

State of Hunger: food bank use, poverty and destitution in London

BACKGROUND TO THE STATE OF HUNGER

The State of Hunger is the largest ever study into hunger and food bank use in the UK. Carried out by researchers at Heriot-Watt University on behalf of the Trussell Trust, it builds a clear evidence base on the scale of hunger and destitution in the UK to inform how we work together to build a hunger free future. This briefing draws on analysis of data from London from a combined sample people referred to food banks in the Trussell Trust network in late 2018 or early 2020.

Food bank figures only relate to food banks in the Trussell Trust network. Further detail on research methods can be found in the appendix.

Our End of Year and Mid Year statistics—published on our website provide the most recent information for the emerging need for food banks in London. In Spring 2023 we will be publishing more recent information on the drivers of need for food banks from a follow up project to State of Hunger.

THE SCALE OF FOOD BANK NEED IN LONDON

The need for food bank support has been growing over the last decade and rapidly increasing in the years leading up to the Covid-19 pandemic. The pandemic brought with it economic upheaval and uncertainty adding additional financial strain to families managing on low incomes.¹ The year 2020-21 saw a doubling (107%) in the number of parcels distributed in London by food banks within the Trussell Trust network, compared to the same period in 2019-20. London-based food banks in the Trussell Trust's network distributed a total of 423,000 food parcels during this period compared to 204,000 in 2019-20.

The number of emergency food parcels distributed in London during 2021-22, while not on a par with the unprecedented level of need witnessed during the first year of the pandemic, was 39% higher than in 2019-20. The significant increase from pre-pandemic levels reflects the residual impact of the pandemic in eroding financial resilience. The second half of 2021-22 also saw the £20 cut to Universal Credit (UC), which served to further weaken a social security system that was already increasingly threadbare. This cut, combined with the ongoing cost of living crisis has significantly increased the financial pressure on low-income households.

However, it is important to recognise that even before the onset of the pandemic, and the subsequent cost of living crisis, food banks in the Trussell Trust's network in London were seeing an upward trend in the number of emergency food parcels distributed. Figure 1 shows the year-on-year increases in the distribution of emergency food parcels in the capital since 2016-17. Pre-pandemic this data shows an 80% increase in the number of parcels distributed between 2016-17 and 2019-20.

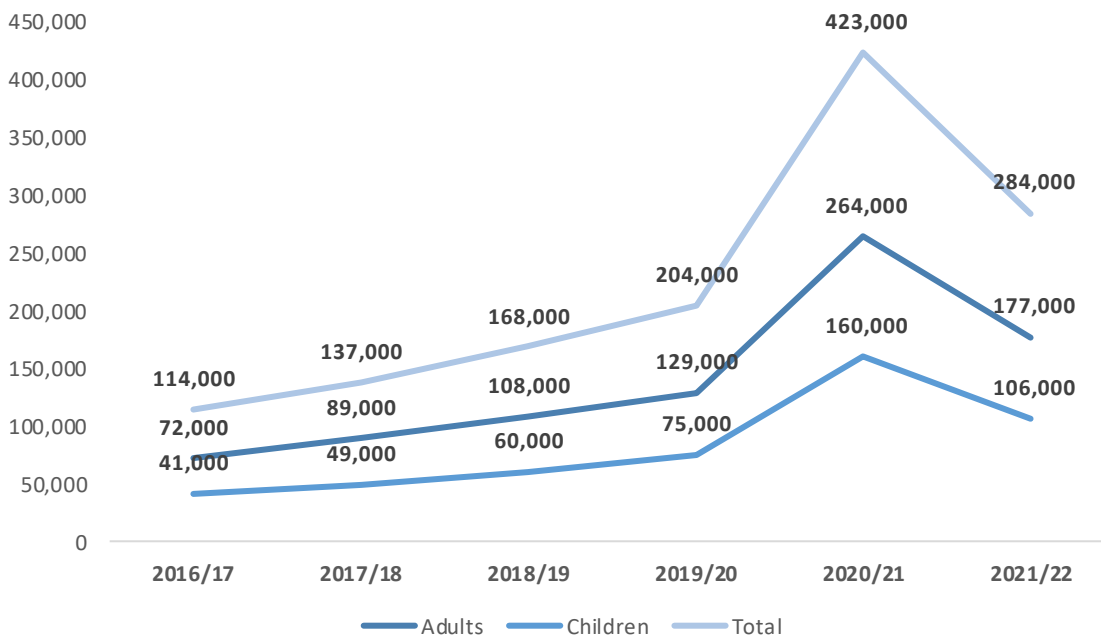
Data from food banks in the Trussell Trust network is only one part of the picture of need in this region. There is a wide range of alternative food provision that exists outside of the Trussell Trust network of food banks that will have supported people in crisis during the period covered in this briefing. There are also people experiencing food insecurity who will not have received any support. The broader picture of need can be seen

¹ Covid Realities: documenting life on a low income during the pandemic (2022), *Patrick et al*, <https://cdn.sanity.io/files/brhp578m/production/dbb82337a5b6c6ad1fc2e524a75bb4123c5005b6.pdf>

by looking at food insecurity statistics for the region. In Spring 2021, 15% of respondents to the Food and You 2 Survey in London had experienced food insecurity in the past 12 months,² this translates to around one million people.³ This was the same proportion as the total percentage of food insecurity amongst all respondents across England, Wales and Northern Ireland (15%).⁴

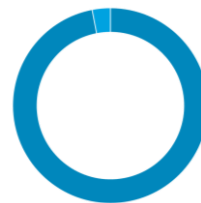
This data briefing will explore the demographics and living circumstances of people that received support from food banks in the Trussell Trust’s network in London, as well as exploring the key drivers of food bank need in this region.

