-January to mid-March 2020. The final sample size was 716.
A2	Survey of people referred to food banks in the Trussell Trust network throughout the UK in mid-2020 to capture the early impact of the Covid-19 crisis. This is referred to as the additional survey and was carried out from 22 June to 30 July 2020. The final sample size was 436.
A3	Survey of agencies making referrals to food banks in the Trussell Trust network between January and March 2020 (prior to the Covid-19 lockdown) throughout the UK. There were 323 responses across 16 case study areas. Not all questions were completed so completed responses to individual questions vary between 250 and 323.
A4	Survey of managers of food banks in the Trussell Trust network throughout the UK carried out between February and March 2020. The survey was accessed by 20 of the 43 food banks who participated in the main survey. Not all questions were completed so completed responses to individual questions vary between 17 and 20.

A1. A survey of people referred to food banks in the Trussell Trust network was conducted from mid-January to mid-March 2020. It was a repeat of the equivalent survey conducted in State of Hunger (see Sosenko et al, 2019 for a detailed description of the original methodology). The aim of the survey was to collect socio-demographic information about the households of people who needed to use a food bank and to identify their experiences in the year prior to the survey. The survey was administered on tablets, with the questionnaire designed for self-completion and help available from food bank staff and volunteers. The survey was conducted at 43 food banks, representing 10% of the Trussell Trust network, across the four UK countries as shown in [Table 2-2](#). Nearly all participating food banks (40) were the same as in the Year 1 survey. Due to the onset of the Covid-19 pandemic in March 2020, this survey was terminated early. As a result, 716 out of an intended 1,100 responses were collected. To take account of this the data were subsequently weighted, as described fully in the Technical Annex (Bramley and Sosenko, 2021).

Table 2-2 Number of participating food banks by country and survey wave

Country	Late 2018	Early 2020	Mid 2020
England	32	32	34
Wales	3	3	3
Scotland	6	4	6
Northern Ireland	1	1	1

Note: In each wave 43 food banks were invited to take part. In late 2018 and early 2020 not all invited food banks were able to take part meaning the total was less than 43.

A2. An additional survey to capture the early impact of the Covid-19 crisis was conducted over the period 22 June to 30 July 2020 among people referred to the 43 food banks in the Trussell Trust network that participated in the January to March user survey. Respondents were sampled randomly and invited to the survey via an invitation flyer put in their food parcel. The survey collected 436 responses, mostly through an online questionnaire, with 10% of the respondents preferring to complete the survey over the telephone. Results have been weighted with regards to household type, age, and region (GOR), and past use of food banks, using information about the population of all people referred to food banks in the Trussell Trust network during the survey period (sourced from the referral database). Potential respondents were offered an incentive of £5 to complete this survey.

A3 and A4. Surveys of referral agencies and food bank managers were administered between January and March 2020, just prior to the Covid-19 lockdown.

A total of 323 referral agencies accessed the survey through an online link sent out by Trussell Trust area managers in 16 case study locations, spread across locations categorised as better, medium, and worse in terms of deprivation indicators. The numbers responding varied between around 250 and 323 responses (as not everyone completed all the questions). As we relied on Trussell Trust staff sending out the survey link, we were not able to calculate a response rate for the referral agency survey.

The survey of food bank managers was accessed by 20 of the 43 food banks that participated in the main survey, with between 17 and 20 responses. The survey was administered shortly before lockdown and, as earlier explained, had to be stopped early

as a result. This resulted in a curtailed survey period which meant that the response rate was 47%, lower than the 67% response rate in Year 1.

The same core survey was issued to referral agencies and food bank managers, examining their views on:

- Reasons for food bank use – immediate triggers and ‘background’ factors.
- The impact of drivers – grouped in terms of access to services, benefits and costs, employment, health and well-being, and life events.
- Specific issues with benefits – issues with administration and assessment, benefit deductions and sanctions and UC or welfare reform.
- The effectiveness of local statutory and voluntary services at preventing the need for people to use food banks.
- Patterns of referrals and impacts on communities and individuals/families.

Secondary quantitative research

A substantial collection of secondary datasets, listed in [Table 2-3](#), were analysed to answer the State of Hunger research questions in Year 2 of State of Hunger research.

Table 2-3 Secondary quantitative datasets analysed

B1	The Trussell Trust referral data (2019/20)
B2	Databases hosted on the Department for Work and Pensions’ (DWP’s) Stat-Xplore platform (PIP, UC, Housing Benefit (HB), sanctions, benefit combinations, Benefit Cap, Alternative Claimant Count) (2011/12 – 2019/20)
B3	Databases hosted on the NOMIS platform (Annual Survey of Hours and Earnings, Annual Population Survey, Population Estimates) ONS
B4	Datasets publicly available from the Valuation Office Agency (private rents, LHA rates)
B5	Homelessness data publicly available from the Ministry of Housing, Communities & Local Government (MHCLG)
B6	Food and You 2016 and 2018 survey – The Food Standards Agency
B7	Scottish Health Survey pooled 2017 and 2018 datasets – Scottish Government
B8	Family Resources Survey 2018/19 – DWP
B9	Labour Force Survey Q4 2019 household dataset – Office for National Statistics (ONS)
B10	Annual Population Survey three-year pooled dataset, 2017-2019 – ONS
B11	UK Household Longitudinal Study (UKHLS) (‘Understanding Society’) survey April 2020, May 2020, July 2020 – Economic and Social Research Council (ESRC)

Items B6-B11 are micro survey datasets accessible to accredited researchers through the UK Data Service.

B1. The Trussell Trust referral data for 2019/20 was analysed in order to derive the socio-demographic profile of service users, to investigate reasons for households needing to use food banks, and to estimate the number of unique households using food banks over that period. This referral data was generated at the point at which

the prospective service user spoke to the referral agency (e.g. a debt advisor or social worker) with a structured form completed by the referral agency.

B2-B5. The **longitudinal modelling of predictors of food parcel uptake** at local authority level in England, first undertaken in State of Hunger (Sosenko et al, 2019), was repeated using updated benefit, earnings, housing, and homelessness data that emerged since that original analysis was completed. The modelling has also been enhanced by incorporating spatial information about the location of local authorities. See Chapter 4 and the Technical Annex (Bramley and Sosenko, 2021) for more details.

B6 and B7. The **Food and You survey⁷** and the **Scottish Health Survey** were analysed to inform the section in Chapter 3 on the scale of food insecurity in the general population, to derive the socio-demographic profile of people experiencing food insecurity and to model predictors of food insecurity. The Scottish Health Survey was used because the Food and You survey covered only England, Wales, and Northern Ireland.

The Food and You survey had a smaller sample in 2018 than in 2016. This entailed higher uncertainty around the socio-demographic profile of households experiencing food insecurity in 2018 than in 2016. We pooled the data from 2016 and 2018 (n=5,357) to increase the precision of estimates from either of the two sources used separately. Complex survey design was taken into account in the analysis.

B8-B10. Two key national household surveys, the **Family Resources Survey (FRS)⁸** and the **Labour Force Survey (LFS)**, were analysed to obtain general population benchmarks with regards to socio-demographic profiles. The **Annual Population Survey** uses pooled data from the LFS. Survey weights provided with the data were used.

B11. The **LFS ('Understanding Society') survey** collected additional data throughout the pandemic. Questionnaires used at the end of April and the end of May 2020 asked about 'using a food bank or a similar service' and this data was used to inform the analysis of the scale of food bank use, but also to model predictors of food bank use. The July 2020 wave of UKHLS asked in turn about food insecurity and reasons for being food insecure. This data was used to inform the section of Chapter 3 on the scale of food insecurity in the general population during the pandemic and the section on the socio-demographic profile of people who were food insecure, as well as to model predictors of food insecurity as reported in Chapter 4. UKHLS survey weights were employed in the analyses.

All statistical analyses were undertaken using Stata 15.

⁷ At the time of analysis, the Food and You 2 data published in March 2021 was not available. Due to publishing constraints this project could not include this most recent information within this report.

⁸ At the time of analysis, the FRS data published in March 2021 exploring food insecurity was not available. Due to publishing constraints this project could not include this most recent information within this report.

QUALITATIVE RESEARCH

25 semi-structured interviews with participants of the January to March food bank survey were conducted in April and May 2020. The purpose was to gain a better understanding of experiences of hunger, of the links between different aspects of interviewees' situations, and of the compounding of multiple events and experiences leading to food bank use. The topic guide covered a range of themes, including the history of the respondent household's financial situation, adverse life events, health, formal and informal support, and experiences of lockdown.

CONCLUSION

The research described in this report builds on the strengths of the previous State of Hunger reports, with a clear conceptual framework and a body of complementary quantitative and qualitative data sources, both primary and secondary. It identifies trends and changes over the recent period, as well as considerable continuity in many important factors. By extending and adapting the methodology, we could assess the extent to which operations, need and drivers changed in the early stages of the pandemic.

CHAPTER 3

SCALE AND PROFILE OF HUNGER

KEY POINTS

Around 2.5% of all UK households – **700,000 households** – needed to use a **food bank** in 2019/20 prior to the outbreak of the Covid-19 pandemic.⁹

The number of food parcels distributed by food banks in the Trussell Trust network¹⁰ in April 2020, during the Covid-19 lockdown, was **84% higher** than in February 2020.

Over six in ten (62%) working age people referred to a food bank in early 2020 had a **disability** (as defined by the Equality Act 2010), over three times more than in the general population.

People referred to food banks in early 2020 (prior to Covid-19) were a **very deprived group**: almost everyone met the definition of being destitute, three-quarters were severely food insecure, and one in five were homeless.

Extremely low income was the key factor behind this deprivation; the average household income of people referred to food banks was around 13% of the national average.

By mid-2020 the **DWP had become the main creditor to people referred to food banks**: 47% of all people referred to a food bank and 41% of disabled people referred were indebted to the DWP.

The socio-demographic profiles of people who report food insecurity and people who were referred to food banks were very similar. The most striking disparity are **people aged 16-24 who report high levels of food insecurity but low levels of referrals to food banks**.

People reporting **poor health were six times more likely to be food insecure** than people reporting 'excellent' health.

9 Based on information from a combination of the Trussell Trust and IFAN (Independent Food Aid Network) data. See Chapter 2 for more details.

10 N.B all analysis and description of the socio-demographic characteristics of people referred to food banks are based off research conducted in the Trussell Trust network of food banks and are not representative of all people that are supported by all food banks across the UK.

Families with three or more children were over-represented in households referred to food banks by a factor of three times, compared with their share in the general population.

The prevalence of poor mental health in people referred to a food bank in the Trussell Trust network **increased from over half (51%) in early 2020 to almost three quarters (72%) in mid-2020**.

Almost **three quarters (71%)** of people referred to a food bank in the Trussell Trust network in mid-2020 were in either **recurrent or persistent financial difficulty**.

THE SCALE OF FOOD BANK NEED

The situation in 2019/20

The Trussell Trust network of nearly 1,300 food bank centres distributed 1.9 million emergency food parcels over 2019/20 ([Table 3-1](#)). This represents an 18% increase from 2018/19 and a continuation of an upwards trend that started in 2016.¹¹ The number of food bank centres in the Trussell Trust network grew by 3% between 2018/19 and 2019/20.¹²

Table 3-1 Food parcels and food banks in the Trussell Trust network

Financial Year	Number of food parcels	Year-on-year change in the number of food parcels (%)	Number of food bank centres	Year-on-year change in the number of food bank centres (%)
2015/16	1,110,000	2%	923	17%
2016/17	1,197,000	8%	1,124	22%
2017/18	1,353,000	13%	1,184	5%
2018/19	1,612,000	19%	1,243	5%
2019/20	1,908,000	18%	1,286	3%

Source: The Trussell Trust referral data, 2015/16 to 2019/20

Combining the Trussell Trust figures and data from IFAN about need, and adjusting for the use of both types of food bank, it is estimated that around 2.5% of all UK households – 700,000 – needed to use a food bank in 2019-20.¹³ This compares to 1-2% of all UK households in 2018-19 and is a more accurate UK estimate due to improved availability of data.

¹¹ Growth in food parcel distribution by food banks in the Trussell Trust network was significant before 2015/16 but flattened between 2014/15 and 2015/16, before increasing against post 2016.

¹² Data for September 2019, approximately the middle of the financial year period. Source: the Trussell Trust administrative system.

¹³ This may still underestimate the total number of UK households supported by food banks as many will not be within the Trussell Trust or IFAN networks.



It is estimated that around

2.5% (700,000)

of all UK households needed to use a food bank in 2019-20.

IFAN has identified at least 994 independent food banks operating across the UK.¹⁴ Since 2018, IFAN has been reporting on data collated from independent food banks - firstly in Scotland then, from March 2020, across the UK. IFAN has not reported how many times on average households used independent food banks but has reported on the number of three-day parcels distributed by independent food banks to provide data comparable with Trussell Trust figures. The average volume of parcels distributed by a food bank reporting figures to IFAN in Scotland was similar to or higher than that by food banks in the Trussell Trust network between April 2017 to September 2018 (IFAN and A Menu for Change, 2019).

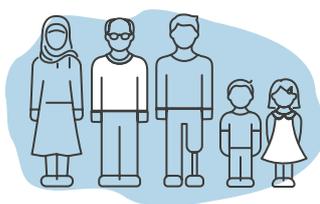
Data from early 2020 showed that the use of both Trussell Trust network and independent food banks in the same period was marginal: only around 3-5% of people who needed to use a food bank in the Trussell Trust network reported also having used an independent food bank.

When looking specifically at food banks in the Trussell Trust network it is estimated that 370,000 unique households¹⁵ needed to use a food bank in 2019/20, representing 1.35% of all UK households. These households comprised an estimated 840,000 unique individuals, including 520,000 adults and 320,000 children. This is a 28% increase compared to 2018-19, when 290,000 unique households were referred to a food bank in the Trussell Trust network, comprising 400,000 adults and 215,000 children (Sosenko et al, 2019). **The number of children increased by 49% in the year between 2018-19 and 2019-20.**



370,000

households supported by food banks in the Trussell Trust network in 2019/20



520,000

adults and

320,000

children supported by food banks in the Trussell Trust network



49%

increase in the number of children supported by food banks in the Trussell Trust network between 2018/19 and 2019/20

¹⁴ IFAN regularly updates its figures on UK-wide independent food banks. The count published on IFAN website was 994 in late January 2021. <https://www.foodaidnetwork.org.uk/independent-food-banks-map>

¹⁵ Unique households are calculated using data from the Trussell Trust referral database. These figures have been slightly adjusted downwards to account for the possibility that some records on the Trussell Trust client system are duplicates due to administrative errors. They represent 95% of unadjusted figures. Fuller details are given in the Technical Annex.

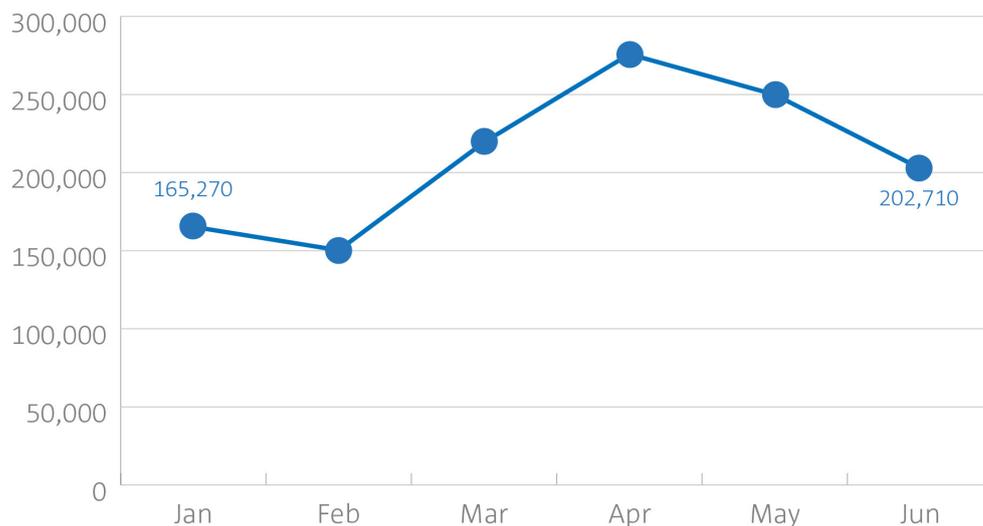
Among people needing to use a food bank in the Trussell Trust network, the average household used a food bank 2.2 times over 2019/20, 57% of households used a food bank only once, and 10% used a food bank four times or more.

Taking a longer-term view, 870,000 unique households were recorded on the Trussell Trust referral database between April 2016 and March 2020.¹⁶ This represented 3.2% of 27 million households in the UK.¹⁷ This figure did not include users of independent food banks. Again, combining this Trussell Trust figure with the estimated figure for independent food banks, an **estimated 5-6% (1,535,600) of all UK households used a food bank between April 2016 and March 2020.**

Change in food bank need during the Covid-19 pandemic

After mid-March 2020, food banks in the Trussell Trust network experienced an unprecedented growth in need for food parcels.

Figure 3-1 Trussell Trust food parcels per month, UK January-June 2020



Source: Trussell Trust referral data

Rate of growth peaked at the start of the pandemic and slowed in later months. However, the uptake in June was still over a third higher than it was in February. At its peak (in April), the volume of parcels distributed by food banks in the Trussell Trust network was 84% higher than in February 2020.¹⁸ IFAN data showed that the uptake of food parcels in the IFAN network in April 2020 was 126% higher than in February 2020 (IFAN, 2020).

The Trussell Trust referral data showed that 87,000 unique households needed to use a food bank in the Trussell Trust network in April 2020, representing 0.3% of all UK households. When independent food bank provision is taken into account, it is estimated that between 137,500 and 165,000 UK households (0.5-0.6%) used a food bank in April 2020. In addition to this,

¹⁶ As before, this figure has been downward adjusted but represents 90% rather than 95% of the nominal figure. The larger adjustment is due to the larger chance of an admin error (the same household being counted as two or more unique households, following a change of address) over a longer time period.

¹⁷ The 27 million figure is the average for 2016 to 2019.

¹⁸ These figures may somewhat underestimate the actual uptake of food parcels during the Covid-19 pandemic, as the crisis strained the food banks' human resources and thus affected their record-keeping capacity. The roll out of e-referral during the pandemic may however have reduced the overall administrative burden and improved data accuracy.

a substantial number of ad-hoc initiatives providing free meals and food parcels from both charitable organisations and authorities emerged during the lockdown (Lambie-Mumford et al, 2020). This is reflected in data from the UKHLS survey,¹⁹ which showed that around 577,500 UK households (2.1%) used a ‘food bank or a similar service’ in April 2020.²⁰

THE SCALE OF FOOD INSECURITY

Using data collected by the UKHLS survey during the Covid-19 lockdown in July 2020,²¹ it is estimated that around 685,000 adults (1.3%) across the UK reported that they, or someone in their household, were hungry in the week before the survey, due to not having enough money to buy food. This equated to around 440,000 households (1.6% of the total number of households).²²

Approximately 2.1 million adults (4%), equating to over 1.5 million households (5.8%), reported being moderately food insecure, where accessibility as well as affordability was the reason for cutting meal sizes.²³

Over nine in ten people referred to a food bank in the Trussell Trust network were living in food insecure households ([Table 3-2](#)).²⁴ The vast majority (76%) were classed as severely food insecure in early 2020.

Table 3-2 Food insecurity (%)

	Food insecurity	
	Late 2018	Early 2020
Not food insecure	4	3
Marginally food insecure	3	3
Moderately food insecure	15	18
Severely food insecure	78	76
Overall food insecure	93	94

Note: Data not available for mid-2020.

Source: State of Hunger surveys late 2018, early 2020

19 The United Kingdom Household Longitudinal Survey (UKHLS) is also known as ‘Understanding Society’. This report refers to it as its official initialism UKHLS (see Chapter 2 for more details).

20 This is a point estimate. The 95% Confidence Interval was quite wide at 1.5% - 2.9%, meaning that we can be 95% certain that the real value was between these two figures.

21 At least two other surveys attempted to measure the prevalence of food insecurity during the spring 2020 lockdown, prominently a YouGov survey (The Food Foundation, 2020) and an Ipsos Mori survey (Food Standards Agency, 2020). Their results are not discussed here because those two surveys used a non-probabilistic sampling method, which does not allow for projecting results onto the general population, even when results are weighted. See Baker et al (2010) for the most authoritative assessment of such survey methods.