Figure 1: Number of emergency food parcels distributed in by food banks in the Trussell Trust’s network in London 2016/17 to 2021/22



PART ONE: WHO IS REFERRED TO FOOD BANKS FOR SUPPORT IN LONDON?

The level of destitution among people who received support from a food bank in the Trussell Trust’s network in London in late 2018 or early 2020 was high, with 97% of people classed as destitute. Destitution means that a person is unable to afford the essentials that we all need to eat, stay warm and dry and keep clean. Destitution is measured by either counting the number of essentials a person has lacked in the previous 30 days, or whether a person has a level of income so low that they are unable to



97% of people referred to food banks in London in 2018 or early 2020 were destitute, meaning they can’t afford the essentials like shelter, food and heating.

² The Food and You 2 survey is commissioned by the Food Standards Agency (FSA) and takes place biannually. The fieldwork dates for this survey were from 28th April 2020 to 25th June 2021. A random sample of addresses (selected from the Royal Mail’s Postcode Address File) received a letter inviting up to two adults (aged 16 or over) in the household to complete the online survey.

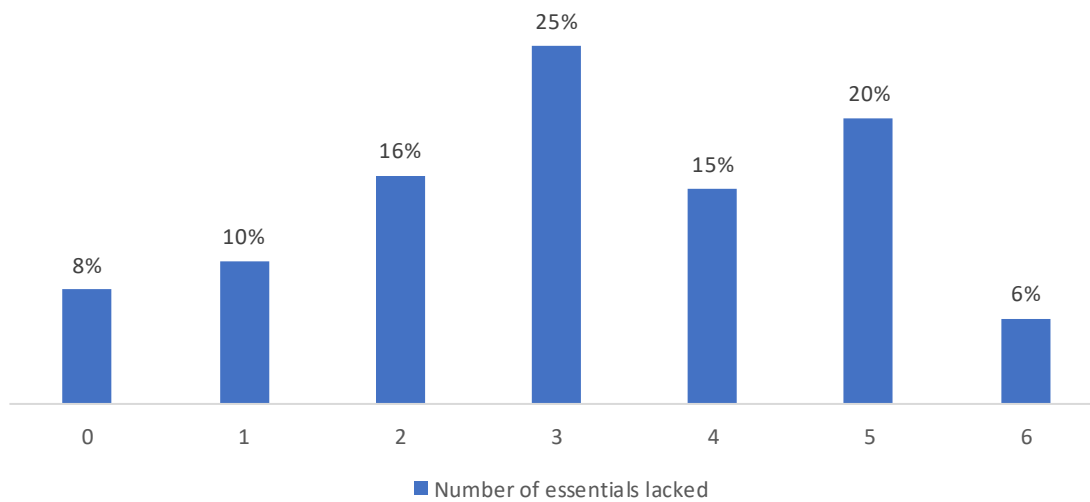
³ This is calculated using the [Mid Year Population estimates](#) for the population of people living in London aged 16 or over in mid-2020 (7,149,281 people).

⁴ Food and You 2 Wave 3 (2022), Table 1396: FOOD_SECURITY_DV Household food security (individual level), *Food Standards Agency*, <https://data.food.gov.uk/catalog/datasets/18247235-33b1-48ef-80de-9465a6e5acc8>

purchase these essentials for themselves. For more on the definition of destitution, see [Joseph Rowntree Foundation \(JRF\)'s study of destitution in 2020](#).

The majority (82%) of people referred to food banks in London in late 2018 or early 2020 lacked two or more essentials in the previous 30 days. This meant that in the 30 days leading up to receiving support from a food bank, most people referred to food banks in London had gone without two or more of the following essentials: shelter, food, heating and lighting their home, clothing and footwear and basic toiletries.

Figure 2: Percentage of people referred to food banks in London by number of essentials lacked in the previous 30 days in late 2018 or early 2020 (Base 138)



A) People of working age are most likely to be referred to a food bank in London

Working age adults make up the largest proportion of people referred to food banks in London (99%) and are significantly over-represented in comparison to the general population in London (85%).⁵ The largest age group referred to food banks in late 2018 or early 2020 in London were aged 35-44, making up just under one in three (32%) referrals despite accounting for 21% of the London population. At the other end of the scale, 1% of people referred to food banks in London in this period were over the age of 65, despite accounting for 15% of the London population.