22 This analysis excludes a random fifth of the sample that were experimentally offered a much higher incentive (£12) than the rest (£2). Our additional analysis showed that the higher incentive attracted a slightly higher proportion of respondents who reported going hungry, and this effect has not been sufficiently neutralised by the lower weight given to those respondents.

23 Only one in eight respondents who reported hunger pointed at food accessibility as the cause (they were self-isolating or their shops did not have the food they needed). By extension, it is taken that food accessibility was also a minor cause of having to cut portion sizes or skip meals.

24 Food insecurity was defined as either moderate or severe food insecurity, experienced in 12 months prior to being surveyed.

In 2018, using the latest available data at the time of writing from the Food and You Survey, around 2.7 million (almost 10%) of households in England and Wales had experienced food insecurity in the past 12 months.²⁵ This proportion did not significantly change between 2016 and 2018. However, the prevalence of severe food insecurity was 4.0% in 2018 compared to 2.8% in 2016, which was a statistically significant change.²⁶

The State of Hunger research programme uses large scale social surveys such as Food and You and the UKHLS due to the wealth of supporting information that is provided alongside the food insecurity and food bank use data. Using these sources allows for a broader depth of analysis and methodological consistency across the research programme. While other sources that measure food insecurity have been released during the pandemic (e.g. Food Foundation surveys) these have not been reviewed due to methodological differences with the sources used in State of Hunger (Sosenko et al, 2019).

It should be noted that the UKHLS, which provides information during the Covid-19 lockdown, **uses different questions than the preferred HFSSM definition of food insecurity**. The proxy questions it does use measure more severe food insecurity (as the timescale of the UKHLS question relates to the past week) than the Food and You 2018 survey (whose question pertains to the past 12 months). Thus, their measures are not directly comparable but each gives an indication of the scale of food insecurity.

THE PROFILE OF HUNGER

Who experiences food insecurity?

In the UKHLS data collected during the pandemic in mid-2020²⁷, the following socio-demographic characteristics were statistically associated with a higher risk of being food insecure:

- **Being younger:** the prevalence of overall food insecurity was highest among adults aged between 25 and 34 at 9.4% compared to the other working age groups who each had a prevalence of around 3-4%.
- Severe food insecurity was also highest among people aged between 25 and 34 (4.3%), followed by people aged between 16 and 24 (3.0%).
- **People of pension age had a lower risk** of being food insecure (2.4% among people aged between 65 and 74, 0.8% among people aged over 75).
- **Food insecurity was highest among lone parents** (9%), followed by single people living alone (8%), couples with children (4%) and couples without children (2%). The pattern was the same for severe food insecurity.



the prevalence of overall food insecurity was **highest among adults aged between 25 and 34 at 9.4%**



Food insecurity was highest among **lone parents**

25 Source: Food and You survey 2018 and Scottish Health Survey (SHS) 2018, using the food insecurity measure on a 'past 12 months' basis from the HFSSM survey (see Chapter 2 for more details). Although the SHS measures food insecurity slightly differently to the Food and You survey, our matching analysis shows that the prevalence in Scotland is similar to that of the rest of the UK.

26 Source: Food and You 2016 and Food and You 2018.

27 The analysis in State of Hunger (Sosenko et al, 2019) was conducted using Food and You survey and the Scottish Health Survey, whereas this year it uses the UKHLS as it was the most up to date source at the time of writing.

- **Food insecurity was most prevalent among social renters (12%)**, followed by private renters (6%) and homeowners (2%). The pattern was the same for severe food insecurity.
- **Food insecurity was higher among ethnic minority respondents (8%)** than among white respondents (4%). Severe food insecurity could not be explored due to a small number of ethnic minority respondents.
- **Food insecurity was closely associated with health:** it ranged from 14% among people who reported 'poor' health to 2% among people who reported 'very good' health. The pattern was the same for severe food insecurity: it ranged from 8% of people reporting 'poor' health compared to 0.5% of those reporting 'very good' health.
- Food insecurity was also higher among people with a long-term health condition (6%) than among people without (3%). The pattern was the same for severe food insecurity.
- 8% of people reporting 'poor' health also reported going hungry due to lack of money in the week prior to the survey, compared to 0.5% of people reporting 'very good' health.
- **Food insecurity was higher among unemployed people (10%)** than among the employed or self-employed (4%). The pattern was the same for severe food insecurity.



Food insecurity was higher among unemployed people



People reporting poor health were six times more likely to be food insecure than people reporting 'excellent' health.

In the UKHLS data, low income, being young, being unemployed, living alone, 'poor' self-reported health, and identifying as an ethnic minority were significant predictors of food insecurity, controlling for other factors. Being a lone parent was on the margins of statistical significance. **People reporting poor health were six times more likely to be food insecure than people reporting 'excellent' health.** The full model is reported in the Technical Annex (Bramley and Sosenko, 2021).

Overall, the Covid-19-triggered economic downturn in 2020 does not appear to have substantially changed the profile of food insecurity in the UK as these sociodemographic characteristics in the UKHLS data were similar to the characteristics in the 2016 and 2018 Food and You surveys.²⁸ The full modelling for the pooled Food and You data is presented in the Technical Annex (Bramley and Sosenko, 2021).

The profile of people referred to food banks

It should be noted that decreases in proportions for certain groups in mid-2020 do not mean lower absolute numbers overall: the need for food parcels grew and absolute numbers were higher across all social characteristics, particularly in April and May. The following discussion of trends emphasises socio-demographic groups that have seen increases in their likelihood of being referred to a food bank in the Trussell Trust network.

²⁸ In this analysis the 2016 and 2018 Food and You survey data were pooled, see Chapter 2 for methodological details and the technical annex for fuller analysis of Food and You.

Age

Three-quarters of people referred to food banks in the Trussell Trust network in early 2020 were aged between 25 and 54, with the largest group aged 35 to 44, which was similar to late 2018 (Table 3-3). This is a larger percentage of the working age population than is found in the general UK population.

During the pandemic, the share of people referred aged 25 to 44 increased from 54% to 62%. This was linked to the fact that people in this age range were more likely to be in employment (thus more exposed to losing work and earnings) than people under 25 or over 54, but also more likely to have dependent children and be affected by school and nursery closures in spring 2020.²⁹

Table 3-3 Age (%)

Age	Late 2018	Early 2020	Mid-2020	UK population
18-24	11	10	7	11
25-34	25	24	27	17
35-44	29	29	35	16
45-54	23	24	22	18
55-64	10	12	5	15
65+	1	1	4	23
Total	100	100	100	100

Note: UK population data from APS pooled 2017 to 2019 data.
Source: State of Hunger surveys late 2018, early 2020, mid-2020

In contrast, people aged over 65 were under-represented, corresponding to their comparatively lower levels of food insecurity (as highlighted in the previous section). In mid-2020, the proportion of people receiving food parcels in this age range increased, potentially due to shielding and self-isolation being more common among older people or potentially due to a reduction in other support mechanisms, but was still far lower than their proportion in the UK population.³⁰

It is worth pointing out that young people aged 16 to 24 experienced very high levels of food insecurity but were not more likely to be referred to a food bank in the Trussell Trust network. **This primarily suggests that this age group (young people) is at high risk of not being supported.** They may be receiving support from other emergency food providers or friends and family, but evidence is lacking to show that this is the case.



People aged 16-24 experience very high levels of food insecurity - but low levels of referrals to food banks.

This primarily suggests that this age group is at **high risk of not being supported.**

²⁹ Source: own analysis of Annual Population Survey (APS) pooled data from 2017 to 2019 and LFS Q4 2019 household data.

³⁰ Both the Trussell Trust referral data and State of Hunger survey data for mid-2020 indicate this increase in service users aged 65 and older.

Household composition

The household composition profile remained mostly unchanged between late 2018 and early 2020 (Table 3-4). More than half of respondents were single, typically living alone, with single males more prevalent than single females. People living alone and lone parents were over-represented in the profile of people referred to food banks, while couples without children were under-represented.

By mid-2020, the proportion who were couples with children increased from 19% in early 2020 to 24%. This is likely to be because: (a) of all household types in the general population, couples with children are most likely to have someone employed,³¹ and therefore were more at risk of redundancies and loss of hours after March 2020; and (b) schools were closed between March and June, forcing some parents to give up work in order to look after children.



42%
of people referred to food banks in mid-2020 lived alone vs. 22% of the UK population.

Table 3-4 Household composition (%)

	Late 2018	Early 2020	Mid-2020	UK population
Single male living alone	35	37	28	13
Single female living alone	13	12	14	9
Single person not living alone, no children under 16	8	8	8	9
Lone parent of child(ren) under 16	20	19	18	8
Couple, no children under 16, may be other people	6	6	8	32
Couple with child(ren) under 16	18	19	24	29
Total	100	100	100	100

Note: Source for 'UK population': LFS Q4 2019, households without any pensioners.
Source: State of Hunger surveys late 2018, early 2020, mid-2020

Of lone parents referred to a food bank in the Trussell Trust network, on average, across the three survey periods around one in six were male (16%) and 84% were female.³² Of all males referred to a food bank in the Trussell Trust network 5.5% were lone parents compared to 32% for females.

Families with three or more children were also over-represented: 5% of working age households in the UK contained three or more dependent children whereas in both late 2018 and early 2020 14% of all households using food banks had three or more children.

Similarly, one in seven (14%) families with children (in the general population)³³ have three or more children, whereas among people referred to food banks, the equivalent share was nearly two in five (39%) in early 2020. A slight increase on the figure for late 2018 (36%). This may in part reflect the fact that, as time passes, gradually more families are affected by the 'two-child limit' on UC Child Element/Child Tax Credit (HMRC and DWP, 2020).

31 Analysis of LFS Q4 2019 household dataset.

32 To boost the sample size this analysis pools the data from the surveys of people referred to food banks and is weighted.

33 Analysis of LFS Q4 2019 household dataset.

Additionally, the Trussell Trust's referral data showed that, within households with children, the proportion with three or more children went up further from 33% in February 2020 to 35% during the first UK-wide lockdown (when schools were closed), before falling back to 33% in June 2020.³⁴ It is possible that such families faced more financial pressures related to the cost of feeding children, particularly before early issues with replacement free school meals were resolved (see e.g. BBC, 2020).³⁵

Housing circumstances and homelessness

Approximately seven in ten people who needed to use a food bank were renters, with a majority of them social renters. Around one in six were homeless, that is living in temporary or emergency accommodation, staying at family/friends, or sleeping rough (Table 3-5).³⁶ A very small group were either homeowners or living in 'other' housing circumstances.

Tenure of people referred to food bank in early 2020

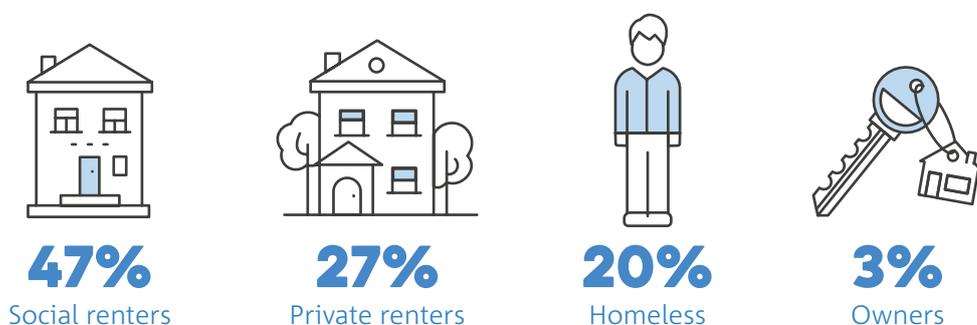


Table 3-5 Housing circumstances (%)

	Late 2018	Early 2020	Mid-2020
A flat, room or house I/my partner rent from a private landlord	26	27	30
A flat or house I/my partner rent from a local council or housing association	44	47	41
A temporary flat or house provided by the local council	7	7	8
A flat or house owned by me or my partner (with mortgage or owned outright)	5	3	4
Staying at a family member's or friend's house	4	3	4
Hostel, hotel, B&B, refuge	10	7	6
Sleeping rough	2	3	0
Other	3	3	6
Total	100	100	100

Source: State of Hunger surveys late 2018, early 2020, mid-2020

³⁴ While the UK entered into the first lockdown together, from then the paths out of lockdown, and then future restrictions differed.

³⁵ Free School Meal provision was confirmed at an early stage in Wales (April 2020), with the majority of council's making direct cash payments available to families.

³⁶ People in temporary and emergency accommodation are categorised as homeless here, but generally they also tend to be liable for paying rent, although mainly with the aid of Housing Benefit.

This profile was consistent before and after the first lockdown. However, while the gap between social renters and private renters was substantial before the pandemic, it closed somewhat in mid-2020. This reflected the fact that nationally a higher proportion of private renters than social renters were in employment, and employed people were affected more by the economic downturn in mid-2020 than people not in employment.³⁷ Rough sleeping also reduced in scale substantially after March 2020, due to the ‘Everybody In’ policy in England and equivalent policies in the devolved nations.

Comparisons to the general population are somewhat complicated because of the considerable number of ‘concealed households’³⁸; in 2019 around 16% of all working age adults in the UK lived in a property owned or rented by someone else (not their partner), typically their parent(s).³⁹ Comparing [Table 3-5](#) and [Table 3-6](#), the housing profile of people referred to a food bank was very different to the profile in the general working-age population: homeowners were very under-represented and social renters were very over-represented, as were people staying with friends or family, and people experiencing homelessness.

Table 3-6 Housing tenure of private ‘family units’ in the UK 2019 (%)

Housing Tenure	%
Social rent	16
Private rent	21
Homeowner	60
Part rent	1
Staying at a family or friend's house	2
Total	100

Source: LSF Q4 2019 data, family units (single people or couples aged 18-64), excluding children of any age.

Homelessness is much more common among people referred to food banks than in the general population. An estimated 220,000 households (0.8%) were ‘core homeless’ in Great Britain at a point in time in 2018 to 2019.⁴⁰ Core homelessness refers to the most extreme and immediate forms of homelessness at a point in time. The main elements of core homelessness are rough sleeping, staying in unconventional accommodation such as hostels, shelters, refuges and other emergency facilities, unsuitable temporary accommodation (including B&B and out-of-area placements), and ‘sofa surfing’ (Fitzpatrick et al, 2021). Among people referred to a food bank, the proportion before the pandemic was at least 10%, counting rough sleepers and hostel, refuge, and B&B residents. Others (7% in early 2020) were living in non-B&B temporary accommodation provided by the council, which some organisations define as homelessness.

37 36% of households in social housing with at least one person aged 16 to 64 had no-one in employment in Q2 2020. The equivalent figure for private renting households was 12%. Source: <https://www.ons.gov.uk/file?uri=%2femploymentandlabourmarket%2fpeopleinwork%2femploymentandemployeetypes%2fdatasets%2fworkingandworklesshouseholdstabledhouseholdsbyhousingtenureandcombinedeconomicactivitystatusofhouseholdmembers%2fcurrent/tables.xls>

38 A concealed household is one where an adult lives in a property owned or rented by someone else (not their partner), typically their parent(s).

39 Adults aged 18 to 64. Source: own analysis of LFS Q4 2019 dataset.

40 Crisis (2020) ‘More than 200,000 households across England will be homeless this Christmas’, Press Release 03 Dec 2029, <https://www.crisis.org.uk/about-us/media-centre/more-than-200-000-households-across-england-will-be-homeless-this-christmas/>

Nationality

Prior to the pandemic, nine in ten people referred to food banks were born in the UK (Table 3-7). This was a higher proportion than in the general working age population, where around eight in ten people were born in the UK. These were national averages; London had a much different profile with regards to the country of birth (Sosenko et al, 2019).

In mid-2020, the proportion of people referred who were born outside Europe increased compared to early 2020.⁴¹ This might be because many people within this category would have had ‘no recourse to public funds’, unless they had British citizenship or ‘indefinite leave to remain’, and so would have been unable to apply for UC. Additionally, their over-representation in low-paid jobs – and a resulting lower than average level of savings - may have been another factor (Fernández-Reino & Rienzo, 2019).

Table 3-7 Region of birth (%)

	Late 2018	Early 2020	Mid-2020	UK population
United Kingdom	91	91	79	81
Europe	3	3	3	8
Outside Europe	5	7	18	11
Total	100	100	100	100

Source: State of Hunger surveys late 2018, early 2020, mid-2020.
 UK population data from APS pooled 2017 to 2019 dataset, people aged 18 to 64.
 Note: Some figures do not sum to 100 due to rounding.

Health and disability

Ill-health and disability were substantial among people referred to food banks. Prior to the pandemic, over seven in ten reported that at least one health condition affected their household (Table 3-8). Poor mental health affected over half (51%) of households, a quarter had someone affected by a long-term physical condition or illness, and nearly one in five reported a physical disability. The prevalence of a learning disability was 13%.

The main difference during the pandemic was a substantial increase in the proportion of survey respondents reporting poor mental health; this affected nearly three-quarters of households in mid-2020. This evidence was consistent with evidence on the worsening of mental health in the general population post-March 2020 due to the lockdown and social restrictions (ONS, 2020b).

⁴¹ Analysis of Understanding Society survey data from April and May 2020 of the use of ‘food banks or similar services’ by country of birth provides additional evidential support for this statement. Although its estimate of the percentage of people referred to food banks born outside Europe is lower at around 13%, it is still clearly higher than the equivalent proportion using food banks before the pandemic (7%).

Table 3-8 Health problems (%)

	Late 2018	Early 2020	Mid-2020
Poor mental health (including stress, depression or anxiety)	55	51	72
Long-term physical condition or illness	25	23	28
Physical disability	18	18	21
Learning disability	13	13	13
None of these / no health issue	28	29	17

Note: Data comes from a multiple-response question.
Source: State of Hunger surveys late 2018, early 2020, mid-2020

Table 3-9 shows that six in ten (62%) working age people referred to a food bank in early 2020 had a disability (as defined by the Equality Act 2010), over three times more than in the general population, where 19% of working-age adults had a disability in 2017 to 2019. People referred to food banks also differed from the general population with regards to the severity of their disability. While in the general population 8% of working age people had their daily activities limited ‘a lot’ and 11% ‘a little’, 35% of people referred to a food bank in early 2020 had their activities limited ‘a lot’ and 27% ‘a little’.



The rate of disability amongst working age people referred to food banks was **three times higher** than the working age UK population

Table 3-9 Disability

	% in State of Hunger early 2020	% in general population
All individuals aged 18-64 ^a	62%	19%
Households with more than one person in household with a disability [including children's disability. Households with no pensioners] ^b	21%	7.5%
Age: individuals ^a		
18-24	50%	14%
25-34	49%	14%
35-44	59%	17%
45-54	71%	22%
55-64	78%	29%
65+	94%	44%
Day-to-day activities limited: individuals aged 18-64 ^a		
a lot	35%	8%
a little	27%	11%
Household composition - households without pensioners ^b		
Single male living alone	66%	30%
Single female living alone	80%	40%
Single person not living alone, no children under 16	66%	45%
Lone parent of child(ren) under 16	46%	32%
Couple, no children under 16, may be other people	59%	34%
Couple with child(ren) under 16	55%	24%
Tenure: households without pensioners ^b		
Social rent	70%	56%
Private rent	57%	28%
Homeowner	73%	27%
Part rent	n/a	n/a
Staying at a family or friend's house	69%	n/a

Notes:

a. Source of data on individuals: Annual Population Survey data (APS) pooled 2017-19

b. Source of data on households: Labour Force Survey (LFS) Q4 2019 household dataset

Overall, one in five (21%) of all households referred to a food bank contained more than one person with a disability (as defined by the Equalities Act 2010), nearly three times the national figure (7.5%),⁴² and 41% were affected by multiple disabilities compared to 10% in the general population.⁴³ Two thirds (66%) of households referred to a food bank in early 2020 had one or more members with a disability, as defined by activities being limited a little or a lot.

42 Source: Family Resources Survey 2018/19 data.

43 Source: Family Resources Survey 2018/19 data.

The prevalence of disability among people referred to food banks increased with age and, for all age groups, is a far greater proportion than in the general population. Even among the youngest group, 18 to 24-year-olds in early 2020, 50% had a disability, compared to 14% in the general population.

Disability in the household was highest among couples without children at 75% and lowest among lone parents 55% (albeit still very high). Age was an important factor behind this pattern: couples without children were on average older than other household types.

Disability was associated with housing tenure. Disability was highest among homeowners (reflecting the age profile of this tenure) and lowest among private renters and people staying at a family or friend's house.

Households affected by disability were on average in greater levels of debt than other households: 32% had arrears with fuel bills, which may be down to the link between poor health and spending more time at home and between some medical conditions and needing to keep warm; and 41% of disabled people were indebted to the DWP.

Eighty per cent of disabled people were not in receipt of either PIP or DLA; they had the highest levels of material deprivation, followed by households affected by disability with PIP/DLA, and lastly households not affected by disability. This suggests that disability-related benefits were not sufficient to meet the extra costs associated with disability and ill-health.



41%
of disabled people
were indebted to
the DWP

Economic position

Poverty

Before the pandemic, the median weekly equivalised household income after housing costs (AHC) among households referred to a food bank was around £57.⁴⁴ This translated into £8 per day for a couple without children, before paying energy bills and council tax and was 13% of the national median household income AHC, at £447 per week in 2018/19 (DWP, 2020).

The median income of people referred to food banks increased during the pandemic to £77, most likely reflecting the £20 per week uplift to UC from 6 April 2020. Even so, almost all (95%) of people referred to a food bank in mid-2020 were in relative poverty AHC ([Table 3-10](#)).⁴⁵

44 Equivalised income is a measure of household income that takes account of the differences in a household's size and composition, and thus is equivalised or made equivalent for all household sizes and compositions. The reference point is a couple without children, i.e. the equivalised income of this household type is the same as its nominal income. 'After housing costs' in State of Hunger research means after paying rent or mortgage. In national statistics housing costs also include service charges.

45 (a) 85% of respondents provided income and housing costs data. (b) The State of Hunger survey measured income at the benefit unit level rather than the household level. 'Household income' is the term used in the report for simplicity. For consistency, income equalisation was done for the benefit unit, i.e. disregarding family members or unrelated adults.

Table 3-10 Relative poverty status (%)

	Late 2018	Early 2020	Mid-2020	UK population
Not in relative poverty	6	4	5	78
In relative poverty	94	96	95	22
Total	100	100	100	100

Source: State of Hunger surveys late 2018, early 2020, mid-2020. Data for UK population is from DWP (2020) and is for 2018/19.

Note: Figures are AHC and for households.

Destitution

The level of destitution among people who needed to use a food bank was very high. Destitution was defined as lacking at least two out of six essentials or not having sufficient income to purchase these essentials for themselves and is viewed as an extreme form of poverty (see Box 3-1 and Fitzpatrick et al, 2016).

Box 3-1 Defining destitution

People were defined as destitute if they lacked two or more of the following six essentials over the past month because they could not afford them (the 'destitution on essentials' criterion), or their income was so low (less than £10 per day for a single person AHC) that they were unable to purchase these essentials for themselves (the 'destitution on income' criterion):

- Shelter (have slept rough for one or more nights)
- Food (have had fewer than two meals a day for two or more days)
- Heating their home (have been unable to do this for five or more days)
- Lighting their home (have been unable to do this for five or more days)
- Appropriate clothing and footwear
- Basic toiletries (soap, shampoo, toothpaste, toothbrush).⁴⁶

In late 2018 and early 2020, more than nine in ten people referred to a food bank were destitute (Table 3-11). Around eight in ten were destitute on the essentials criterion and seven in ten were destitute on the income criterion.

It was found that people who needed to use a food bank have a far greater overlap between the two destitution criteria (62% are destitute on both criteria), compared to the wider population of people experiencing destitution, where 43% are destitute on both criteria (Fitzpatrick et al, 2020). This suggests a greater intensity of destitution in the group who needed to use a food bank.

95%

of people referred to food banks in early 2020 were destitute meaning they can't afford the essentials that we all need.

⁴⁶ This definition was originally developed by Fitzpatrick et al (2016).

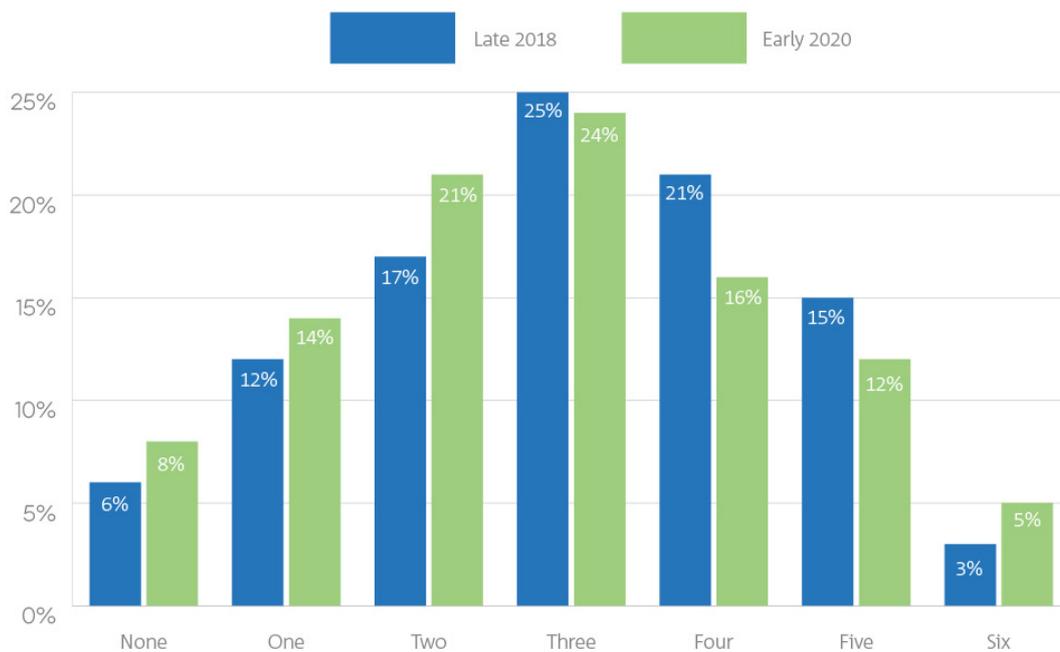
Table 3-11 Destitution status of households (%)

	Late 2018	Early 2020	Mid-2020
Destitute on essentials	81	78	N/A
Destitute on income	72	71	64
Overall destitute	95	95	N/A

Source: State of Hunger surveys late 2018, early 2020, mid-2020

In early 2020 only 8% of respondents did not lack any of the six essentials in the month before using the food bank and a third (33%) lacked four or more essentials ([Figure 3-2](#)).

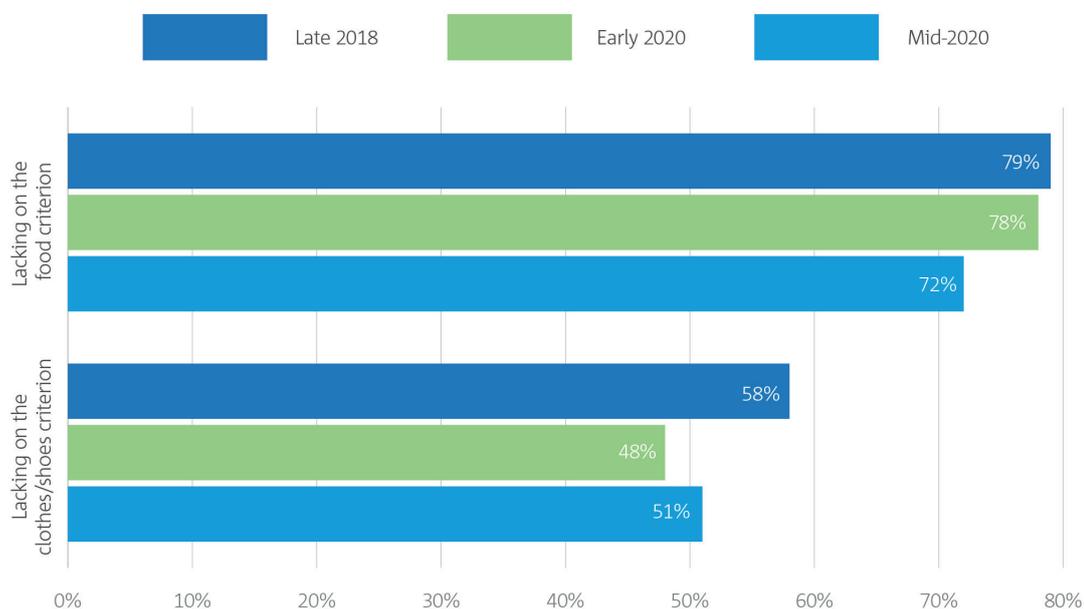
Figure 3-2 Number of essentials lacked (%)



Source: State of Hunger surveys late 2018, early 2020, mid-2020
Data not available for mid-2020.

On average, people referred to food banks were experiencing lower levels of destitution in mid-2020 than they were before the pandemic. The proportion destitute on income was 64% (-8 percentage points compared to early 2020, see [Table 3-11](#)) and the proportion destitute on the food criterion was 72%, down from 78% in early 2020 ([Table 3-13](#)).

Figure 3-3 Percent lacking on food or shoes/clothes criteria (%)



Source: State of Hunger surveys late 2018, early 2020, mid-2020.

This drop in **destitution on food during the pandemic was principally driven by lower destitution levels among completely ‘new’ service users (59%)**, i.e. survey respondents who said that the Covid-19 crisis was the main reason why they needed to use a food bank, and who at the same time had never used a food bank before the Covid-19 crisis, compared to a destitution level of 72% among those who had previously been referred to a food bank. Among mid-2020 respondents who said they would still need to use the food bank regardless of the Covid-19 crisis, levels of destitution did not decrease in comparison with early 2020.

Employment

Before the pandemic, 16% of households⁴⁷ referred to a food bank had someone in employment; 83% had no-one in work and the remaining 1% were retired ([Table 3-12](#)). During the economic downturn of mid-2020 these proportions remained relatively unchanged. This was very different to the proportions in the general UK population, where nearly 90% of working age households had at least one person working.

In both late 2018 (29%) and early 2020 (32%) around a third of households with no-one in work had someone employed in the past year. This suggests that people who use food banks are disproportionately affected by job insecurity and precarity.

47 A household in the State of Hunger surveys is technically a ‘benefit unit’ and includes people who are homeless.

Table 3-12 Employment status of household (%)

	Late 2018	Early 2020	Mid-2020	UK population
Someone working	15	16	16	88
No-one working	83	83	81	11
Retired	2	1	3	1
Total	100	100	100	100

Source: State of Hunger surveys late 2018, early 2020, mid-2020. UK population refers to people aged 18 to 64. Data from LFS Q4 2019.

Seven in ten respondents before the pandemic were either ‘unemployed and looking for work’ or ‘unable to work because of disability or illness’ (Table 3-13). The proportion of people who were unemployed did not increase mid-2020 probably due to two factors:

- that destitution and food bank need tend to result from a combination of extended poverty experience; and
- that the furlough scheme and other measures were generally effective in the medium term in preventing most people who were eligible for them from falling into destitution, albeit failing to protect some self-employed and people on flexible/casual employment contracts.

The long term impact of people running down savings to cover the income differential while on furlough may increase their likelihood of falling into destitution in the long term.

However, the sharp rise in the group ‘not in paid work for some other reason’ captures some of the effects of Covid-19 restrictions on people’s ability to work and earn in this period.

Table 3-13 Employment status of person referred to food bank (%)

	Late 2018	Early 2020	Mid-2020	UK population
Furloughed	n/a	n/a	4	n/a
Working full-time	5	6	3	50
Working part-time	8	6	4	16
Self-employed	2	0	2	11
Unemployed and seeking work	37	40	32	4
In education or training	3	1	3	4
At home caring for family members	6	9	9	5
Unable to work because of disability or illness	32	32	30	5
Retired from paid work	2	1	3	3
Not in paid work for some other reason	5	4	10	2
Total	100	100	100	100

Source: State of Hunger surveys late 2018, early 2020, mid-2020

Note: UK population data from APS pooled 2017 to 2019 data, people aged 18 to 64.

The proportion of respondents who were in full-time work increased between late 2018 and early 2020, before dropping in mid-2020. While this group was small in absolute terms (6% in early 2020), it highlighted that full-time work did not automatically insulate people from needing to use a food bank. Although periodic increases of the National Minimum Wage and National Living Wage have outpaced increases in inflation (Low Pay Commission, 2019), this does not cover all (especially younger) workers.

Sources of income

The progressive rollout of UC throughout 2019 meant that more households lost income than gained under UC (in relation to the legacy benefit system), and overall the two bottom income deciles lost the most money (Brewer et al, 2019).

Table 3-14 Current sources of household income (%)

	Late 2018	Early 2020	Mid-2020
Benefits	81	86	83
Work	14	13	13
Family or friends	6	5	4
Other	3	4	2
Pension	2	1	3
None	6	4	8

Source: State of Hunger surveys late 2018, early 2020, mid-2020
Note: Data comes from a multiple-response question.

[Table 3-14](#) shows that sources of income for households referred to a food bank have been relatively stable since 2018. Around four in five households cited social security as their source of income; although, the proportion with income from social security decreased slightly in mid-2020, which was consistent with the increase in people with ‘no recourse to public funds’.

In early 2020, over two fifths of households referred to a food bank were in receipt of UC ([Table 3-15](#)). A further fifth were in the process of waiting for the first payment or on a decision on their UC application. Taken together, nearly two thirds were in contact with the UC system at this time.

When the analysis is narrowed down to working age respondents on benefits (including people waiting for UC), the proportion in contact with UC was 72%. The proportion of working age households referred to a food bank who were receiving UC in early 2020 was 46%, (rising to 52% in mid-2020), although the proportion of those receiving any benefit was 69%; this may be compared with 35% of all working age benefit claimants nationally on UC in January-February 2020.⁴⁸ A further 19% of all working age people referred to a food bank were waiting for UC in early 2020, dropping to 9% in mid-2020.



In early 2020
86%
of households referred
to food banks were
receiving social
security

⁴⁸ Source: Authors' analysis of Stat-Xplore 'Benefit Combinations' database.

Table 3-15 Benefits received (%)

	Late 2018	Early 2020	Mid-2020
Universal Credit, receiving or waiting	43	64	59
...of which: receiving Universal Credit	27	45	51
...of which: waiting for Universal Credit	16	19	8
HB/LHA*	28	19	17
Employment and Support Allowance	19	14	13
Child Tax Credit	13	6	6
Council Tax Support	11	9	16
Personal Independence Payment	10	9	14
Jobseeker's Allowance	8	3	2
Income Support	5	3	3
Disability Living Allowance	5	6	4
Other	2	0	4
Any legacy benefit excl. Working Tax Credit	48	40	20

*People in private rentals who receive Universal Credit Housing Element are not included here; they are included under Universal Credit Notes: Data comes from a multiple-response question.

Source: State of Hunger surveys late 2018, early 2020, mid-2020

The proportion of households receiving UC increased to 51% by mid-2020. This is likely due to the increase in the number of UC claimants after mid-March 2020 due to job loss or reduced working hours, as well as the process of households migrating from legacy benefits to the UC system. The proportion waiting for UC dropped substantially in mid-2020, which corresponds with reports of UC applications being processed quickly after mid-March 2020 (Work and Pensions Committee, 2020).

Two thirds of renters (66%) were receiving support with rent through HB, LHA or the UC housing element before the pandemic in early 2020. Of all renters, nearly a third (30%) were not receiving any help with rent from the state.

Two fifths of renters (40%) in early 2020 reported that their households had no housing costs; either their housing support fully covered their rent, or they were living rent-free, or their mortgage was paid off, or they were sleeping rough.⁴⁹ However, a substantial proportion (28%) of households had housing costs at similar levels to their total household income in the last month, suggesting that they had little (if any) money left to buy other essentials.

Coping financially

Around one in three people referred to a food bank in late 2018 and early 2020 reported that they fell on hard times just recently (Table 3-16). Conversely, a quarter of people reported having been in financial hardship for a very long time or all their lives. These proportions were almost unchanged between late 2018 and early 2020.

49 Housing support refers to HB, LHA, or the UC housing element.

Table 3-16 Economic circumstances (%)

	Late 2018	Early 2020
I used to manage financially until recently but I am going through a crisis	30	29
I have times when I'm managing financially and times when I really struggle	21	21
I have been struggling financially for a while	23	25
I have been struggling financially for a very long time	17	15
I have never known a time when I have not struggled financially	9	10
Total	100	100

Source: State of Hunger surveys late 2018, early 2020. Data not available for mid-2020.

Referral data by the Trussell Trust also showed that severe hardship was either a recurrent or persistent situation for a significant minority of people referred to food banks. Over a third (37%) of people referred to a food bank in the 2018/19 financial year had previously been referred in the preceding 12 months or were referred again in the following 12 months. The third (29%) of people in crisis due to recent circumstances demonstrates people's vulnerability to external shocks.

Debt

Debt was a very significant issue for households referred to food banks: nine in ten had some form of debt, while six in ten had arrears on bills and owed money on loans. This situation was similar across all three timepoints ([Table 3-17](#)). This was many times higher than the equivalent figure for working age adults in the general population (6%) and working age adults in the general population who are in relative poverty (15%).⁵⁰

Table 3-17 In arrears on bills and/or loans

	Late 2018	Early 2020	Mid-2020
No loan, no arrears	13	10	11
Loan(s), no arrears	11	16	15
Arrears, no loan	14	14	12
Arrears and loan(s)	62	60	63
Total	100	100	100

Source: State of Hunger surveys late 2018, early 2020, mid-2020

Furthermore, a third (33%) were in arrears on three or more bills in mid-2020, up from a fifth (21%) in the earlier part of 2020 ([Table 3-18](#)). This increase is indicative of the pressures Covid-19 was putting on people's finances.

⁵⁰ Source: DWP (2020). Table 5_6db for 2018-19 (AHC).

Table 3-18 Number of arrears on bills (max=6) (%)

	State of Hunger food bank survey		
	Late 2018	Early 2020	Mid-2020
0	24	26	25
1+	76	74	73
2+	49	41	49
3+	33	21	33

Source: State of Hunger surveys late 2018, early 2020, mid-2020

Arrears on rent were most common, before and during the pandemic (Table 3-19). In the last two years, around four in ten of all people referred to food banks were in rent arrears and a third were in council tax arrears.

Table 3-19 Percent reporting arrears on different types of bills

	Late 2018	Early 2020	Mid-2020
Rent	43	43	38
Council tax	37	29	35
Energy	32	30	36
Water	28	18	31
Phone	26	17	22
Other	25	19	30

Note: Data comes from a multiple-response question.

Source: State of Hunger surveys late 2018, early 2020, mid-2020

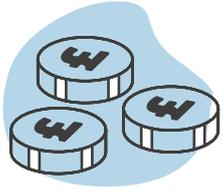
Before the pandemic, 'family or friends' were the most common source of loans, with over four in ten respondents owing money to family or friends (Table 3-20). Over a third of all households in mid-2020 had a high interest loan, an increase from early 2020.

Table 3-20 Sources of loans (%)

	Late 2018	Early 2020	Mid-2020
Family or friends	42	47	43
DWP	26	38	47
High interest, excl catalogue	32	23	33
High interest, incl catalogue	N/A	N/A	36
Bank	18	15	21
Other	9	9	15
No money owed	26	23	23

Source: State of Hunger surveys late 2018, early 2020, mid-2020

There was a sharp increase in the share of people owing money to the DWP, from 26% in late 2018 to 38% in early 2020 and 47% in mid-2020. **The DWP had become the main creditor to people referred to food banks:** this is one of the most striking findings of the whole study.



Almost half of people referred to food banks owed money to the DWP in mid-2020, making them the main creditor to people referred to food banks in the Trussell Trust network.

CONCLUSIONS

Evidence presented in this chapter shows that, in 2018, around one in ten (10%) households in the UK experienced food insecurity and one in 25 (4%) were severely food insecure.⁵¹ In contrast, an estimated 700,000 (2.5%) households used a food bank in 2019-20.⁵² This suggests that there is a large number of people who are severely food insecure but who do not receive support from food banks.