Table 1: Age of people referred to food banks in the Trussell Trust's network in London

	London* Base 158	General population of London**
18-24	4%	10%
25-34	25%	23%
35-44	32%	21%
45-54	24%	16%
55-64	16%	13%
65+	1%	15%

⁵ Annual Population Survey Jan-Dec 2020, hosted on the Nomis platform, https://www.nomisweb.co.uk/home/release_group.asp?g=16

*Source: State of Hunger surveys of people referred to food banks in London in late 2018 or early 2020 and Nomis

** Source: Annual Population Survey Jan-Dec 2020

B) Single person households and single parent families are more likely to be referred to food banks

Almost half (45%) of people referred to food banks in the Trussell Trust's network in London in late 2018 or early 2020 were single adults living alone. This is similar (39%) to the proportion of working age people reporting that they live in a single person household.⁶ Single people living alone who were referred to food banks in these periods were more likely to be male. Three-quarters (74%) of single people living alone were male and a quarter (26%) were female.

Couples with children under 16 made up a greater proportion of referrals to food banks in London (19%), than couples with no children under 16 living with them (2%). This amounts to an under-representation of couples without children referred to food banks in London during this period, in comparison to the general population of London (30%).

Over one in four (28%) people referred to food banks in London in late 2018 or early 2020 said they were a single parent living with child(ren) under 16. This is higher than the average of all people referred to food banks in the Trussell Trust network in this period (19%), suggesting that people referred to food banks in London were more likely to be single parent families than the rest of the network. This figure also suggests that single parents are over-represented in referrals to food banks in London, as the equivalent proportion within the general population of London is 8%.⁷ The majority (85%) of single parents referred to food banks in London were female.

Research has shown that single parent families are at high risk of poverty due to multiple and intersecting factors.⁸ These include high living costs that often need to be covered single-handedly if child maintenance is not received, barriers to enter and progress in work, and insufficient state support.⁹

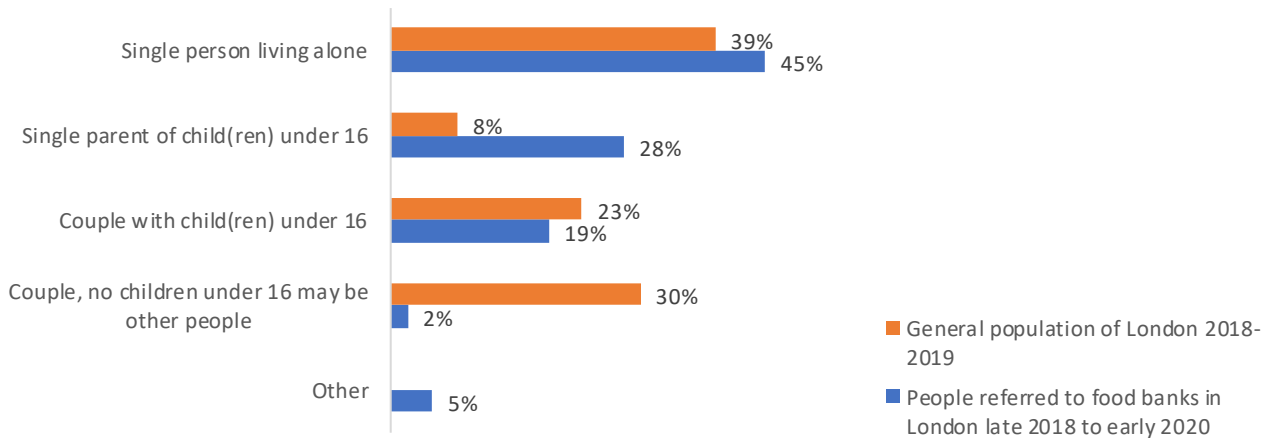
⁶ The household composition of people using food banks in London in late 2018 and early 2020 has been compared to the general population of London using the [Survey of Londoners 2018-19 SPSS dataset](#). The categories across these two datasets do not fully match but can be used to make general comparisons of household circumstances across the population of people in London using food banks and the general population of London as a whole. Working age comparisons are made to better match the population of people referred to food banks.

⁷ Ibid.

⁸ JRF's research has found that single parents are the most likely of any family type to experience poverty, and that nearly half of all children in single parent families are living in poverty, in comparison to 1 in 4 of children living in couple families. UK Poverty 2022: The essential guide to understanding poverty in the UK, *Joseph Rowntree Foundation*, <https://www.jrf.org.uk/report/uk-poverty-2022>

⁹ Tackling single parent poverty after coronavirus (2020), *Learning and Work Institute and Gingerbread*, <https://www.gingerbread.org.uk/policy-campaigns/publications-index/tackling-single-parent-poverty-after-coronavirus/>

Figure 3: Percentage of London food bank referrals by household composition in late 2018 or early 2020
(Base 158)¹⁰



C) Disability and ill-health are prevalent amongst people referred to food banks

The prevalence of reported ill-health and disability was substantial among people referred to food banks in the Trussell Trust network in late 2018 or early 2020. In London, 60% of people who had been referred to a food bank reported that at least one health condition affected their household. Poor mental health affected over a third (38%) of households and one in five (20%) had someone affected by a long-term health condition. The prevalence of physical disability was 15% and learning disability 9%.

D) Over a third of people referred to food banks in London are homeless, with the remaining two thirds being private renters or social renters

The majority of people referred to food banks in the Trussell Trust’s network in London in late 2018 or early 2020 were renters, with an almost equal split between social renters (32%) and private renters (29%). Homeowners made up just 3% of referrals.