Using data from UKHLS, [Table 3-21](#) gives the percentages of people in the UK population who reported being food insecure (4%), people who used a food bank (1.8%), and people who were both food insecure and used a food bank (0.4%) in July 2020. Of those who reported being severely food insecure (1.23%) just 0.03% reported also using a food bank. This shows that there remains a large number of people who are food insecure who are not accessing support from a food bank.

Table 3-21 Proportion of food insecure who do not use a food bank (%)

Was food insecure:	Used a food bank		Total
	Yes	No	
Yes	0.4	3.6	4.0
No	1.4	94.5	95.9
Total	1.8	98.1	99.9
Was severely food insecure:	Used a food bank		Total
Yes	0.03	1.2	
No	1.7	97	98.7
Total	1.73	98.2	99.75

Source: UKHLS July 2020

The Trussell Trust referral data showed that many people who needed to use a food bank experienced recurrent or persistent destitution, as manifested by needing to use a food bank again. There is a clear need for emergency food aid, but it is only a short-term solution to address severe food insecurity. It is also not a solution that preserves the dignity of the people turning to this form of help (Fitzpatrick et al, 2016).

51 From Food and You survey 2018.

52 Trussell Trust and IFAN data.

More broadly, food insecurity is a symptom of poverty, particularly deeper poverty: slightly less than half of people in poverty are food insecure.⁵³ This link to poverty cannot be over-emphasised. **In an all-important way, food insecurity is not about lacking food - it is about lacking income to buy food.**

People referred to food banks tend to be affected by extreme income poverty and for a majority it is a long-term or cyclical situation. About a third of people referred to food banks are in recent difficulties whereas two thirds experience recurrent or persistent difficulties (see [Table 3-16](#)). Further evidence of this is that while around 2.5% of all households used a food bank in 2018/19, the figure for a four-year period 2016-2019 is 5-6% (approximately 1,535,600 households). Thus, the experience of turning to a charity for emergency food is not as uncommon in society as it might appear from an annual snapshot.

Living with recurrent or persistent poverty is strongly connected to the fact that many people using food banks have problem debt and arrears: some of the income people receive from social security is used to repay debts rather than buy food. Strikingly, the largest type of debt now affecting people who need to use a food bank is debt to the DWP, from advances, overpayments, crisis loans, and so forth.

Almost all people referred to food banks meet the definition of being destitute, but they are also deprived on other dimensions, such as being in considerable debt or experiencing homelessness.

Households referred to food banks are often affected by poor health and the extra expenses resulting from this. The rate of disability is over three times higher than in the general population while the rate of multiple disability is four times higher. People with disabilities report many problems they have experienced with benefits and even where key disability benefits are received, destitution and needing to use food banks are common.

While the Covid-19 pandemic has triggered a significant increase in the need for food parcels (particularly during the spring lockdown) and an increase in food insecurity, the profile of people who were food insecure or who used food banks had not changed significantly by summer 2020. This suggests that people who have become the 'new' food insecure and the 'new' people referred to food banks were already at risk of being pulled into poverty just before the pandemic. It suggests that people closest to the poverty line, rather than people just above them on the income distribution, are the group most likely to be pushed into food insecurity by the pandemic. However, over time, as the economic recession following Covid-19 takes time to resolve and people's resources are eroded, greater numbers may end up destitute and needing to use food banks.

⁵³ 22% individuals were in relative poverty AHC in 2018/19 (DWP, 2020). While there are people who are food insecure but not in relative poverty, it is a very small group.

CHAPTER 4

DRIVERS AND EXPERIENCE OF HUNGER

KEY POINTS

The key driver of hunger is economic need; that is, not having enough money to buy food and other essentials once bills have been paid.

This extreme economic need is brought about by three factors, in order of significance:

- (1) not having sufficient income from social security;
- (2) ill-health or adverse life experiences (such as household separation or eviction); and
- (3) lack of informal and formal support.

The key design features of the social security system negatively affecting people referred to food banks were:

- having to wait five weeks for the first Universal Credit payment - in early 2020 19% were currently waiting for UC; 21% experienced 'a long wait for UC' in the past year
- the very low rate of UC standard allowance and other income replacement benefits – these provide only a third of the income necessary for a minimum socially acceptable standard of living, as measured by the 'Minimum Income Standard'
- deductions from UC to repay advances and other debts – in early 2020 66% of people on UC had deductions taken from their payment
- low LHA rates and LHA caps – in early 2020 28% of all households renting privately had a shortfall between their housing benefit and their housing costs. In late 2018 the equivalent figure was also 28%
- 'bedroom tax' - 10% of social renters were paying this in mid-2020 (excludes people in receipt of Discretionary Housing Payments (DHPs))
- the structure of the PIP assessment and the way it is carried out - 9% on PIP; 8% reporting a PIP problem in the past year.

The data illustrates that food bank use is a manifestation of need and destitution. If there was no food bank to go to, that need would be unmet. Modelling of food parcel need at the local authority level showed that most of the recent increase in food parcel need was not due to increased food bank provision.

If the £20 per week uplift to UC had been applied across all main income replacement benefits (UC/Job Seekers Allowance (JSA)/ Employment Support Allowance (ESA)/ Income Support (IS)) it would have reduced the number of food parcels distributed by food banks in the Trussell Trust network in 2020/21 by around 30% (or 1375 food parcels in a typical local authority).

INTRODUCTION

The previous State of Hunger report developed an analytical framework of drivers of food bank use (Sosenko et al, 2019). This comprised the immediate or key driver 'low benefit income and benefit issues' and background drivers 'ill health and adverse life events' and 'lack of informal and formal support'.

This chapter builds on that work: it adds new relevant evidence and tracks trends in drivers of food bank use since late 2018, into the period of the Covid-19 pandemic. Evidence is drawn from all parts of the research, including food bank referral data, surveys of referral agencies and food bank managers, surveys at food banks, and qualitative interviews with people who have needed to use a food bank.

We then look further at the impact of Covid-19 and at further evidence on the role of food bank provision. Statistical modelling findings are presented towards the end of the chapter, including a new element examining drivers of food insecurity in a major new national survey data source.

The following three sections present the updated evidence on the three drivers and discuss them in more detail. The evidence is presented following the structure of our main explanatory framework, using the following sub-headings: 'Low benefit income and benefit issues'; 'ill health and adverse life events'; and 'Lack of informal and formal support'.

IMMEDIATE DRIVER: LOW BENEFIT INCOME AND BENEFIT ISSUES

Low benefit income

Referral data from the Trussell Trust showed that food bank use resulting from 'low benefit income' increased between 2018/19 and 2019/20, from 45% to 51%. This may be because 2019/20 was the fourth year of the benefit freeze. If there had been no four-year freeze and affected benefits had risen in line with inflation, affected benefits would have risen by 6.5% in nominal terms by 2019/20 compared with 2015/16 (McInnes, 2019).



A lack of income is immediate driver of need for food banks

- Almost two-thirds of food bank managers (65%) and 47% of referral agencies said that benefit levels being too low to make ends meet had a very high impact on food bank need.

[Table 4-1](#) illustrates how low the UC standard allowance was before the uplift in April 2020. A single out-of-work person receiving it had only a third of the income necessary for a minimum socially acceptable standard of living (such income is technically known as the ‘Minimum Income Standard’; see Davis et al 2020).⁵⁴ This goes at least some way, if not most of the way, in explaining why working age people living alone are so over-represented among people referred to food banks in comparison to the general population.

Table 4-1 Minimum Income Standard compared with out-of-work benefits, 2020

£ per week	Single, working age		Couple, two children aged 4 and 7		Lone parent, two children aged 4 and 7		Pensioner couple
	‘Legacy’ benefits*	Universal Credit	‘Legacy’ benefits*	Universal Credit	‘Legacy’ benefits*	Universal Credit	
MIS excluding childcare, rent and Council Tax	£208.91	£208.91	£467.14	£467.14	£375.66	£375.66	292.784
Safety-net income**	£70.76	£90.70	£265.30	£285.24	£224.24	£244.19	£269.04
Benefit income as a percentage of MIS	33.9%	43.4%	56.8%	61.1%	59.7%	65.0%	91.9%

Notes: * That is working-age benefits and tax credits that are gradually being replaced by UC

** Includes (IS/JSA plus Child Tax Credit) or UC plus Child Benefit for working-age adults, Pension Credit plus winter fuel allowance for pensioners. From this amount we subtract the amount that working-age households are assumed to contribute to Council Tax costs, not covered in Council Tax Support. In 2020 this is assumed to be 20%, based on the median local authority rate.

Source: Davis et al (2020: 15).

The design of the social security system

Overall, evidence collected in the first two years of the State of Hunger showed that issues with the social security system reported by people who need to use food banks have more often than not been due to the way the system is designed – who is eligible for support, the timing of payments, the five-week wait for UC, and how much income they receive - rather than due to operational errors with processing applications, payments and assessments.

⁵⁴ The Minimum Income Standard is defined by the UK public by asking them what they think is needed for people to have the opportunities and choices necessary to participate in society. Using this framework the public specify a basket of goods and services required by different households in order to meet these needs, which is then costed. The Minimum Income Standard is defined by JRF in partnership with the Centre for Research in Social Policy at Loughborough University.

The 25 semi-structured interviews with participants of the January to March food bank survey that were conducted in April and May 2020 are reported on here. This qualitative research provided insights into some of the issues people faced. One respondent said she was eligible for benefits for just six months due to owning half the marital home, which she fled due to domestic abuse:

[...] The situation is I can't get any benefits because I own half the house what my husband lives in. So I'm in a bit of a strange situation. So I can't claim any benefits, but I'm now earning about £140 a week, but it's still very tight to pay your rent and pay your bills. [...] I was allowed to claim for the first six months, and then after the six months came, they said you're not entitled to anything anymore.

(Respondent)

Another respondent was sanctioned for missing an appointment so was on a very low level of UC. He had lost his job, then had become homeless and was also suffering poor mental health:

Living on the streets, yes, so I wasn't getting much money at the time because of a sanction that was put on me, so I was basically forced, if you like, to use the food banks.

(Respondent)

This respondent needed to use a food bank because of the difficulties caused by paying back the advance on UC:

They took it all back now. It had to be paid back, so they took it all back, which meant I didn't have enough money for food, and obviously I had a property, I had a flat. Up until that point, I didn't have anywhere, and I still don't have a cooker or a fridge, so it's very difficult to eat, so I have to go to places to find food to get to eat. Like soup kitchens. But now I've got a flat, I was trying to cook in the flat, but I didn't have any facilities, but now I've got a microwave and a kettle. So I went to the food bank they gave me stuff for the microwave and the kettle.

(Respondent)

Some respondents had used food banks because they could not make ends meet on benefits, which they felt were too low:

Well, once again, it's a lack of money. I don't think benefits are quite up to the amount it should be, really.

(Respondent)

I'm not saying that we should have that much money that it'd stop people wanting to go to work. I'm not saying that, but we do need a proper living amount.



(Respondent)

So you've got nothing whatsoever and you think what is the point in going on? Why do I have to live my life this way? It's not a life. My mum always said, 'You don't live on government money, you survive.'



(Respondent)

Another respondent paying multiple deductions struggled to get by on the £40 a week he had left after paying rent:

No, it's not even enough to get essentials. When you think about it, out of £56 if I pay my £16 rent, I'm left with £40 a week, and that's supposed to, like you said, feed me, clothe me, buy all my essentials for washing and cleanliness and everything else.



(Respondent)

Another respondent speaks of the difficulties in needing a budgeting loan but also being aware of how the resulting debt pushes you into further difficulties. The balance is difficult.

I've known about them [budgeting loan] because I've been on benefits... and I've known about it right from then, but what I didn't know was that once you'd had one, you can ask for another, and so I had a couple recently. I have to be careful not to get another one and another one because I need - it's surprising how much things cost that you need, isn't it? But then not be getting it all the time because if you get it, then you're paying it and you don't have enough for bills and food again, so like you've got to be careful.



(Respondent)

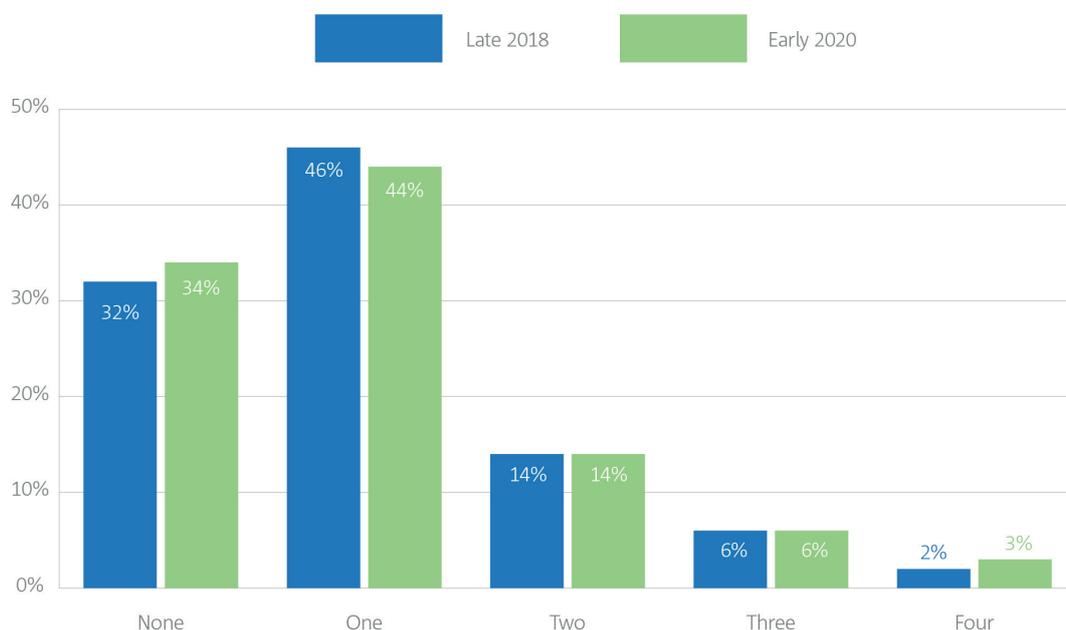
The following section details the benefits that people referred to a food bank were commonly receiving or which they had applied for. The subsequent section details some of the benefit issues experienced and highlights where redoubled efforts to ensure people had access to social security payments during the Covid-19 pandemic worked.

Universal Credit

The proportion of people referred to a food bank in contact with the UC system increased from 43% in late 2018 to 64% in early 2020 (see [Table 3-15](#) in Chapter 3). This increase meant that more people in early 2020 were exposed to the minimum five-week wait for the first UC payment than in late 2018. For people without savings, the main option to avoid going without essentials in those five weeks was to take the DWP UC advance or incur a different type of debt. Between early and mid-2020, the DWP had become the most common lender to people referred to food banks in the Trussell Trust network with almost half (47%) saying they owed money to the DWP ([Table 3-20](#) in Chapter 3).

The level of the UC standard allowance prior to the uplift in April 2020 commonly created significant affordability issues for many. This particularly applied to people who were subject not only to repaying a UC advance, but also subject to other benefit deductions, such as for rent or energy arrears. As shown in [Figure 4-1](#), in early 2020 23% who indicated having income from UC were under two or more benefit deductions (and only 34% were not subject to any deduction). The corresponding figures in late 2018 were 22% and 32%.

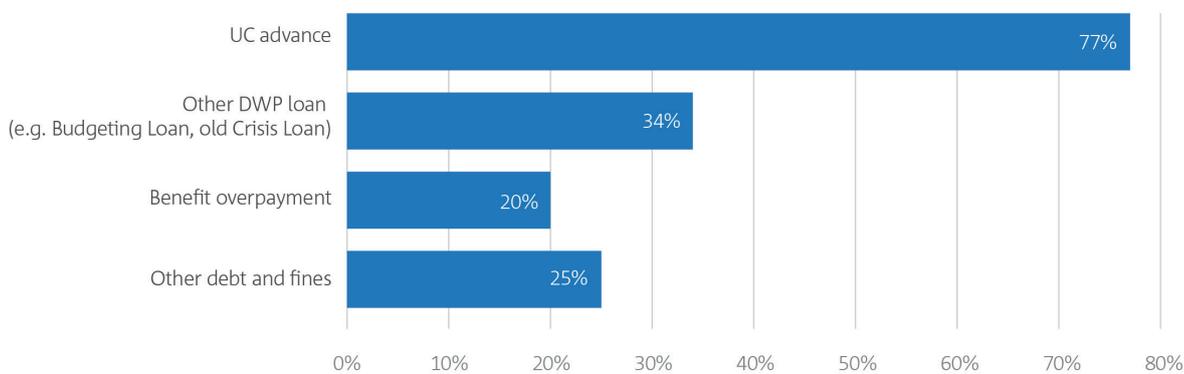
Figure 4-1 Count of deductions (from UC; max = 4) (%)



Source: State of Hunger late 2018 and early 2020 food bank surveys.
Types of deductions included: UC advance, other DWP loans, benefit overpayments, other debt and fines.

[Figure 4-2](#) shows that advances were by far the most common type of deduction, but deductions for other DWP debt, non-DWP debt and benefit overpayments were also substantial.

Figure 4-2 Types of deductions (from UC) (%)



Source: State of Hunger early 2020 food bank survey. Data comes from a multiple-response question.

Applying for Universal Credit

Applying for UC posed some difficulties, with examples of people moving to UC and needing to use the food bank during the five-week wait (or longer in some cases). One respondent in the qualitative research made mistakes and had a very delayed application process:

I ain't got access to the internet and people down the Jobcentre do tell me that I could use the computers in the Jobcentre and get somebody to help me make the claim, so I was waiting for that three months before I even finished off the claim. It was only when we started using [Charity] that all of this started to get sorted out.*

(Respondent)

Another respondent was awaiting UC and received too small an advance to cover the period until he received his first payment:

I didn't have any money and I had to wait another three weeks nearly before they would give me any more money, and they said they wouldn't give me any money because I'd had an advance payment already, which is why they gave me a voucher to use at the food bank. That's what happened.

(Respondent)

Another respondent who was working also had issues with the phasing of UC alongside income from work:

Sometimes I think it works really well, but other times I think it's very inflexible. I would like my Universal Credit to be paid at the same time as my salary, but because I made a claim on the 10th of the month, that is when they pay my Universal Credit. Whereas my salary is the end of the month. I would like it to be paid at the same time as my salary, but they just won't do it. [...] at the moment I can't pay all of my rent out of one payment, so I pay my rent half out of Universal Credit, and half out of my salary, and it's things like that, so it's always making me very short. Short of money.

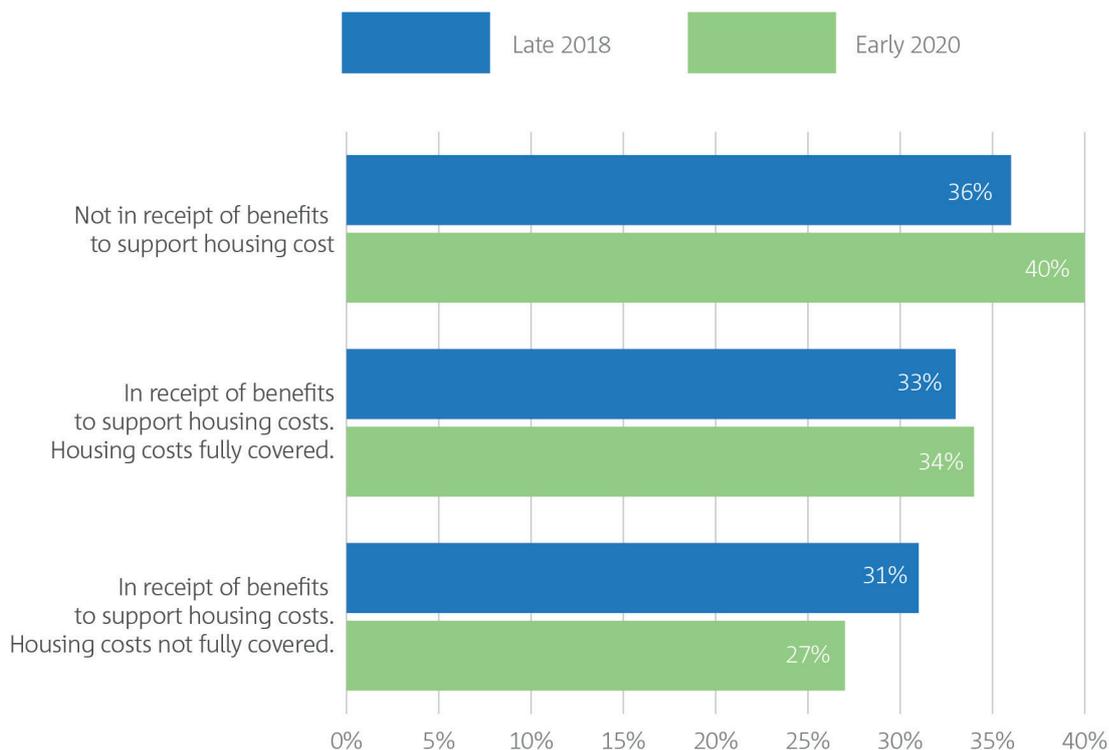


(Respondent)

Housing support

Support with housing costs for low-income households deteriorated over the last decade (Wilson et al, 2016; Stephens and Stephenson, 2017; CPAG, 2017). Among people referred to a food bank, support for housing costs was not sufficient to stop people being swept into destitution from trying to pay housing costs. In late 2018, three in ten (31%) renters had to top up the benefits they received to pay for their housing costs from other sources of income or savings in order to pay their rent. Slightly more (36%) paid rent but did not receive any housing allowance (Figure 4-3). This situation continued into early 2020, when 27% reported having to top up their housing allowance and two-fifths (40%) indicated not receiving any housing allowance at all. During the pandemic, LHA rates were increased, offering a lifeline to people struggling to pay their rent, which may have helped people. Data on this was not collected at the mid-2020 timepoint.

Figure 4-3 Whether renter needs to top up housing costs (%)



Source: State of Hunger food bank surveys late 2018, early 2020

Local Housing Allowance

The most common reason for people needing to top-up their social security payments with other income or savings, to pay their rents was the discrepancy between the local LHA rate and the actual rent paid. In early 2020 over one in four (28%) privately renting households referred to food banks had to top up their housing allowance to pay their rent. LHA rates underwent significant real-term reductions post-2011, both as a result of direct decreases, caps, and the four-year freeze, as well as rental levels rising faster than CPI inflation, especially in London and nearby regions (Crisis, 2019).

Table 4-2 Whether private renter need to top up housing costs (%)

	Late 2018	Early 2020
Not in receipt of benefits to support housing cost	58%	52%
In receipt of benefits to support housing costs. Housing costs fully covered.	14%	20%
In receipt of benefits to support housing costs. Housing costs not fully covered.	28%	28%
	100%	100%

The gap is particularly large in the case of LHA rates for one bedroom in a shared property, known as the Shared Accommodation Rate (SAR) (Crisis, 2019). Recent data on SAR is very limited because the DWP publishes SAR data only for HB/LHA claimants and not for recipients of the UC housing element. As UC was introduced in 2013, this means that the most recent entire SAR data is from the end of 2012, when around 10% of all LHA claimants were on SAR and aged under 35 (with most, 7%, aged 25-34).^{55 56}

While State of Hunger survey respondents on SAR aged under 35 were a small minority of people referred to a food bank (4% in all three surveys), they represented a higher proportion of private tenants who receive support for their housing costs than in the general population at around 30%. This indicates that the policy of extending SAR to under 35s has contributed to them being at a higher risk of needing to use a food bank. This finding chimes with evidence that the gap between LHA rates and rents (of which the gap between SAR and rent for a shared room is the largest) has been contributing to increases in homelessness (Crisis, 2019).

Lack of support with housing costs also included not having support with paying council tax. Until 2013 low-income out-of-work households had their council tax covered by the state. Since then, responsibility for help with council tax has been passed on to local authorities in England and to devolved administrations, and currently in many areas of the UK (not Scotland) such households need to make at least a 'minimum payment'. The lack of full support with paying council tax for low-

⁵⁵ SAR was extended to people aged 35 and under from 25 and under in January 2012.

⁵⁶ Own analysis of Stat-Xplore Housing Benefit data. The absolute number of people on SAR and under 35 years old was 140,000. The proportion has been falling over time and now LHA claimants under 35 on SAR represent 1% of all LHA claimants, likely due to younger single people being more likely than older to have a change of housing circumstances or employment status, making them more likely to naturally migrate from LHA to UC Housing Cost Element (or to no support with rent). It is taken here that the proportion among privately renting recipients of UC Housing Cost Element is closer to 10% than to 1%.

income households was one of the drivers of food bank use, as this tax further drained household budgets that were already very small. This is evidenced by high incidence of council tax debt among respondents to all State of Hunger surveys, with around a third reporting council tax arrears.

Removal of the spare room subsidy

The removal of the spare room subsidy (commonly known as the ‘bedroom tax’) was another reason social renters had to top up their social security in order to pay their rent. Over the survey periods, a decreasing proportion of people using food banks who were social renters were subject to it, from 16% in late 2018, to 13% in early 2020, and 10% in mid-2020 (Table 4-3). Around an additional 3-5% had their ‘bedroom tax’ covered by DHPs. This takes the total subject to the removal of the spare room subsidy to around 1 in 5 of social renters referred to a food bank.

Table 4-3 Percent of social renters referred to a food bank paying ‘bedroom tax’ (%)

	Late 2018	Early 2020	Mid-2020
No	78	79	82
Yes, I am paying it from my own pocket	9	10	8
Yes, but I am unable to pay it (I am in rent arrears)	7	3	2
Yes, but my ‘Bedroom Tax’ is covered by Discretionary Housing Payments	3	4	5
Don’t know	3	3	3
Total	100	100	100

Source: State of Hunger food bank surveys late 2018, early 2020, mid-2020.

Note: Question asked to people renting from the Council or a Housing Association.

Scotland has had the ‘bedroom tax’ since 2013, in line with the rest of the UK. However, people in Scotland do not have to pay the ‘bedroom tax’ as it is fully mitigated through DHPs. People affected need to apply for the DHP to their local authority as there is no automatic mitigation.

In Northern Ireland, people who receive HB or UC housing element may be subject to the ‘social sector size criteria’ or ‘bedroom tax’, which came into being in February 2017, later than in the rest of the UK. However, until March 2021 at least, people affected have their ‘bedroom tax’ automatically paid by a special mitigatory fund set up by the Northern Ireland Assembly. There is expected to be new legislation to extend the payments beyond March 2021.⁵⁷

There is no such guaranteed or automatic mitigation in England and Wales, where people affected have to make applications to their local authority for a DHP. The DHP is not automatic and is usually time-limited, often necessitating repeated applications to mitigate the bedroom tax, although a longer-term award can be made.

57 <https://www.housingadviceni.org/housing-benefit/bedroom-tax-help> (Accessed 23 February 2021).

Experience of Discretionary Housing Payments

DHPs are not a sustainable solution for people facing a sustained shortfall in housing allowance in England or Wales, as they eventually run out, thus only delaying the crisis rather than preventing it. There were mixed experiences of accessing DHPs. The examples below show one respondent who had lost DHP funding while another was unsuccessful in his application:

*Well, I moved here about, I think it was three years ago, it might be four years, and I was getting Discretionary Housing Payment for all of that time. [...] (To cover your bedroom tax. I understand.)
Yes, and now they've said I'm going to need to start paying that.*



(Respondent)

I asked them, just after I applied for Universal Credit, the local housing office gave me advice to ask for a Discretionary Housing Payment, which [Council] turned down three times.*



(Respondent)

However, even with housing costs fully paid, some struggled financially:

The rent was covered. Yes, the rent was covered there, but I still had things like the TV licence to pay, phone bill and stuff like that, so it was really, very, very tight.



(Respondent)

Local welfare assistance schemes

Around two-thirds of people referred to a food bank, surveyed in early 2020, lived in areas where schemes of local or devolved discretionary financial or in-kind assistance in crisis situations were in place. From April 2013, these schemes replaced Crisis Loans and Community Care Grants funded by the UK government and administered by the DWP. The administration of this devolved welfare support was taken up by local authorities in England and national governments in Scotland, Wales and Northern Ireland.

Unlike in Scotland, Wales and Northern Ireland, funding for schemes in England – referred to as ‘local welfare assistance schemes’ (LWAS) – is not national or ring-fenced. As a result, schemes are run by most, but not all, local authorities (Gibbons, 2017). [Table 4-4](#) shows that, prior to the pandemic, less than one in ten people referred to a food bank in England applied to LWAS in the three months before the survey. The proportion increased to 21% during the pandemic in mid-2020. This may reflect the increased funding given to local (and devolved) welfare assistance schemes to mitigate some of the impact of the crisis.

Table 4-4 Applied for help to LWAS (%)

	Late 2018	Early 2020	Mid-2020
No	51	54	59
Yes	7	5	18
Not relevant (no LWAS)	42	41	23
Total	100	100	100

Note: This table refers to England only

Source: State of Hunger food bank surveys late 2018, early 2020, mid-2020

In mid-2020, of people referred to a food bank in the Trussell Trust network who lived in areas with LWAS in England, three in five (60%) people said they had not heard of it. This lack of awareness of LWAS was also widespread in the qualitative research. This finding is important as it highlights the point that while LWAS budgets are sometimes underspent this does not mean that need for support is low. Where people did know about and were able to apply for a LWAS in England there was a relatively high rate of success. Of people that applied seven in ten (72%) applications were at least partly successful in mid-2020 ([Table 4-5](#)). However, this figure had dropped from pre-pandemic levels in late 2018, when nearly nine in ten (87%) were at least partly successful in England. This may also in part reflect the change in nature of provision during the pandemic, with the addition of grant funding.

Table 4-5 Received support you applied for from LWAS (% of people who applied)

	Late 2018	Early 2020	Mid-2020
Yes, and I received what I applied for	76	58	51
Yes, but I received less than I applied for	11	8	21
Application refused	13	33	28
Total	100	100	100

Note: (1) Question asked to respondents who said they applied for LWAS in the past three months (early 2020 survey) or since March (mid-2020 survey). (2) Respondents who said they were 'still waiting for a decision' are excluded from this breakdown. (3) England-only. (4) Results should be treated as indicative due to low sample sizes.

Source: State of Hunger food bank surveys late 2018, early 2020, mid-2020

Personal Independence Payment

The prevalence of ill health and disability in households that needed to use a food bank was extremely high (see [Table 3-8](#) and [Table 3-9](#)). People who have additional daily costs due to disability can apply for a dedicated non-means tested benefit, PIP. This benefit also acts a gateway to other benefits, notably Carer's Allowance. One in ten (9%) households referred to food banks were in receipt of PIP in early 2020.

To qualify for, and to continue to receive, PIP, people must undertake a health assessment. The quality of PIP assessments has been criticised by organisations supporting people with disabilities, and three-quarters of decisions not to award PIP that were taken to Tribunal in 2018/19 were overturned (House of Commons Work and Pensions Committee, 2018; Ministry of Justice, 2019). In the current context, it is important to note that PIP assessments differ from the old Disability Living Allowance

(DLA) assessments, which were valid until 2013, in that some medical conditions that used to qualify for DLA do not qualify for PIP (Citizens Advice Sheffield, 2017).

In late 2018 and early 2020, 1 in 20 (5%) reported having lost PIP, or having the value of PIP reduced, in the 12 months prior to the research. In early 2020 just under one in ten (9%) households referred to a food bank in the Trussell Trust network were receiving PIP. Around 3% of people who needed to use a food bank also reported having to wait a long time for the assessment, an experience which was reinforced by the qualitative interviewees. This was problematic because, over a long period, they had health-related expenses and no additional income to cover them. The Covid-19 pandemic made this situation worse, as face-to-face PIP assessments were temporarily suspended after March 2020 and substituted with telephone assessments, creating ‘delays and backlogs in decision making’ and ‘potentially excluding claimants from their full entitlement for indefinite periods’ (Social Security Advisory Committee, 2020, p7).

A number of people who needed to use a food bank had experienced delays in assessment for PIP, associated with the timing around the pandemic:

I've applied for PIP benefit. I just did the telephone interview this morning for that. I have to wait eight weeks to see.

(Respondent)



No, he's trying to get that PIP, but we filled in the form a few months ago before this coronavirus happened, and we haven't heard nothing at all since.

(Respondent describing household members experience of applying for PIP)



Another respondent had successfully navigated the work capability assessment but found it daunting:

I found that form a little bit scary, because what I thought what they were going to do was take away my Universal Credit and tell me that they thought that I was capable of working a lot more hours than I do. It made it feel very, very intimidating, having to fill that form in.

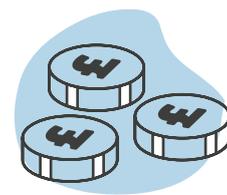
(Respondent)



No recourse to public funds (NRPF)

An estimated 1.4 million people in the UK do not have a right to apply for benefit support from the state.⁵⁸ This is mostly because they are ‘third-country’ (non-UK, non-EU) nationals, and/or they have no legal right to be in the UK. Some of them turn to food banks, but data on the scale of such use is limited due to the sensitivity of the subject.

Using State of Hunger 2021 data, we can identify people who are likely to have ‘no recourse to public funds’: people who are born outside Europe and are not claiming benefits. Between 2% and 4% of people referred to a food bank before the pandemic likely had NRPF status, which increased to 11% after March 2020 (Table 4-6). Evidence reviewed in Bramley (2020) suggested that this group was particularly exposed to income shocks from the economic fall-out from the pandemic because of their reliance on self-employment, and ‘flexible’, informal, casual, and other non-conventional and low-paid types of employment.



11%

of people referred to food banks in mid-2020 are likely to have NRPF up from 2% in early 2020

Table 4-6 State of Hunger survey respondents by NRPF status (%)

	Late 2018	Early 2020	Mid-2020
Not NRPF	96	98	89
Likely NRPF	4	2	11
Total	100	100	100

Source: State of Hunger food bank surveys

Almost two in five referral agencies (38%) and a quarter (25%) of food bank managers said (pre-pandemic) that the limited/restricted access to public funds experienced by migrants and refugees had a very high impact on the need for food banks, while 31% of referral agencies and 10% of food bank managers said the limited or restricted access to local support services (welfare advice, debt advice, homelessness services etc.) had a very high impact on food bank need for this group.

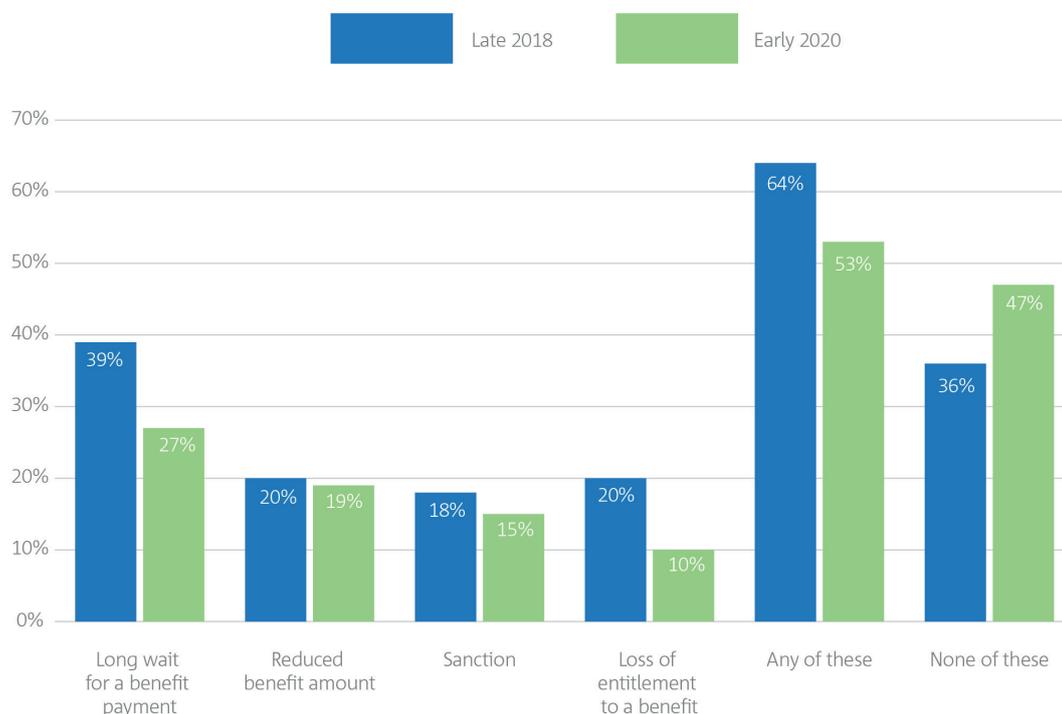
Further issues with the benefit system

Issues with the benefit system, such as delayed payments, loss of entitlement, and reductions in benefit value, were widespread among people who needed to use a food bank in 2019/20. Just over half (53%) in early 2020 reported having a problematic benefit experience in the 12 months prior to the survey.

However, the scale of such problems decreased somewhat between 2018/19 and 2019/20, with the largest absolute decrease in the category of ‘long wait for a benefit payment’. This suggests that the operational side of the benefit system has improved to some extent since 2018 (Figure 4-4). There was also a 25% reduction in respondents citing a benefit sanction in early 2020 compared to late 2018, which corresponds to data that benefit sanctions have decreased in the past few years (Webster, 2020).

58 <https://www.citizensadvice.org.uk/about-us/how-citizens-advice-works/media/press-releases/citizens-advice-reveals-nearly-14m-have-no-access-to-welfare-safety-net/>

Figure 4-4 Percent reporting benefit problems in the 12 months to being surveyed



Source: State of Hunger food bank surveys late 2018, early 2020

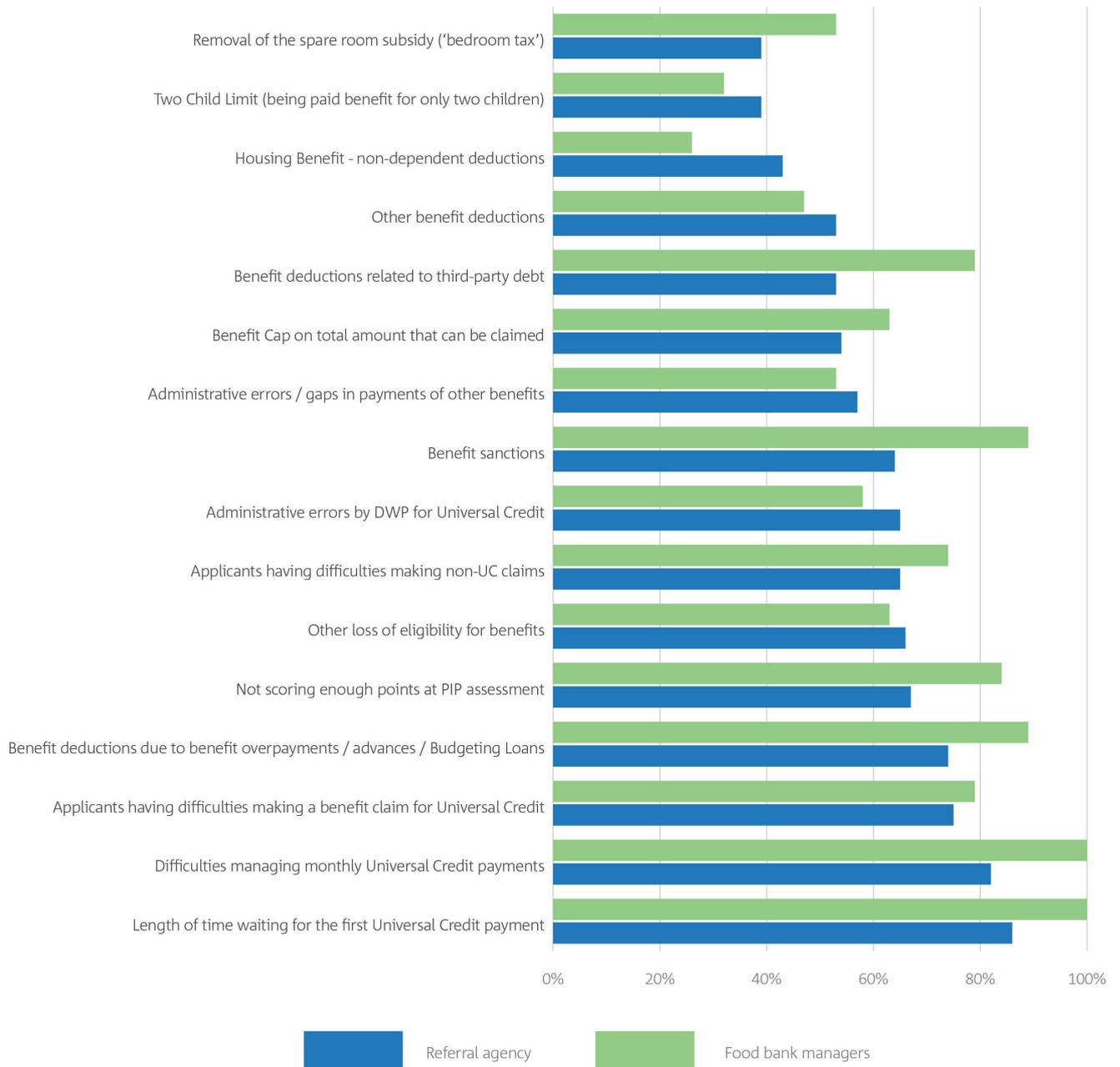
The Trussell Trust referral data also showed a decrease in the proportion which were due to a benefit problem, from 43% in 2018/19 to 37% in 2019/20.⁵⁹ Although the relative decrease was six percentage points, due to the substantial increase in the number of food parcels distributed between 2018/19 and 2019/20 (+18%), in absolute terms the decrease was 2% (from 317,500 referrals to 311,000). The majority of referrals agencies cited ‘benefits’ as the main trigger of food bank use. Other triggers cited were:

- poverty/low income
- health issues
- debts
- household bills
- family crises
- domestic abuse
- addictions/complex needs
- homelessness.