Data on the housing situation of Londoners is available, but due to the high level of people reporting that they are homeless this isn’t exactly comparable.¹¹ However it is clear from the available data that there is a significant over-representation of people living in social housing amongst people referred to food banks in the Trussell Trust’s network in London, when compared to the general population of London figure (22%). There are also very few owner occupiers referred to food banks in the network compared to the population of London (50%).¹²

Homelessness was common amongst people referred to food banks in London in this period. With over one in three (36%) reporting that they were experiencing a form of homelessness at the point at which they were supported by the food bank. This includes living in a temporary flat or house provided by the council (16%), emergency accommodation (a hostel, refuge, B&B or night shelter) (15%), staying at a family/friends (4%), or sleeping rough (1%).

¹⁰ ‘May be other people’ refers to other family members or other non-familial adults who live with the respondent.

¹¹ Data collected through population surveys can under-represent these hard-to-reach groups.

¹² Housing tenure of people using food banks in London in late 2018 and early 2020 has been compared to the general population of London using the [Survey of Londoners 2018-19 SPSS dataset](#). The categories across these two datasets do not fully match but can be used to make general comparisons of tenure across the population of people in London using food banks and the general population of London as a whole.

Indeed, the proportion of people living in a temporary flat or house provided by the council (16%) or emergency accommodation (15%) in London, is significantly higher when compared to the average of all people/households referred to food banks in the Trussell Trust network in the UK (7% and 9% respectively). This high incidence has meant that the number of people experiencing homelessness in the capital (36%), is higher when compared to the rate of homelessness (22%) for all people/households referred to food banks in the Trussell Trust network in late 2018 or early 2020.

People referred to food banks in London in the Trussell Trust network were also more likely than the average of all people referred across the network to have experienced an eviction in the last 12 months (20% London, 14% UK) and to have experienced homelessness in the last 12 months (38% London, 29% UK).

Table 2: Housing circumstances of people referred to food banks in London in late 2018 or early 2020, in comparison to the average of all people/households referred to food banks in the Trussell Trust network in the UK

	London* Base 158	General population of London**
A flat, room or house I/my partner rent from a private landlord	29%	25%
A flat or house I/my partner rent from a local council or housing association	32%	22%
A temporary flat or house provided by the local council	16%	N/A
A flat or house owned by me or my partner (with a mortgage or owned outright)	3%	50%
Staying at a family member's or friend's house	4%	N/A
A hostel, refuge, B&B or night shelter	15%	N/A
Sleeping rough	1%	N/A
Other	1%	3%

*Source: State of Hunger surveys of people referred to food banks in London in late 2018 or early 2020 and Nomis

**Source: Survey of Londoners 2018-19.¹³

The high incidence of people living in either temporary or emergency accommodation who had been referred to food banks in the Trussell Trust's network in London contributes to the wider body of research evidencing the impact of the growing housing emergency in the capital. Of which, the lack of affordable housing options for people on low incomes is at the heart.

There are two primary drivers for this challenge. The first is the increase in private rents, which have increased by 28.8% on average between April 2008 and April 2019 while Local Housing Allowance (LHA), the housing benefit available to people renting privately, has not increased in-line to cover this increase. The second driver

¹³ Housing tenure of people using food banks in London in late 2018 and early 2020 has been compared to the general population of London using the [Survey of Londoners 2018-19 SPSS dataset](#). The categories across these two datasets do not fully match but can be used to make general comparisons of tenure across the population of people in London using food banks and the general population of London as a whole.

is the lack of social rent homes which are often the only source of affordable accommodation for people living on a low income.¹⁴

In London, according to our data, nearly four in ten (37%) renters referred to food banks in late 2018 or early 2020 had to top up the benefits they received to pay for their housing costs from other sources of income or savings to pay their rent. Slightly more (40%) paid rent but did not receive any housing allowance.

A consequence of a lack of social housing or genuinely affordable housing is the need for local councils to provide temporary accommodation for people who are homeless or have been threatened with homelessness.¹⁵ The issues with temporary accommodation and the impact of living in often poor quality, substandard and overcrowded conditions have been well documented.¹⁶ Families can be placed in temporary accommodation for several years rather than as a temporary solution, and can be placed outside of their area, cutting them off from vital support networks.¹⁷ We know that living in temporary accommodation and experiencing housing insecurity can intersect with insecure food access and food bank need.¹⁸ It can also lead to issues with health, wellbeing and children's educational attainment.¹⁹

Homelessness is a UK-wide issue, however, the number of families living in temporary accommodation in London is significantly higher than the rest of the UK, with 70% of all families in temporary accommodation in the UK residing in London in October 2021.²⁰ This figure helps to explain the higher proportion of people experiencing homelessness that are referred to food banks in the Trussell Trust's network in London, in comparison to the rest of the UK.

Our data suggests that housing issues in London are contributing to the number of people referred to food banks in the Trussell Trust's network in this region, and is consistent with other research that has found that housing problems intersect with insecure food access.²¹ These issues are also likely to have been compounded for people referred to food banks in London due to a lack of social capital and avenues of informal support to help in a crisis. Almost a quarter (23%) of people referred to food banks in London did not have family or friends to ask for help, which is higher than the average of all people/households referred to food banks in late 2018 or early 2020 (15%).