59 The referral form asks for one issue to be indicated by the referral agency. Because most episodes of needing to use a food bank have more than one factor underlying the crisis (as shown in this chapter), any one issue is likely to be undercounted in the statistics, in comparison to reality.

Referral agencies and food bank managers were asked how often people referred to the food bank were affected by different benefit issues (see [Figure 4-5](#)). The scores on the frequency of such difficulties showed that the majority were encountered very often, with strong consensus between referral agencies and food bank managers.

Figure 4-5 Frequency of difficulties experienced comparing food bank managers and referral agencies (% very often or quite often)



BACKGROUND DRIVERS

Low levels of income and issues with the benefit system are identified as the key immediate factors driving levels of need for food banks in the State of Hunger (Sosenko et al, 2019). However, the report also identified that certain demographic groups were at a higher risk of being food insecure even when low income was accounted for.

The State of Hunger (Sosenko et al, 2019) explored the particular characteristics that might influence the likelihood of needing support from food banks. These were conceptualised as 'background' drivers which were not necessarily a direct driver of food bank need and often compounded the low levels of income and benefit problems faced. These background drivers principally relate to:

- The experience of people affected by ill-health and/or recent adverse life experiences (such as eviction or household separation).
- The experience of people who lack access to formal or informal support of the kind that might reduce the likelihood of crisis.

BACKGROUND DRIVER: ILL-HEALTH AND ADVERSE LIFE EVENTS

Adverse life experiences

The link between adverse life experiences and low income is complex, although it is important to note that poverty leads to a higher likelihood of having adverse life experiences, including in childhood (Lewer et al, 2020; Courtin et al, 2019). Furthermore, these challenges can be compounded by the design of systems or the lack of availability of support/advocacy to navigate them. Recent research on destitution provides detailed qualitative evidence on these factors (see especially Fitzpatrick et al 2018, pp.48-53, 69-71, 84, 87-91; see also Fitzpatrick et al 2016, 2020). The State of Hunger research programme also shines a light on three main mechanisms through which these factors may negatively impact on household finances and eventually drive the need to use food banks.

- Adverse life experiences can reduce the likelihood of finding employment and maintaining it (for example, a challenging experience may affect one's mental health to the point of not being able to undertake paid employment).
- Adverse life experiences can make it more difficult to claim benefits and to sustain a claim without additional or specialist support (for example support which recognises poor mental health, addiction, rough sleeping, and having 'no recourse to public funds').
- Adverse life experiences can increase living costs (for example bereavement or relationship separation which may result in separate households for families/former couples).

Prevalence of adverse life experiences

Nearly three quarters (72%) of people who needed to use a food bank in early 2020 had an adverse life experience in the previous 12 months, a similar proportion (66%) to late 2018 ([Table 4-7](#)). The distribution of specific experiences was also similar in the two time points,

with homelessness being the most common one. A new question about becoming sick or disabled was introduced in 2020, and it turned out to be the second-most common adverse experience. Relationship issues were also common, including the breakdown of relationship with family, household separation, and domestic abuse. Around one in eight (13%) households were affected by ‘severe and multiple disadvantage’, defined by having at least two of homelessness, substance misuse, and offending (see Bramley et al, 2015).

Table 4-7 Adverse life experiences (%)

	Late 2018	Early 2020
Homelessness	29	29
Becoming sick or disabled	N/A	20
Breakdown of relationship with family	20	15
Substance Use Disorder	19	18
Eviction	16	12
Bereavement	15	16
Divorce or household separation	14	15
Domestic abuse	14	12
Offending	11	9
Any other adverse life experience	N/A	12
None of these	34	28

Source: State of Hunger food bank surveys late 2018, early 2020. Data comes from a multiple-response question. Three categories regarded the respondent or the partner: ‘becoming sick or disabled’, ‘substance use’, and ‘offending’.

Prevalence of adverse work-related experiences

In early 2020, 37% of people who needed to use a food bank indicated an adverse work-related experience in the previous 12 months ([Table 4-8](#)). Loss of employment was the most prevalent experience, reported by a quarter of people who needed to use a food bank.

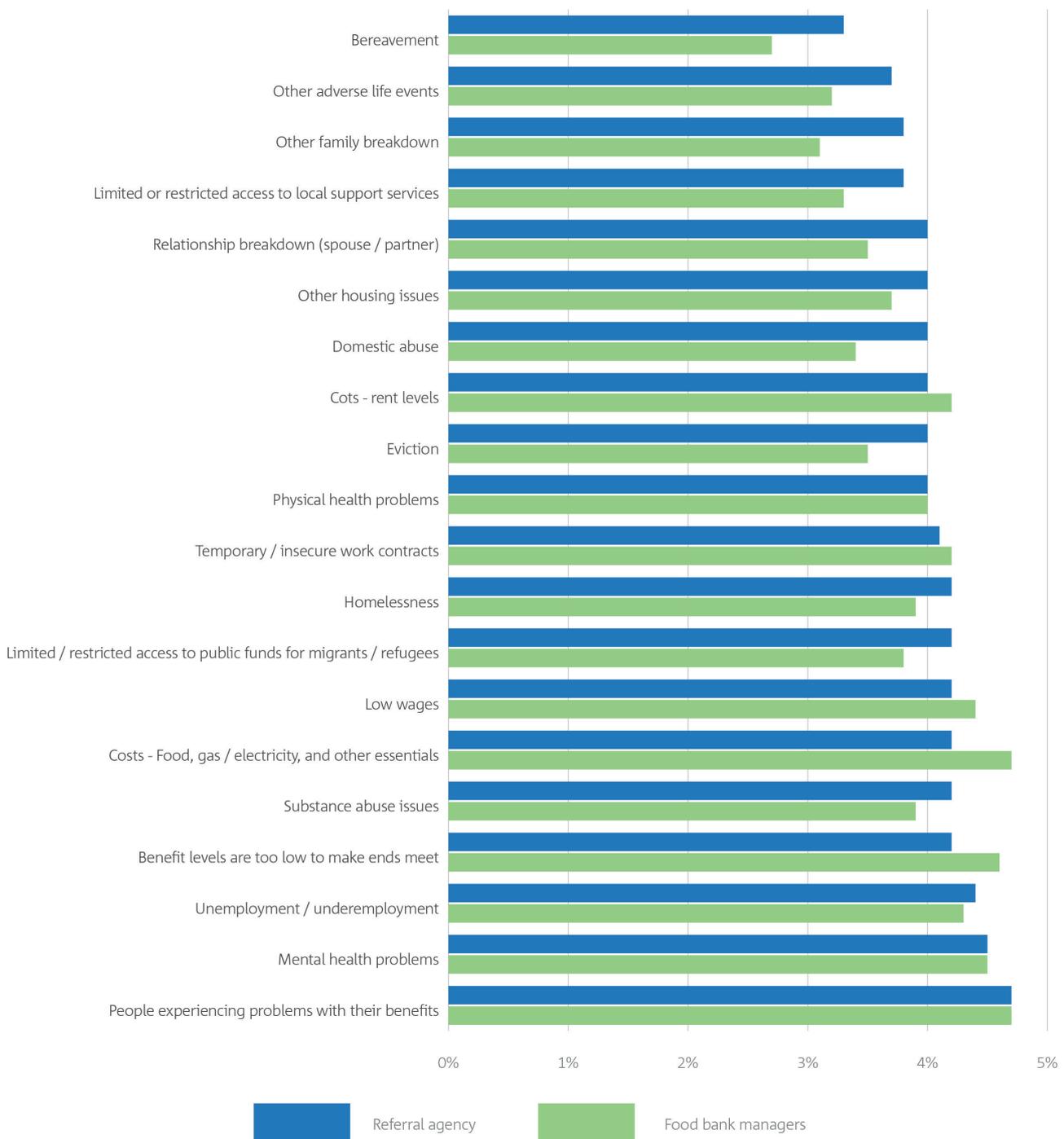
Table 4-8 Adverse work-related experiences

	Late 2018	Early 2020
Loss of a job	23	25
Varying work hours	10	9
Sick leave	8	8
Reduced work hours or a pay cut	7	6
Wages not being paid by an employer	4	3
Giving up employment to look after a family member	4	2
Less income from self-employment	2	1
Any of the above	37	37

Source: State of Hunger food bank surveys late 2018, early 2020.
Note: Data comes from a multiple-response question.

Further evidence of these adverse life and work experiences was provided by the food bank managers and referral agencies. Both groups highlighted benefit issues (loss of, eligibility and delays) and low benefit levels, alongside cost of essentials and housing as well as unemployment and low wages or insecure work. At the same time there were quite a lot of mentions of health issues (including mental and physical health and substance issues) and relationship, family, and support access issues (see [Figure 4-6](#) comparing food bank managers and referral agencies).

Figure 4-6 Impact of different issues (average scores) comparing food bank managers and referral agencies



Note: The chart shows average (mean) scores on impact, with scores calculated as follows: Very high impact scores +2, high impact +1, moderate impact 0, low impact -1, very low impact -2. Don't know excluded. Referral agency survey n: 249; Food bank manager survey n: 17 (both 2020)

Ill-health

The scale of ill-health among people referred to a food bank has been evidenced in Chapter 3. While in one sense ill-health and adverse life experiences are quite distinct, they are similar in how they affect the financial situation of the person concerned.

It needs to be emphasised however that ill-health was a background driver while benefit levels and benefit issues were the primary, immediate driver. This is most clearly shown by the fact that although health worsened with age (see section on disability in Chapter 3), there was a cliff-edge drop in food bank use past age 65, when many would be eligible for guaranteed benefit income in the form of Pension Credit. Additionally, benefit penalties like the 'bedroom tax' would have stopped, with less likely liability for council tax. Pre-pandemic UC standard allowance represented 45% of the value of Guaranteed Pension Credit.

Experience of adverse life experiences and ill-health

Relationships between drivers may be complex. For example, poor mental health may trigger an adverse life event such as household separation. Relationships may also be bi-directional. For example, an adverse life experience such as losing a job may trigger poor mental health, but similarly poor mental health may trigger a job loss. What is known to affect all of the drivers is the existence and persistence of poverty (Treasurer, 2020). Common 'tipping points' to needing to use food banks reported by qualitative respondents were loss of work or decline in health (or both):

Yes, minimum wage. It was minimum wage, and the last month or so of being in [] I had a really bad chest infection, and I didn't get any sick pay at all. It was just statutory sick pay, so financially it was very bad.*

(Respondent)

A spiralling debt situation was common alongside declining mental health:

Purely because of the financial situation that we were in. It seemed that everybody was crawling out of the woodwork to say that I owed them money. I owed the DWP. I owed a water bill from [], council tax, everybody suddenly started demanding the money, and it just got too much for me. I was trying to pay bills to keep our heads above water, but it was just... Somebody - I can't remember who it was now - but somebody said that they would give us a voucher for the food bank. I can't remember who that was now, but we got the voucher, and we went along, and everybody was lovely and really helped us out.*

(Respondent)

In one case a respondent fled domestic abuse which led to homelessness, financial hardship, and mental health problems:

No way, that'd definitely be the first time. I've got extremely good qualifications, I've worked well, I've run my own businesses and things. I didn't want for anything at all financially. Then all of a sudden it was away.

(Respondent)

One person with serious mental health problems still identified the trigger to his need to use the food bank as a gap in benefits, however:

Because I didn't have any money. My savings had dried up waiting for benefits to come through.

(Respondent)

While for some mental health issues were more recently related to financial hardship or job loss, some respondents associated getting into debt with their poor mental health over the longer term:

Well, a couple of years ago my father passed away and obviously I got quite depressed and my paying things and everything got behind. Spending money on the wrong things, buying the wrong things, not - being unwell, so I'm trying to turn around and get back to normal. I was getting where I wasn't able to buy enough food because I was paying extra bills, I was late with, and it was escalating the problem, yes.

(Respondent)

I've previously had depression with life events, but the biggest factor was the finance. I couldn't see a way out of it. [...] I've got two credit card debts and one for £16,000 and another for £8,000, and I've got an overdraft. My overdraft is currently £3,400.

(Respondent)

Background driver: Lack of informal and formal support

People on low incomes often need to rely on informal support when there are insufficient or no formal support mechanisms in place. The operative definition of informal support would be family, friends, and neighbours and formal support would comprise statutory services plus independent and charitable services providing advice, support, advocacy, and material assistance. Reasons for needing to rely on informal support include: reduced income; unexpected bills or costs; lack of savings; high interest rates for borrowing; an inability to access the labour market; and lack of eligibility for social security payments.

In the State of Hunger research programme's surveys of people referred to a food bank in the Trussell Trust network, support is defined as being from family, friends, or a local organisation, which does not easily allow it to be split into formal and informal. Thus, informal support when referring to the survey data includes local organisations. In the following sections on formal and informal support, the data used are the survey data of people referred to a food bank in the Trussell Trust network, the surveys of food bank managers and referral agencies, and the qualitative data.

Informal support

People who needed to use a food bank in early 2020 tended to have either exhausted informal help, not to have anyone to ask for help, or to have been receiving help but that was not enough to prevent them having to use a food bank. Only a minority of people who needed to use a food bank (12%) said that they did not want to ask family or friends for help (Table 4-9).

Table 4-9 Support from family and friends (%)

	Late 2018	Early 2020
I have already asked family or friends for help but I can't ask any more.	44	42
I can't ask family or friends for help because they are not in a position to help me.	19	20
I don't have family or friends who I could ask for help.	16	14
I don't want to ask family or friends for help.	12	12
I am getting help from family or friends but that's not enough to tide me over.	10	11
Total	100	100

Source: State of Hunger food bank surveys late 2018, early 2020.

Nearly half (46%) of people who needed to use a food bank in mid-2020 said that it is 'very true' that they 'needed to use the food bank because the support they used to have, from family, friends, or a local organisation, was more limited during the lockdown'. A further 29% felt this statement was 'somewhat true' to them.

This evidence is corroborated by data from the UKHLS at the end of April 2020. One of the questions in the survey was 'Thinking back to earlier this year, before the outbreak of the Covid-19 pandemic, how has the help and support you receive from family, friends, or neighbours who do not live in the same house/flat as you changed?', with one of the response options being 'I receive less help from some people who previously helped me'. People reporting loss of informal support during the lockdown were 67% more likely to need to use a food bank than people without this experience.⁶⁰

60 Odds is the probability of the event occurring divided by the probability of the event not occurring. For example, odds of 3 means that out of four people, three experienced the event and one not.

Experience of informal support

The qualitative research also highlighted the importance of informal support. One respondent said that he was fortunate to have access to financial support from family and friends:

Family and friends, yes, I didn't - I've never borrowed from a lender or a loan person, and I never will because it's silly where you end up paying nearly twice as much back than what you borrowed. So family and friends, I have borrowed from and I've paid them back.



(Respondent)

Another respondent had built a support network through friends and work:

Yes. I've got a really good friend... Well, a couple of really good friends that have supported us, and I've got a really good team at work as well. My daughter's got a good team at work, and at college, so we're much better off now.



(Respondent)

Yet another used to be able to rely on parental financial support, but this was no longer possible:

I used to borrow money off my parents, but then my dad died, and then my mum really hasn't got enough to lend now.



(Respondent)

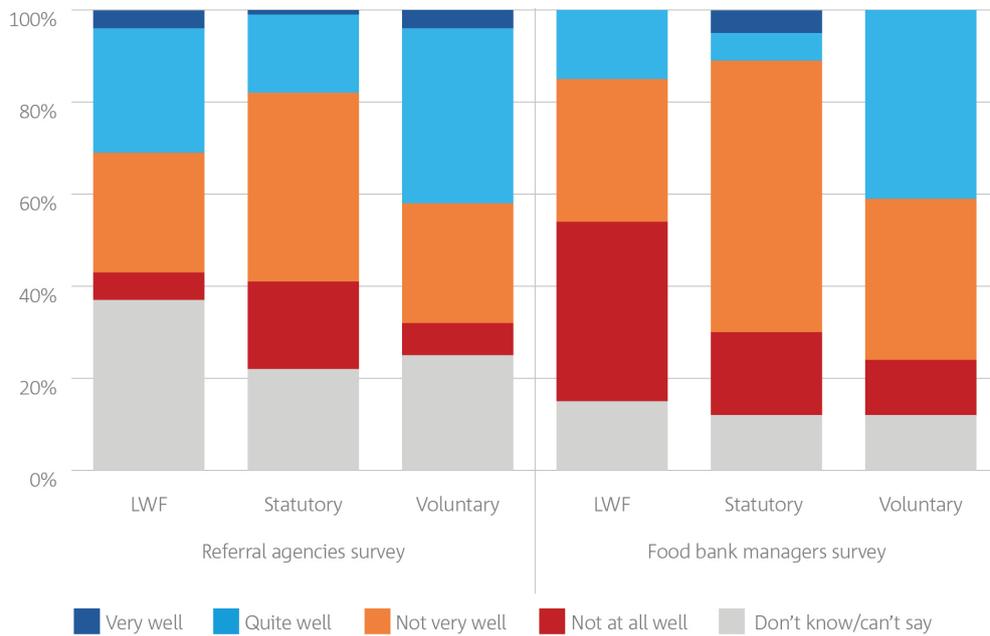
Formal support

Referral agencies and food bank managers were asked how well they felt local agencies had been able to prevent people needing to use food banks (pre-pandemic). Referral agencies and food bank managers were most negative about statutory responses and most positive about the voluntary sector, with around 40% saying voluntary agencies did well to prevent the need for food bank use compared with between 10% and 20% for statutory agencies.

Local welfare assistance schemes

Around 30% of referral agencies and 15% of food bank managers said the local welfare assistance scheme did well to help prevent people needing to use food banks. It should be noted that these responses from referral agencies and food bank managers were collected before additional funds were put into local and devolved welfare assistance schemes across the nations, as a result of the pandemic.

Figure 4-7 Perceptions of how well local responses have been able to prevent the need for food bank use



Referral agency survey n: 249; Food bank manager survey n: 17 (both 2020)

Local service support

Many local providers felt that they, and others, were struggling to respond to the level of need for food aid in their local area. In particular, services for people with greater levels of need were highlighted:

I work in mental health services and the number and severity of our referrals has gone up significantly. However, we have less staff than a year ago, and there are fewer community resources for us to signpost service users to. People feel trapped, scared, and unable to access help when they need it.

(Referral agency)

I think that things are more difficult as there are less resources available for vulnerable people in general. Cuts to council services have hit service users, with less advice and support available unless people are in real crisis. The voluntary sector is also struggling, with less funding and higher demand for help.

(Referral agency)

Or people who do not have recourse to public funds. The ones with no recourse are the most vulnerable and are given very limited support if any.



(Referral agency)

Issues with formal support

It was recognised (pre-pandemic) that vulnerability could be a long-term issue and various services face significant challenges:

Major cause of crisis - chronic insufficient income rather than short episodes of crisis, leaves us worried for the future. Not enough advisors out there (for example in Citizens Advice, other providers) - they're just too stretched. Council's welfare assistance scheme and benefits maximisation team are great, but waiting time is too long, again they are too stretched. Local DWP coaches and teams are individually supportive and helpful, but are constrained.



(Food bank manager)

Services are very stretched, and often we feel part of their (statutory) service rather than an emergency measure.



(Food bank manager)

There were, however, some positive examples of benefiting from the support services available:

The help of the third sector is great. Not just in terms of practical assistance of donated items but in supporting and guiding people.



(Food bank manager)

The council's [local welfare] scheme is very good, and has helped many thousands of people, but the wait for the decision (typically 48 hours) is too long for those people who only seek help when absolutely desperate.



(Food bank manager)

Positives of formal support

There were also some good examples given by referral agencies and food bank managers of discretionary support services and effective statutory provision (again, pre-Covid-19):

Citizen support scheme and the Discretionary Housing Payments can relieve people on payment to allow them the breathing space to catch up.

(Referral agency)



Our Welfare Rights office is good at giving welfare advice and helping people with appeals.

(Referral agency)



Local council supports more school holiday club programs, so we see a smaller rise in the number of families in the summer holidays now.

(Food bank manager)



Access to good advice and information was important to achieving positive outcomes. One respondent had been put off applying for PIP until they had access to the right support:

He did... He was going to apply for it (PIP) earlier, but he didn't think he'd get it, because all the questions looked so complicated, so we gave up. Then the Citizens Advice told us that we should have applied for it. We ordered it again - the booklet - and went up there with them. They know how to word things better, don't they?

(Respondent)



Another respondent had received support from her social landlord:

I am in contact with one of the ladies at [Housing Association] who is a Universal Credit adviser. She's really very, very good. She's been a huge help to us, and just rang us yesterday, just to make sure we were all okay.*

(Respondent)



Accessing support services was important in enabling people facing hardship to maximise their income, through applying for the benefits they were entitled to or, as mentioned earlier, negotiating more affordable debt repayments.

STATISTICAL MODELLING OF RISK FACTORS AND DRIVERS

In the last part of this chapter, we report on the findings of quantitative modelling analyses that shed light on the drivers of food insecurity and food bank need. Large-scale datasets are analysed to explore the relative roles of the factors discussed individually in the preceding sections, while allowing for the influence of other factors. Such analyses provide stronger, although not necessarily conclusive, evidence on the causal role of different factors by taking account of a wide range of suggested factors within the analysis.

There are two distinct approaches to statistical modelling of potential drivers reported in this chapter. The first is an individual/household-level model which aims to link different risk factors, circumstances, and life events to the self-reported levels of food insecurity, based on a major national household survey (UKHLS) and reported on in [Table 4-10](#). The second approach is an aggregated area-level model which focuses on the relationships between changes in key economic variables and the numbers of people affected by particular mechanisms, and changes in the actual numerical take-up of food parcels in those local areas ([Table 4-13](#)). These approaches are complementary, reinforcing some findings while in other respects providing distinct insights.

MODELLING DRIVERS OF FOOD INSECURITY AT INDIVIDUAL LEVEL

Key points

Food insecurity is six times more prevalent among people claiming income-replacement benefits (UC, ESA, JSA) in 2020.

UC is a key driver of food insecurity: 12.5% of people waiting for their first UC payment and 29% who recently started receiving their UC payments were food insecure (compared to the average of 4%).

People with 'poor' self-reported health are three times more likely to be food insecure, controlling for other variables.

Unemployed people are 33% more likely to be food insecure, controlling for other variables.

People aged between 25-34 are 47% more likely to be food insecure, controlling for other variables.

People saying they 'often' felt lonely had nearly ten times higher odds of being food insecure than people 'hardly ever or never' feeling lonely.

Food bank use is a manifestation of need and destitution. If there was no food bank to go to, that need would be unmet.

Increased provision of food banks results in increased uptake because of the underlying unmet need.

Due to the lack of suitable quantitative data, State of Hunger (Sosenko et al, 2019) said relatively little on what drives food insecurity among the general population. This report makes use of UKHLS data collected in the summer of 2020, in response to the unprecedented Covid-19 pandemic, to begin to fill this gap. As noted earlier, UKHLS questions are different from the preferred HFSSM definition of food insecurity, so act as a proxy. It should also be recognised that 2020 cannot be considered a normal year, although the underlying drivers of food insecurity are likely to be similar. The framework of three drivers of food bank use presented earlier in this chapter is used in the following analysis of drivers of food insecurity.

Chapter 3 showed that food insecurity was associated with low income and some socio-demographic characteristics such as age, tenure, and employment status. Since a direct causal link can be made between insufficient income and not being able to afford food, it is reasonable to take it that low income was a driver of food insecurity. An obvious question to ask, then, is why some households' income was so low that they could not afford food? The fact that very few food insecure people were in full-time work (and few worked part-time) clearly points in the direction of the problem having to do with out-of-work income.⁶¹

In July 2020, UKHLS survey participants were asked questions about food insecurity and about income sources, including receipt of income-replacement benefits. Food insecurity at the time of the survey was six times more prevalent among people who were claiming income-replacement benefits (UC, ESA, JSA) in early 2020 than among people who were not (18% and 3% respectively). This suggests that the low level of income from those benefits was a driver of food insecurity.

Other data collected in the same survey suggest that the five-week wait for the first proper UC payment is a key driver of food insecurity. Food insecurity was considerably higher among people who were waiting for their first UC payment at the time of the survey (12.5% compared to the average of 4%) and for people who recently started receiving their UC payments (29%). Food insecurity was also very high among a small group of people who had tried to apply for UC in the period since March 2020 but were 'unable to complete the application process' (22%). Furthermore, the five-week wait for the first proper UC payment is a key driver of destitution and food bank use, as shown in other studies including Fitzpatrick et al (2020 pp: 57-58), Corlett (2020), and Vizard & Hills (2021 forthcoming). These findings link to concerns voiced by many support organisations that some vulnerable applicants are not be able to navigate the UC system (NAO, 2020).

The five week wait for UC is a key driver of food insecurity

29%

of people who recently started receiving UC were food insecure vs. 4% on average

⁶¹ In 2020, a single person working full-time on the National Living Wage earns nearly 90% of the amount required to achieve the minimum socially acceptable standard of living, whereas a single unemployed person on a legacy benefit such as JSA receives 34% of that amount (43% if they are on UC after April 2020) (Hirsch, 2020).

Most households who were on income replacement benefits in early 2020 (ESA, JSA, UC) were not food insecure in the summer of 2020; however, this analysis did not include data on deductions, sanctions, and shortfalls, which could partially explain why some people receiving benefits are more likely to be food insecure than others. In addition to low benefit levels, there appear to be other factors at play: household food insecurity related to low benefit income is often compounded by other complicating factors. The earlier qualitative discussion of drivers of food bank use is useful here, as it provides suggestions as to what some of those other factors may be: ill-health, adverse life events, and a lack of support. Time may be another influential factor; people who are receiving a low income temporarily may be able to draw on savings or wait to replace worn-out items until their income improves. In contrast, households who are chronically in low income do not have these options.

The model in [Table 4-10](#) used UKHLS survey data from mid-2020 to model the predictors of food insecurity. This provides further evidence for the claim that ill-health is a driver of food insecurity, alongside low income, identifying as a ethnic minority, younger age, and some tentative evidence that lack of support (as measured by ‘loneliness’) is a driver of food insecurity. What this analysis cannot say is whether many more people who do have good social support would be food insecure without it.

Table 4-10 Results of a logistic regression model predicting food insecure status

	Odds ratio	Robust Std. Err.	Significance (p-value)	95% Conf. Interval
Whether feels lonely				
Hardly ever or never	1 (reference group)	.	.	1.00,1.00
Some of the time	3.06	0.65	0.000	2.02,4.65
Often	9.78	2.46	0.000	5.97,16.00
Self-reported health				
Excellent	1 (reference group)	.	.	1.00,1.00
Very good	1.09	0.41	0.811	0.52,2.29
Good	1.9	0.69	0.077	0.93,3.88
Fair	2.93	1.14	0.006	1.36,6.29
Poor	3.13	1.42	0.012	1.29,7.63
Health condition				
No	1 (reference group)	.	.	1.00,1.00
Yes	1.2	0.23	0.353	0.82,1.74
Decile of current weekly household income BHC (1=lowest)	0.84	0.03	0.000	0.79,0.89
Unemployed				

	No	1 (reference group)	.	.	1.00,1.00
	Yes	1.33	0.27	0.163	0.89,1.97
White ethnicity					
	No	1 (reference group)	.	.	1.00,1.00
	Yes	0.57	0.12	0.009	0.37,0.87
Age					
	16-24	1.1	0.42	0.804	0.52,2.31
	25-34	1.47	0.39	0.15	0.87,2.47
	35-44	0.68	0.18	0.131	0.41,1.12
	45-54	1 (reference group)	.	.	1.00,1.00
	55-64	0.34	0.08	0.000	0.21,0.55
	65-74	0.19	0.07	0.000	0.09,0.38
	75+	0.36	0.13	0.006	0.17,0.74
Couple					
	No	1 (reference group)	.	.	1.00,1.00
	Yes	0.8	0.14	0.22	0.56,1.14
Constant		0.03	0.02	0.000	0.03,0.09

Observations = 8,393

Pseudo R squared = 0.21

Note: a 'reference group' refers to the category of a categorical variable against which all the other categories in the model are compared.

Source: UKHLS data (July 2020). UKHLS questions differ from the preferred HFSSM definition of food insecurity, so act as a proxy in this model.

Respondents saying they 'often' felt lonely were nearly ten times more likely to be food insecure than people who 'hardly ever or never' feel lonely. While not everyone who feels lonely will lack support, research evidence shows that these two phenomena are associated (e.g. Hombrados-Mendieta et al, 2013; Menec et al, 2020). We are in part using 'loneliness' in this model as a proxy for lacking family/social support but it is not a direct measure of that (we do not have direct measures of social support in this dataset). We would suggest that while they have a relationship to each other,⁶² loneliness is likely to capture other unmeasured factors as well. For example, loneliness might proxy adverse events or circumstances around family and relationships, mental health problems, housing, or other things not in this model.

It should be noted that loneliness was more prevalent among groups with socio-demographic characteristics associated with food insecurity. For example, nearly a quarter of respondents in 'poor' health reported often feeling lonely compared to 2%



Those often lonely *are 10 times more likely to be food insecure* than people who are hardly ever or never lonely

⁶² Note that this model has a better fit (pseudo R-squared) than a similar model that does not include the 'loneliness' predictor, from Chapter 3 and presented in the Technical Annex.

of people in 'excellent' health. Likewise, loneliness was more prevalent than average among people on low incomes, people living alone or single parents, social renters, people identifying as from a minority ethnic group, and younger people, particularly people aged 16 to 24.

Variation models were explored including and excluding different variables. To illustrate such sensitivity tests, in the Technical Annex (Bramley and Sosenko, 2021) we illustrate a version of the model excluding the loneliness variable. This test does suggest that this variable adds somewhat to the overall explanatory power but also influences the apparent effects of some other variables, including unemployment and household composition (couples).

These key drivers of food insecurity appear to lend themselves to be classified as 'structural' versus 'individual' factors (low benefit income being a structural driver and ill-health/adverse life experiences/lack of support as individual). However, this would be a simplification as social structures, particularly economic structures, lead to events such as ill-health, household separation, and homelessness (e.g. Cooper and Stewart, 2017; Bramley and Fitzpatrick, 2018; Treanor, 2020).

The role of adverse life experiences over time could not be explored due to data limitations, but this should change relatively soon as the national UKHLS 'Understanding Society' survey will be collecting longitudinal information about food insecurity from 2021.

Covid-19 pandemic

The Covid-19 pandemic has been mentioned in a few different sections in this chapter. The scale and importance of this pandemic warrants a focused discussion, bringing together key pieces of evidence.

The first question that logically arises is: what proportion of people who have needed to use a food bank in the Trussell Trust network since the pandemic started have done so because of the pandemic? The mid-2020 State of Hunger survey collected data that sheds light on this. Nearly four in ten (37%) people who needed to use a food bank indicated that the Covid-19 pandemic was the main reason they needed to use the food bank, while 55% said they would still have needed to use the food bank if there had been no Covid-19 pandemic. One in 10 (9%) were not sure which of these two categories reflected their circumstances better.

Importantly, of people who said that the Covid-19 pandemic was the main reason they needed to use the food bank, half had used a food bank in the past, before the pandemic. Around 20% to 25% of people using food banks in mid-2020 were completely 'new' to needing to use a food bank, i.e. had not used a food bank before and needed to use a food bank due to the adverse impacts of the Covid-19 pandemic. There is evidence that this completely new group was already living in straitened circumstances. The data show that when the pandemic unfolded, they did not have savings or only had small savings that did not last long and the proportion of homeowners among people who needed to use a food bank did not increase at all during the pandemic.

The pandemic also triggered employment shocks on a scale unprecedented in recent times. In October 2020, 782,000 fewer people were in payrolled employment when compared with March 2020 (ONS, 2020). The Claimant Count increased from 1.24

million in March 2020 to 2.7 million in August 2020 (ONS, 2020a). Over one in four workers – 9 million people - were on furlough during the spring lockdown and a further 2.6 million used the equivalent scheme for self-employed people (HMRC, 2020a, 2020b). A very large number of self-employed people were not eligible for this scheme and many lost much or all of their income (Gardiner & Slaughter 2020). Importantly though, relatively few of people affected ended up being referred to a food bank, as evidenced by the fact that only 7% of people who needed to use a food bank in mid-2020 said that they did so due to the Covid-19 pandemic also indicated having lost a job or reduced working hours since March.

The vast majority of people who lost employment in the pandemic or who lost some working hours have avoided needing to be referred to a food bank, likely because they had enough savings, were sufficiently supported by UC, were delivered food by a local authority due to shielding, or could draw on support from family and friends to tide them over. People for whom these avenues were unavailable needed to use a food bank – or went without food (also see Weekes et al, 2020; Bramley et al, 2020).

Having to shield for health reasons appeared to be associated with food bank use during the pandemic, but shielding was not the critical factor. One in six (16%) people who needed to use a food bank in mid-2020 reported that they were advised by the NHS to shield. However, shielding is unlikely to have been the key factor in this group needing support from a food bank in this period. Most of them (85%) were already in a low-income situation, as they either ‘would still need to use the food bank regardless of the Covid-19 crisis’ or had used a food bank in the past, before March 2020.

It would seem that low-income households have been relatively protected during the pandemic because less of their income is from earnings, but not having savings and losing support still left them more at risk of having to use a food bank than better-off households whose earned income decreased. The important role of savings, existing debt, and family support was highlighted by the additional report into the impact of Covid-19 on food banks (Weekes et al, 2020; Bramley et al, 2020).

The role of food bank provision

It was shown in Chapter 3 that the number of food banks in the Trussell Trust network has grown over the last ten years, particularly rapidly between 2011 and 2014. Two arguments around this growth in provision have been put forward in the past. Because they are important for shaping the public’s opinion on food banks, and periodically re-emerge, they warrant a dedicated analysis.

The first argument has been put forward by some politicians who have suggested that people’s motivation for using food banks was opportunistic: food parcels were sought because it made economic sense, as they were a ‘free good’ (HL Deb 2 July 2013). What logically followed was that uptake of food parcels would grow over time as more people learned about this avenue; this growing use would in turn trigger growth in provision – and so the cycle would continue.

There is plenty of evidence against this argument, from State of Hunger and other research. As Chapter 3 showed, people who needed to use a food bank were living off an extremely low income, one that did not cover even the essentials. The average income after housing costs in early 2020 was around £8 per day for a couple. Almost everyone was destitute and the vast majority were severely food insecure. Furthermore,

food parcels may not have a direct financial price but they do have an emotional price tag attached to them; as State of Hunger qualitative interviews revealed, people typically feel humiliated by having to rely on charity (see also Connors et al, 2020; Fitzpatrick et al, 2016; Garthwaite, 2016; Purdam et al, 2016). Also, obtaining a food parcel from a food bank in the Trussell Trust network required time and effort, as people needed to speak to a professional, such as a Citizen's Advice worker, to be referred.

The second argument does not question the need being genuine but claims that the rise in the number of food banks gives a misleading impression of the need growing in scale by the same proportion. Perhaps, after adjustment for increasing provision, the need for food parcels may have been more stable over the past decade. Had this been true, it would put into question claims made by the third sector and the previous State of Hunger (Sosenko et al, 2019) report that welfare reform has been one of the key drivers of the need to use food banks.

The evidence on food bank provision

In this section we report some supplementary analyses designed to shed further light on the extent to which the strong growth in food parcel take-up may have been driven by increased supply of food banks. Our more general overall finding on this is based on the statistical model reported in the last section of this chapter, which suggests that on average and controlling for other factors the increase in food parcel numbers distributed by food banks in the Trussell Trust network associated with additional food bank presence is relatively small in proportional terms.

At a more detailed level, it can be difficult to disentangle the trend in need from the trend in provision in some localities, because most food banks do not exist in complete geographical isolation from other food banks. If a second food bank opens in an adjacent area, the first food bank will likely see a drop in uptake simply because for some people the new food bank will be closer to get to. If this is not taken into account, it would misleadingly appear that the level of need decreased in the area where the first food bank is located.

To further explore this issue, the State of Hunger research identified a small number of food bank centres (individual venues) that have continuously existed in geographical isolation from other food banks (whether in the Trussell Trust network or independent) and investigated trends in food parcel uptake.

[Table 4-11](#) shows that the uptake in emergency food parcels has increased even in geographically isolated food bank centres,⁶³ by a similar order of magnitude to the increases recorded overall.

63 'Geographically isolated' means here that the nearest food bank (Trussell Trust or independent) was at least 15 miles away.

Table 4-11 Year-on-year change in the uptake of food parcels in geographically isolated food banks in the Trussell Trust network

Year	Median change, unweighted (%)	Median change, weighted (%)
2015-16	25	28
2016-17	18	22
2017-18	3	3
2018-19	19	22
2019-20	25	25

Source: the Trussell Trust administrative data. Results for 2012/13-2014/15 also show year-on-year increases but may not be reliable due to a very small number of food banks that were continuously isolated from 2011/12 to 2019/20, and are not shown. Only full operational years were taken into account, i.e. where the food bank was open continuously from April to March. The data were weighted by the size of the food bank in terms of its number of parcels the previous year.

A complementary analysis investigated trends in year-on-year average change in the number of food parcels distributed by all established food banks. Had this average change been positive (increasing) despite the rise in the number of food banks, it would mean that both provision and need have been rising. To make this analysis less sensitive to the (sometimes volatile) dynamic among recently set up food banks, the change has been calculated only among established food banks, i.e. ones that have been operational for at least 30 consecutive months.⁶⁴ As can be seen in [Table 4-12](#), the uptake of food parcels was on average rising among established food banks in six of the last eight years, despite the presence of newly established food banks potentially meeting some of the existing levels of need.

Table 4-12 Year-on-year change in the uptake of food parcels among established food banks in the Trussell Trust network and in the whole network

Year	Change in the number of food parcels distributed by the whole Trussell Trust network (%)	Median change among established food banks, unweighted (%)	Median change among established food banks, weighted (%)
2013-14	166	49	49
2014-15	20	-7	-3
2015-16	2	-4	-3
2016-17	8	5	8
2017-18	13	12	12
2018-19	19	16	18
2019-20	18	20	19

Source: the Trussell Trust administrative data. Weighting refers to the number of food parcels distributed by each food bank in each year. The median is the middle number in a sorted list of numbers.

⁶⁴ For each food bank, the first complete financial year of operation provides the reference point for the next full financial year and therefore no change value is calculated for this first full year. However, if the food bank was operational for fewer than six months before the first full financial year, no change value is calculated for the second financial year either (only for the third and subsequent years). This is because it is assumed that it takes at least six months for a new food bank to become known in the area. For a food bank that was set up for example in January, the number of food parcels distributed in the first full financial year would not provide a reliable reference point (a reliable gauge of real need) for the second financial year. Some food banks also only begin operating with a limited number of referral agencies, to ensure they are able to meet the need through the available food donations, and do not immediately overwhelm themselves.