Issues with unaffordable and insecure housing, insufficient LHA and temporary accommodation are seen across the UK. However, as discussed in this section, we are seeing these issues take a greater hold in the

¹⁴ A Capital in Crisis (2020), *Shelter*, https://assets.ctfassets.net/6sxvmndn0s/5JGJ3GtbWHZg9Z6W1uVk4J/c0da473e27f2cdecdf1d417412a1e5f3/A_Capital_in_Crisis.pdf

¹⁵ Local authorities have a duty to secure accommodation for households who are 'unintentionally homeless' and in priority need under Part 7 of the Housing Act 1996.

¹⁶ See "I Want Us to Live Like Humans Again": Families in Temporary Accommodation in London, UK (2022), *Human Rights Watch*, https://www.hrw.org/sites/default/files/media_2022/01/uk_crd0122_web.pdf, "I won't last long in here": Experiences of unsuitable temporary accommodation in Scotland (2018), *Crisis*, https://www.crisis.org.uk/media/239523/i_wont_last_long_in_here_experiences_of_unsuitable_temporary_accommodation_in_scotland_.pdf.pdf

¹⁷ "I Want Us to Live Like Humans Again": Families in Temporary Accommodation in London, UK (2022), *Human Rights Watch*, https://www.hrw.org/sites/default/files/media_2022/01/uk_crd0122_web.pdf

¹⁸ The Housing Situations of Food Bank Users in Great Britain (2020), *Clair et al*, <https://www.cambridge.org/core/journals/social-policy-and-society/article/housing-situations-of-food-bank-users-in-great-britain/E7F99E23A37ED593292584F324A34069>

¹⁹ "I Want Us to Live Like Humans Again": Families in Temporary Accommodation in London, UK (2022), *Human Rights Watch*, https://www.hrw.org/sites/default/files/media_2022/01/uk_crd0122_web.pdf

²⁰ Detailed local authority level tables: April to June 2021 (2021), *Department for Levelling Up, Housing and Communities*, <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness>

²¹ The Housing Situations of Food Bank Users in Great Britain (2019), *Clair et al*, <https://www.cambridge.org/core/journals/social-policy-and-society/article/housing-situations-of-food-bank-users-in-great-britain/E7F99E23A37ED593292584F324A34069>

capital with significantly higher rates of homelessness and other housing issues reported by people referred to food banks in this region.

E) Food banks in London support the highest proportion of people subject to the NRPF condition in comparison to other English regions and devolved nations

An estimated 1.4 million people in the UK are subject to the No Recourse to Public Funds (NRPF) condition and do not have a right to apply for benefit support from the state.²² This is mostly because they are 'third-country/ (non-UK, non-EU) nationals and are 'subject to immigration control'. Some people subject to the NRPF condition 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 data, we can identify people who are likely to be subject to the NRPF condition: people who are born outside Europe and are not claiming benefits. Around 14% of people referred to a food bank in late 2018 or early 2020 likely had NRPF status in London. This is significantly higher when compared to the average of all people/households referred to food banks in the Trussell Trust who likely had NRPF status (4%) and is the highest percentage in comparison to all the other English regions and devolved nations.

Government legislation officially allows people with NRPF to be exempted from the condition if they are destitute or at immediate risk of destitution. However, this data shows that many destitute people with NRPF are still not getting the support they need and are forced to food banks as a result. Pre-pandemic, which this data refers to, almost two in five referral agencies (38%) and a quarter (25%) of food bank managers said that the limited/restricted access to public funds experienced by migrants and refugees had a very high impact on the need for food banks.²³

The pandemic and lack of protections and support for people with NRPF is likely to have exacerbated this situation. People with NRPF are more likely to be self-employed and/or in informal, casual and low-paid types of employment. These forms of employment have been particularly hard hit during the pandemic and people with NRPF have not been able to access government support. Due to the low-paid and precarious nature of their employment, many people with NRPF also have low levels of savings, making it harder to weather the financial shock of lost earnings endured during the pandemic. We can see from our own data that, by mid-2020, the overall percentage of people with likely NRPF coming to food banks in the UK had increased from 2-4% before the pandemic to 11% after March 2020.²⁴

F) The majority of households referred to food banks in London are not in work

Just under one in six (15%) people referred to a food bank in London in late 2018 or early 2020 reported that they or their partner were in employment; 85% had no-one in work and 2% were retired.²⁵ People referred to food banks in London who were unemployed and report that they are seeking work (42%) are significantly over-represented in comparison to the general population in London (5%).²⁶ Further, the proportion of people

²² Citizens Advice reveals nearly 1.4m have no access to welfare safety net (2020). *Citizens Advice*, <https://www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/citizens-advice-reveals-nearly-14m-have-no-access-to-welfare-safety-net/#:~:text=New%20research%20for%20Citizens%20Advice,the%20figure%20at%201.1%20million.>

²³ State of Hunger (2021), *The Trussell Trust*, <https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/05/State-of-Hunger-2021-Report-Final.pdf>

²⁴ Ibid.