Modelling drivers of food bank need at area level

The modelling of food parcel uptake at Local Authority District level in England uses a bespoke panel dataset of 309 local authorities in England that was constructed and tracked over nine financial years, 2011/12 to 2019/20. The dependent variable in the modelling was the number of food parcels distributed by food banks in the Trussell Trust network in each local authority in each financial year. The independent variables comprised thirty-four variables identified by the State of Hunger research and previous studies (e.g. Perry et al, 2014; Jitendra et al, 2017) as potential determinants of take-up of food parcels.⁶⁵

This model builds on the one in State of Hunger (Sosenko et al, 2019) and has been modified to incorporate new or slightly better forms of certain variables. It has already played a useful role in the special project on Covid-19 impacts by estimating what might have happened without the Covid-19 pandemic, and the potential impact of benefit changes made at the outset of the pandemic (Bramley 2020, Weekes et al 2020).

The model⁶⁶ in [Table 4-13](#) showed a statistically significant effect of seven factors on food parcel uptake across 309 local authority areas in England over that nine-year period. These seven factors related to:

- 'provision', i.e. the number of food banks in the Trussell Trust network operating in each local authority each year
- economic need in the area (unemployment)
- the overall scale of the benefit system response
- the relative generosity of benefit rates
- UC rollout
- sanctions; and
- the 'bedroom tax'.

These findings are similar to those reported in State of Hunger (Sosenko et al, 2019), with some detailed differences. As this model uses financial year data, i.e. to April 2020, it could not be used to investigate the new factors that emerged during the Covid-19 pandemic.

[Table 4-13](#) shows the main output from this model, where the 'coefficient' measures the change in food parcel numbers per 1,000 working-age residents associated with one unit increase in the relevant variable, allowing for the effects of other variables in the model.

⁶⁵ These independent variables were derived from a range of sources including the ONS, the DWP, the Valuation Office Agency and MHCLG. These variables covered aspects of the benefit system, the structure of the local economy, demographic composition of the local population, and local housing and homelessness (see Technical Annex for more information).

⁶⁶ The model is an ordinary least squares regression fitted to data expressed as annual changes ('first differences').

Table 4-13 Results of a regression model predicting food parcel uptake, 309 local authorities in England, 2011/12-2019/20

	Coefficient	Robust Std. Err.	Significance (p-value)	95% Conf. Interval
Number of food banks in the Trussell Trust network per 1,000 WA* population	358.30	27.80	0.000	303.78,412.82
Real value of main income replacement benefit**	-1.37	0.26	0.000	-1.89,-0.85
Percent of WA population on out-of-work benefits	-2.97	0.68	0.000	-4.31,-1.63
Interaction of the two preceding variables	-0.62	0.65	0.346	-1.90,0.67
Percent of WA population who are unemployed	0.85	0.34	0.013	0.18,1.51
Percent of claimants of WA benefits who are on UC	0.36	0.04	0.000	0.27,0.44
Number of JSA and ESA sanctions per 1,000 WA population	0.24	0.05	0.000	0.13,0.34
Number of households affected by 'bedroom tax' per 1,000 WA population	0.46	0.14	0.001	0.19,0.73
Constant	0.61	0.36	0.092	-0.10,1.32

Observations = 2,472

R squared = .31

* WA: working age

** UC standard allowance for people aged 25 or older, previously JSA personal allowance. Adjusted for inflation. Reference year: 2011.

Because different explanatory variables are in different units, with different ranges of variation, it is helpful to spell out the size of the effect of each of these factors on food parcel uptake in the following way:

- One extra food bank centre would see an increase of 358 parcels (an 8% increase) in a typical local authority.
- One percentage point higher unemployment would have led to 0.85 more food parcels per 1000 working age population, equivalent to an extra 107 in a typical local authority, a 2% increase.
- One percentage point more of the working age population on working age benefits would have reduced food parcels by 2.7 per 1000, 291 in a typical local authority, or about 6.5% of the 2019/20 level.

- A £1 increase in UC/JSA/ESA/IS standard allowance was associated with a decrease of 2.6%, or 118 food parcels in a typical local authority (relative to the 2019/20 level).⁶⁷
- An increase of 10 percentage points in the proportion of claimants of working age benefits who are on UC was associated with an increase of 3.6 per 1000 in the number of food parcels, 454 in a typical local authority, an increase of 8.4% on the 2019/20 level.⁶⁸
- An increase of 100 in the number of benefit sanctions was associated with an increase of 24 in the number of parcels in a typical local authority.
- An increase in the number of households subject to removal of the spare room subsidy ('bedroom tax') of 100 was associated with an increase in the number of food parcels of 46 in a typical local authority.

The first of the above effects provides further evidence to support the arguments on the role of provision (i.e. number of food banks in the Trussell Trust network). While increased provision is associated with some increase in food parcel take-up, which is to be expected given underlying need, the effect is far less than proportionate.

The second point suggests that food bank need within the Trussell Trust network has not been very strongly driven by unemployment, while the third point suggests that, controlling for unemployment and other factors in the model, a working age household actually receiving out-of-work benefits would be more able than those not in receipt of benefits to avoid destitution and needing to seek a referral to a food bank. The fourth bullet point provides evidence that the level of the basic working-age benefit allowances has been an important factor in food bank need. The fifth point indicates that the rollout of UC is a major driver of increased food bank need in this period (particularly 2016 to 19). Over the entire period from 2011 to 2019/20, the last two factors have been significant drivers of food parcel uptake; however, in the last two to three years sanctions have been at a relatively low level and the spare room subsidy has diminished somewhat in importance.

Forecasting based on these model results suggest that **if the £20 per week uplift to UC, which was introduced in April 2020 for one year only, had been applied across all main income replacement benefits (UC/JSA/ESA/IS) it would have reduced the number of food parcels distributed by food banks in the Trussell Trust network in 2020/21 by around 30% (or 1,375 food parcels in a typical local authority).**⁶⁹ This finding is premised on the following conditions: the Covid-19 pandemic had not happened, other predictors in the model remain at their 2019/20 levels, and everyone on income-replacement benefits receives the uplift. This last point is important, as we know that claimants of ESA, JSA, and IS have been excluded from the uplift and

⁶⁷ Note that the value of the pound was adjusted for inflation using 2011 as the base. £1 in 2011 was equivalent to around £1.23 in 2019.

⁶⁸ This analysis was undertaken before the uplift to UC in response to the Covid-19 pandemic. These results might look different after the uplift given that UC is now more generous than legacy working age benefits.

⁶⁹ The forecasting involved adding one time period to the dataset (2020/21), populating this new period with 2019/20 values (apart from the 'number of food parcels' variable which was left empty, and the 'real value of main income replacement benefit' variable which was populated with £94.59 deflated to 2011 value of the pound), and applying the 'forecast' function in Stata to predict the number of food parcels distributed by the Trussell Trust in 2020/21.

they represent around half of all out-of-work claimants.⁷⁰ It is necessary to caveat this particular forecast derived from the model, for several reasons. The key driving variable (real value of benefits) has a limited range of variation in the period studied, and it might be confounded with other national time series factors not included. Other estimates such as Bramley (2020) based on a different method showed a smaller magnitude of effect although in the same direction. A broader limitation of this model is that it was less able to capture some of the 'background' drivers of food bank use, including health, life events and lack of support. Nevertheless, it is a statistically robust model for this kind of data.

CONCLUSIONS

This chapter brings together evidence from all parts of the research to illuminate key issues regarding what the drivers and influencing factors are which underlie the use of food banks in the UK, pre- and post-Covid-19. The ability to triangulate findings across several distinct types of evidence (including surveys of users, referral agencies, and food bank managers, qualitative in-depth interviews with users, national surveys, and statistical modelling exercises) adds considerable weight to these findings.

People use food banks when after paying the essential bills they do not have enough money to buy food. As such, the overarching driver of food bank use is economic. Nearly all people who need to use a food bank are destitute.

Over its first two years, the State of Hunger research has established a strong evidence base showing that this financial crisis for individual households is particularly driven by the very low income that the state provides to working age people who are out of work (or who work few hours). This includes the very low level of the benefit 'standard allowance' but importantly also very low financial support that low-income private renters receive from the state to pay their rent, and there being no financial support for people who have extra health-related expenses but who fall short of meeting demanding criteria for the disability benefit, PIP. This situation is made worse by the state asking some of these people to whom it gives very low income to make additional payments back to the state (including repaying advances, council tax, and 'bedroom tax' in social housing). On top of these issues that are 'by design', some people are driven to food banks by errors with the administration of the benefit system.

Having established this, it is also worth acknowledging that for some households the increases in key benefit allowances did ease their situation noticeably, with obvious implications for future decisions on these levels.

However, the research has also shown that low benefit income or benefit problems that are typically the immediate driver of food bank use are often compounded by complicating factors, including ill health, adverse life events, and lack of support. Ill health and adverse life events often increase household expenses and/or decrease the ability to earn income or to claim all the benefit income one is entitled to. Frequently it was clear too that problems with obtaining or retaining benefit income exacerbated people's health conditions.

70 Source: DWP Stat-Xplore 'Benefit Combinations' database.

Lack of support from family and friends means that people cannot get through periods of financial crisis. Not having support from organisations (such as Citizens Advice) owing to Covid-19 restrictions means in turn that they miss out on the opportunity to be helped with maximising their income or reducing their expenses. Finally, lack of support from organisations such as Adult Social Care means missing the opportunity to be helped with their ability to cope with daily challenges.

This finding about lacking support has been given further weight by evidence on what has happened since the Covid-19 pandemic began. At least in the first few months of the pandemic, the loss of support has been a more powerful driver of food bank use and food insecurity than the loss of employment.

Local formal support mechanisms could play a stronger role in supporting people at risk of destitution. The evidence shows a relatively limited awareness of, and applications to, LWAS in England. It is also notable that people needed an emergency food parcel not long after applying to their LWAS, suggesting that this kind of support is not currently sufficient to prevent a financial crisis. Beyond LWAS, questions are also raised about the reach of other local services, including during the Covid-19 pandemic – often reflecting their limited capacity and previous cuts in provision.

Results from extended modelling of numbers at local authority level are similar to those reported in the 2019 report. Arguments about provision of food banks driving need were examined in further detail and found not to be the main explanation of rising food voucher take-up, particularly in the last four to five years.

Drivers of food insecurity were investigated more fully in this second year of State of Hunger. While individual/household-level survey data evidence is still preliminary, it appears that drivers of food insecurity are similar to drivers of food bank use: low benefit income, benefit problems, and lack of support (social isolation). The role of adverse life experiences over time could not be explored due to data limitations, but this should change relatively soon as the national UKHLS survey will be collecting longitudinal information about food insecurity from 2021.

CHAPTER 5

CONCLUSIONS

STUDY SCOPE AND METHODS

State of Hunger is a three-year research project designed to provide the evidence base required to make recommendations on how to address hunger in the UK. This report presents the evidence generated in Year 2 of the study, continuing the evidence base on what hunger is, what is driving it and how it is experienced.

WHAT DO WE KNOW NOW?

This second year of research underlines the centrality of extreme poverty and destitution as the primary driver of people's need to use a food bank. Related to this is the critical role played by the low levels of, problems with and the administration of the working age social security system in the UK.

The research reinforces the understanding that adverse life experiences, ill health, and lack of formal and informal support (or social isolation) compound poverty-related factors, acting as additional drivers of increasing need for emergency food.

The research also provides further evidence on the scale of food insecurity and food bank need in the UK, the groups most at risk, and the role of provision of food banks in relation to the scale of need.

Understanding scale

There is clear evidence that people referred to a food bank in all three time points of the State of Hunger surveys experienced food insecurity. Around 700,000 UK households (2.5%) used a food bank in 2019/20. Immediately after the start of the first Covid-19 lockdown, food parcel need spiked by 85% in the Trussell Trust network and 126% in the IFAN network.

Modelling on provision of food banks in the Trussell Trust network provided further evidence that food bank use is a manifestation of need unmet elsewhere rather than the growth in the number of food banks, and destitution. If there was no food bank to go to, that need would be unmet. Furthermore, this underlying need has been growing in most of the past eight years.

Extreme low income

The average household income of people referred to food banks in early 2020 was around 13% of the 2018/19 national average, and the median weekly equivalised household income AHC among households referred to a food bank was around £57.⁷¹ This translated into £8 per day for a couple without children, before paying energy bills and council tax. Such extremely low income was the key factor behind the levels of destitution among people referred to a food bank in the Trussell Trust network.

Destitution

Of people referred to food banks in early 2020 (prior to Covid-19) 95% met the definition of being destitute, three-quarters were severely food insecure, and one in five were homeless. People who needed to use a food bank have a far greater overlap between the two destitution criteria, compared to the wider population of people experiencing destitution (Fitzpatrick et al, 2020). This suggests a greater intensity of destitution in the group who needed to use a food bank.

Housing payments

Shortfalls in support with housing costs were very common for people who needed to use a food bank, with half of respondents to State of Hunger surveys having to top up their housing allowance or having no allowance at all.

Further issues relate to the housing element of financial support, whereby many households are forced to use basic subsistence income to top up housing costs or run into deeper debt/arrears problems. These are in some cases a legacy of the 'bedroom tax' shortfall not being resolved by a feasible move to smaller property or coming to a head with the ending of DHPs or in many other cases by the LHA rates not being sufficient to cover private sector rents. The latter has been shown to be a significant driver of homelessness (Fitzpatrick et al 2018, 2020; Bramley 2017), which itself is prevalent among people who need to use a food bank and again leads to situations where people have insufficient or no money to pay for food. The April 2020 raising of LHA to the 30th percentile⁷¹ of private market rents acknowledges this issue but leaves open the question as to whether this is sufficient in all areas and how it will or should be indexed in future years.

'AT RISK' GROUPS

This research did not set out to research all groups of people who are at greater risk of food insecurity and food bank need. Rather, some groups in the research were particularly prominent and are worth highlighting here.

⁷¹ Equivalised income is a measure of household income that takes account of the differences in a household's size and composition, and thus is equivalised or made equivalent for all household sizes and compositions. The reference point is a couple without children, i.e. the equivalised income of this household type is the same as its nominal income. 'After housing costs' in State of Hunger research means after paying rent or mortgage. In national statistics housing costs also include service charges.

Young people

Young people have not been prominent in previous discussions on hunger and are not referred to food banks in high numbers. However, this research highlights that they do have very high levels of food insecurity but do not seek a referral to a food bank. There are multiple reasons why this may be the case, from not being in contact with support services who make referrals, to lacking awareness of the facility, to feelings of shame at experiencing hunger. There are implications for how young people are supported, from their levels of the National Living Wage, access to benefits, and opportunities to work, train or study.

Children

In 2019/20, prior to the outbreak of the Covid-19 pandemic, there were 320,000 children in the households referred to a food bank in the Trussell Trust network. The number of children supported increased by 49% in the year between 2018-19 and 2019-20. The increasing numbers of children affected by destitution whose families needed to use a food bank, in particular households with three or more children, highlights where action could be taken. Larger families are increasingly likely to need to use a food bank as the impacts of the two-child limit policy continue to take effect and there is an overall cap on the benefits to which their families are entitled.

No Recourse to Public Funds

Findings of this study suggest that there is a continuing need to consider groups at particular risk of destitution. One such group is migrants with 'no recourse to public funds', who have typically got by working in relatively flexible but precarious forms of employment or self-employment, which have been particularly hit during the pandemic. This report raises questions as to whether this group should be afforded the same access to benefits as the rest of the population, particularly while employment opportunities are constrained during the extended period of crisis. Another relevant group are all people who are instructed to self-isolate and do not have a source of income, for whom some financial support should arguably be provided.

Ill health and disability

Over seven in ten households referred to a food bank in early 2020 had someone with ill-health or disability, four times the rate in the general population. A majority (62%) of working age people referred to food banks in early 2020 had a disability as defined by the Equality Act 2010, more than three times the rate in the general working age population (19%). People reporting poor health were six times more likely to be food insecure than people reporting 'excellent' health. This raises questions about the sufficiency of health-related 'legacy benefits' like ESA, which was not raised in April 2020.

The study has also highlighted problems relating to the benefits intended to compensate for the additional cost of living with disabilities and long-term health conditions - PIP, and its predecessor DLA. These problems relate both to administration (delays and decisions which appear to be wrong based on appeal outcomes) and to the levels of income provided to at least some types of households (including the significant proportion of households with multiple disabilities or health conditions).

UNDERLYING DRIVERS OF FOOD BANK NEED

Three factors which often coincided - compounding financial strain - dominated for most households: insufficient or interrupted income from the welfare safety net; ill health or other adverse life events; and a lack of formal and informal support. These have implications for tackling food bank use.

The increased level of personal allowances in the UC system from April 2020 appears to have reduced, in part, the need for food banks in mid-2020. If the £20 per week uplift to UC, which was introduced in April 2020 for one year only, had been applied across all main income replacement benefits (UC/JSA/ESA/IS) it could have reduced the number of food parcels distributed in 2020/21 by around 30% (or 1,375 food parcels in a typical local authority). That leads to the policy suggestion that a continuance of this enhanced rate beyond September 2021, and extending it to all income replacement benefits, e.g. IS and JSA, should be given urgent consideration.

Two further and related features of the benefit system were the five-week wait and the way advances and other forms of debt are deducted from benefit payments. This only serves to bring people who are already struggling with debt below destitution levels in terms of income to buy food and other essentials. The implication is that the interaction between these elements needs to be considered more holistically, in terms of the waiting period, the level and repayment terms of advances, and the extent to which other debts to DWP and other bodies can be deducted from basic subsistence income. Further consideration could be given to making the advance payment non-repayable, thus removing the five-week wait altogether, and to promoting a DWP debt amnesty.

Debt to public bodies

Debt was a very significant issue for households referred to food banks: nine in ten had some form of debt, while six in ten had arrears on bills and owed money on loans. This situation was similar across all three timepoints. In mid-2020, the DWP had become the main creditor to people referred to food banks: 47% of all people referred to a food bank and 41% of disabled people referred were indebted to the DWP in mid-2020. This is one of the most striking findings of the whole study.

Support services

The increased prevalence of more complex needs alongside poverty and destitution might point to policies relating to the availability of and access to support services – especially mental health services. There is evidence from referral agencies to indicate a lack of provision of this type, with the additional need post-Covid-19 likely to continue to increase.

The study revealed that, prior to the pandemic, there was low awareness and applications to LWAS. The landscape has since changed a little. Additional funding has been provided for local welfare during the pandemic across UK nations. There was also a notable increase in the proportion of people referred to food banks in the Trussell Trust network who had applied to their LWAS (from 7% pre-pandemic to 21% in mid-2020). It is worth exploring whether any other material changes in England were implemented alongside this funding – for example, improved local authority

signposting – or whether this reflects an increase in need alone. For England, however, there are also still significant gaps: long-term funding commitments have not been made, and there are still no minimum standards. Wider literature suggests the national schemes in Scotland and Wales can provide important support for people experiencing financial crisis, although there is still room for improvement.⁷²

Where people have access to advocacy and support systems, their outcomes are better – such support could come from local or devolved welfare support, or DHPs within local government, as well as voluntary assistance like that provided by Citizens Advice.

RECOMMENDATIONS FOR FUTURE RESEARCH

There is an opportunity to build on the evidence base generated by the State of Hunger research programme. Reviewing the original intentions of the project against the programme's findings, there are particular areas that any follow-up research could usefully explore, including:

- Continuing the nationally representative survey of people referred to food banks, particularly to capture post-pandemic trends and the impact of the economic recovery.
- Evidence gaps on at risk groups, particularly looking at race and gender in more depth. Qualitative research could be particularly valuable to understand and explore experiences of hunger and destitution among these groups.
- Formal and informal support and how this operates as a driver of food bank need, particularly through qualitative research.
- People's pathways or journeys into food banks to move towards identifying where intervention and support could help to prevent a food bank being needed.
- Expanding the data collection to draw robust conclusions by lower level geographic areas, particularly within UK nations.

72 See for example, Hilber and MacLeod (2019) 'The Scottish Welfare Fund: Strengthening the Safety Net A Study of Best Practice', [a-menu-for-change-swf-report-updated.pdf](#) and Poverty and Inequality Commission (2020) 'The role of the Scottish Welfare Fund during the COVID-19 pandemic'. <https://povertyinequality.scot/wp-content/uploads/2020/08/Scottish-Welfare-Fund-briefing-.pdf>

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