²⁵ Does not sum to 100% due to rounding

²⁶ Work economic status of people using food banks in London in late 2018 and early 2020 has been compared to the general population of London using the [Survey of Londoners 2018-19 SPSS dataset](#). The categories across these two datasets do not fully match but can be used to make general comparisons of working status across the population of people in London using food banks and the general population of London as a whole.

who were unable to work because of disability or illness also amounts to a significant over-representation (23%), in comparison to the general population of London (3%).²⁷

Of people referred to food banks in London in late 2018 or early 2020, 3% described themselves as in full-time work. While this group was small in absolute terms, it highlighted that full-time work did not automatically insulate people from being referred to a food bank. Although periodic increases of the national Minimum Wage and National Living Wage have outpaced increases in inflation (Low Pay Commission, 2019), during the period being discussed, this does not cover all (especially younger) workers.

One in eight (13%) people referred to food banks in London in late 2018 or early 2020 had no source of income at all, this was higher than the average of all people/households referred to food banks in the Trussell Trust network in this period (5%).

Table 3: Economic status of people referred to food banks in London in late 2018 or early 2020 (Base 158)

	London*	General Population of London 2018-19**
Working (full-time, part-time or self-employed)	16%	75%
Unemployed	42%	5%
In education or training	2%	9%
At home caring for family members	6%	4%
Unable to work because of disability or illness	23%	3%
Other	10%	4%

*Source: State of Hunger surveys of people referred to food banks in London in late 2018 or early 2020 – does not sum to 100% due to rounding

**Source: Survey of Londoners 2018-19, working status of people aged 16-64.

PART TWO: WHY DO PEOPLE IN LONDON NEED SUPPORT FROM FOOD BANKS?

The key driver of need for food banks is economic; that is not having enough money to buy food and other essentials. Almost all (97%) of people referred to a food bank in London in late 2018 or early 2020 were classed as destitute, meaning they couldn't afford the essentials in life.

The persistence of financial hardship is a mixed picture across people referred to food banks in London. For many, financial hardship has been a consistent part of their lives, almost one in three (27%) reported that they have been struggling for a while, whilst slightly fewer (22%) reported that they had recently been pulled into financial hardship. At the sharp end of the spectrum, over one in three (34%) have been in financial hardship for a very long time or all their lives; this is a higher proportion of people when compared to the average of all people/households referred to food banks in the Trussell Trust network (26%).

Table 4: Description of financial situation amongst referrals to Trussell Trust food banks in London in late 2018 or early 2020 (Base 158)

We used to manage financially until recently, but we are going through a crisis	22%
We have times when we're managing financially and times when we really struggle	17%
We have been struggling financially for a while	27%

²⁷ Ibid.

We have been struggling financially for a very long time	23%
I have never known a time when we have not struggled financially	11%

**Source: State of Hunger surveys of people referred to food banks in London in late 2018 or early 2020 and Nomis

This extreme economic need is brought about by three factors, which we explore in this next section. The key driver of need for food banks identified through the State of Hunger research programme is the design and delivery of the social security system which too often leaves people without enough income to afford the essentials. Two background drivers place people at greater risk of being referred to a food bank: living with ill health or a disability, or other adverse life experiences; and a lack of formal and informal support.

A) Problems with social security

Low benefit income and benefit issues

The core design issue associated with the social security system is that it does not provide sufficient income to afford the essentials. Over two in five (43%) households referred to food banks in London in late 2018 or early 2020 were either receiving or waiting for Universal Credit (UC). The majority (76%) of people referred to food banks in London were in receipt of benefit income. The low levels of security provided by its standard allowance (prior to the temporary uplift) caused financial difficulty for many. Indeed, across the UK a single out-of-work person receiving UC had only a third of the income necessary for a minimum socially acceptable standard of living (such income is known as the 'Minimum Income Standard').²⁸

Delays and access to benefit income

Issues with the benefit system, such as delayed payments, loss of entitlement, and reductions in benefit value, were widespread among people who needed support from a food bank in the Trussell Trust network in late 2018 or early 2020. In London, over half (56%) of people referred reported having a problematic benefit experience in the 12 months prior to the survey. The most common issue was a long wait for a benefit payment, which impacted over a quarter of people (27%). The 15% of people referred to food banks in London saying that they were waiting for UC payments highlights the detrimental impact of the 5-weeks people claiming UC are forced to wait between applying for and receiving the first payment.

In the 12 months prior to the survey, a quarter (24%) of people referred experienced a reduction in their benefit amount, 20% a loss of entitlement to a benefit, and 19% a benefit sanction that reduced their total benefit income.

Debt and Deductions

Debt to private and public organisation and deductions from people's social security payments were significant issues for households referred to food banks in London in these periods. For people referred to a food bank in the Trussell Trust's network in London in late 2018 or early 2020, 'family or friends' were the most common source of loans (47%). However, almost a quarter of people (23%) had a high interest loan, just under one in five (19%) owed money to the bank, and one in seven (14%) owed money to the Department for Work and Pensions (DWP).²⁹

²⁸ 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 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. See: Davis, A., Hirsch, D., Padley, M, and Shepherd, C. (2020) A Minimum Income Standard for the United Kingdom in 2020, Joseph Rowntree Foundation. <https://www.jrf.org.uk/report/minimum-income-standard-uk-2020>

²⁹ To note that data collected since this survey has shown the proportion of people referred to food banks in the Trussell Trust's network that are in debt to the DWP has grown significantly.

The majority (86%) of people referred to a food bank in the Trussell Trust’s network in London in late 2018 or early 2020 had some form of debt, while 56% had arrears on bills and owed money on loans. This is many times higher than the equivalent figure for working age adults in the general UK population (6%) and working age adults in the general UK population who are in relative poverty (15%).³⁰

For many, the affordability of repayments was significantly impacted by the level of the UC standard allowance prior to the uplift in April 2020. This particularly applied to people who were subject not only to repaying a UC advance, but also subject to other deductions, such as for rent or energy arrears.

Table 5: Percentage of people reporting arrears on different types of bills in London late 2018 and early 2020 (Base 158)

Rent	46%
Council Tax	36%
Fuel	36%
Water	29%
Phone	27%

**Source: State of Hunger surveys of people referred to food banks in London in late 2018 or early 2020

Of people referred to food banks, the most common form of arrears was rent, affecting almost half (46%). Over one in three people were in arrears on council tax (36%) and fuel (36%). Most people (73%) referred to food banks in the Trussell Trust network in late 2018 or early 2020 were in arrears on one or more bills, with 35% of people being in arrears on three or more bills.

B) Ill health and adverse life experiences are underlying drivers for food bank referrals

Disability and ill health

Disability and ill health can drive need for food banks due to a variety of factors; it can lead to the worsening of people’s financial situation, create extra expenses, and can undermine a person’s capacity to navigate the complicated benefit system. We see a significant over-representation of disability and ill-health in people who use food banks nationwide, but also in London. As discussed above, poor mental health affected over a third (38%) of households and one in five (20%) had someone affected by a long-term health condition. The prevalence of a physical disability was 15% and learning disability 9%.

While this is an important driver of food bank use, the evidence suggests that this is secondary to low income, and that adequate income can prevent people experiencing disability and ill-health from having to turn to food banks. We see this in the fact that – although health worsened with age (see section on disability in [State of Hunger 2021](#), Chapter 3) – there was a significant drop in food bank use past age 65. This is the age at which many would be eligible for guaranteed benefit income in the form of Pension Credit. While many pensioners experience poverty, the level of income provided through pensions and Pension Credit is generally sufficient to ensure that people do not need to use a food bank. With high rates of disability amongst people aged 65 and over this highlights that it is income, rather than disability that is the primary driver of need for food banks.

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.³¹ Furthermore,

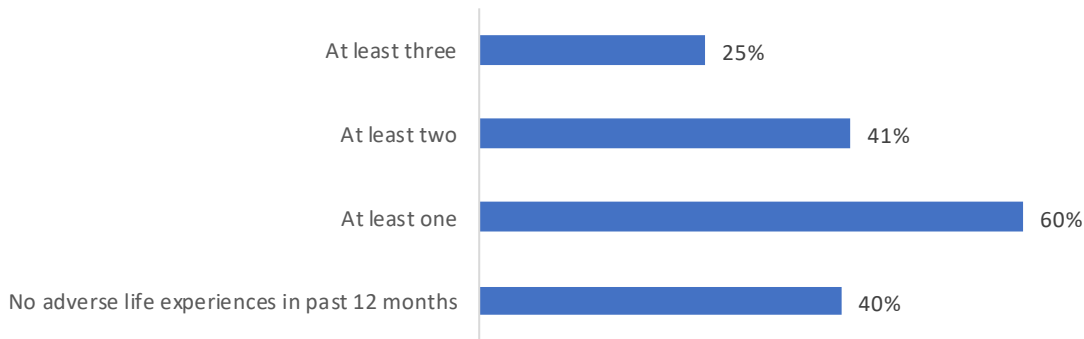
³⁰ Table 5_6db for 2018-19, Households Below Average Income 2018/19 (2020), *Department for Work and Pensions*, <https://www.gov.uk/government/statistics/households-below-average-income-199495-to-201819>

³¹ Lewer, D., King, E., Bramley, G., Fitzpatrick, S., Treanor, M., Maguire, M., Bullock, M., Hayward, A., and Story, A. (2019). The ACE Index: mapping childhood adversity in England. *Journal of Public Health*, Volume 42, Issue 4, December 2020, Pages e487–e495, (first

these challenges can be compounded by the design of systems or lack of availability of support or advocacy to navigate them.

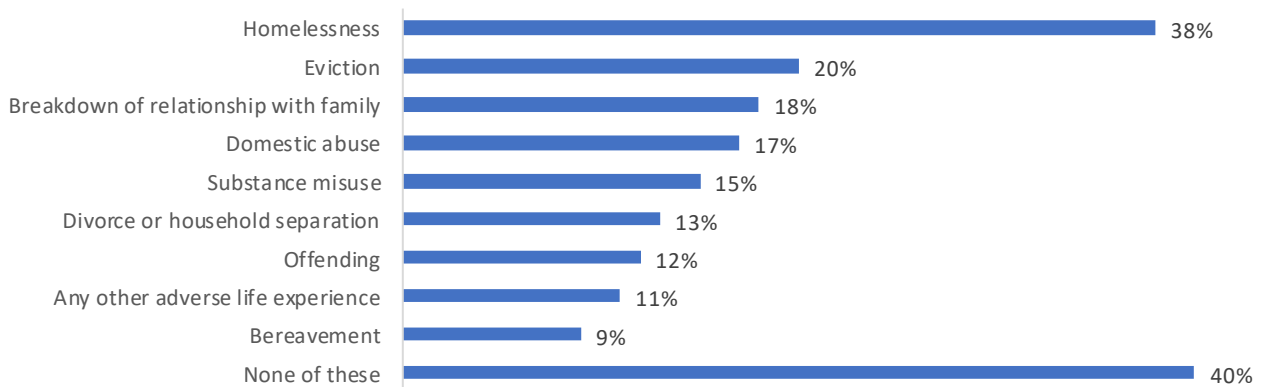
The majority (60%) of people referred to a food bank in London in late 2018 or early 2020 had experienced at least one adverse life experience in the prior 12 months.

Figure 4: Prevalence of adverse life experiences in the last 12 months, London, late 2018 or early 2020 (Base 151)



The most common type of adverse life experience experienced in the prior 12 months was homelessness at 38%, this is higher than the average of all people/households referred to food bank in the Trussell Trust network (29%). Eviction (20%), family breakdown (18%), domestic abuse (17%) and substance misuse (15%) were also mentioned.

Figure 5: Prevalence of adverse life experiences in the past 12 months by type (Base 151)



Almost a third (29%) of people referred to a food bank in the Trussell Trust’s network in London in late 2018 or early 2020 had experienced an adverse work event. The most common adverse work event was the loss of a job for themselves or their partner in the last 12 months (17%).

Table 6: Prevalence of adverse work experiences in London in late 2018 or early 2020 (Base 158)

Loss of a job	17%
Varying work hours	6%
Sick leave	4%
Reduced work hours or a pay cut	8%

Wages not being paid by an employer	1%
Giving up employment to look after a family member	3%
Less income from self-employment	2%
Any of the above	29%
None of these	71%

**Source: State of Hunger surveys of people referred to food banks in London in late 2018 or early 2020

C) A lack of informal and formal support is driving food bank use

People on low incomes often need to rely on informal support when there are insufficient or no formal support mechanisms in place. This could include going to relatives for a meal or borrowing money from family to keep afloat until pay day. Loneliness can be seen as a proxy for lacking informal support, and we know from our research that people who ‘often’ felt lonely were nearly ten times more likely to be food insecure than people who ‘hardly ever or never’ felt lonely.³²

People referred to food banks in the Trussell Trust’s network in London in late 2018 or early 2020 tended to have exhausted all the help available to them – they said that they could no longer ask family or friends for help (46%), did not have family or friends to ask for help (23%), or were receiving help from family or friends but that was not enough to prevent them having to use a food bank (12%). Only a minority of people who needed to use a food bank (10%) said that they did not want to ask family or friends for help.

In comparison to the average of all people/households referred to food banks in the Trussell Trust network, the population of people referred to food banks in London in late 2018 and early 2020 were more likely to not have family or friends to ask for help (23% London, 15% UK).

Table 7: Sources of informal support in late 2018 or early 2020 (Base 158)

We have already asked family or friends for help but we can’t ask any more	46%
We can’t ask family or friends for help because they are not in a position to help us	10%
We don’t have family or friends who we could ask for help	23%
We don’t want to ask family or friends for help	10%
We are getting help from family or friends but that’s not enough to tide us over	12%

** Source: State of Hunger surveys of people referred to food banks in the London in late 2018 or early 2020

³² Bramley, G. et al. (2021) State of Hunger: Building the evidence on poverty, destitution and food insecurity in the UK. Year two main report. The Trussell Trust. Available at: <https://www.trusselltrust.org/state-of-hunger/>, p.79.

APPENDIX: RESEARCH METHODS

I-SPHERE at Heriot-Watt University conducted three surveys of people referred to a representative sample of food banks in the Trussell Trust network across the UK as part of the State of Hunger project. These took part in late 2018 (sample size 1,130), early 2020 (sample size 716) and mid-2020 (sample size 436). All surveys are weighted individually to be representative of people and households referred to food banks in the Trussell Trust's UK wide network using data from the Trussell Trust's referral system during this period. The surveys are a snapshot of food bank use on one given day, and we expect there to be a margin of error. This briefing draws on analysis of a combined sample of the late 2018 and early 2020 data. Mid-2020 data is not included as this was delivered using a separate methodology, and significant changes had occurred to the sample population because of the Covid-19 pandemic, reducing the methodological reliability of combining samples. Some questions on disability were only asked in the early 2020 survey and therefore have smaller sample sizes. The study also included in depth interviews, surveys of food bank managers and referral agencies, statistical modelling of the drivers of changing level of need for food parcels, secondary analysis of major national surveys, including those covering food insecurity and secondary analysis of the Trussell Trust's referral data. For a full description of the methodology please see the Technical Annex.