

END OF YEAR STATS 2021–22 STORIES REPORT







trusselltrust.org

INTRODUCTION

At the Trussell Trust we know that far too many people across the country are currently struggling to afford the absolute essentials. We hear stories every day from families left with no option but to turn to food banks for emergency food.

Even before the cost of living crisis, food banks have been facing successive years of substantial growth in need, principally because of our inadequate social security system. It is clear that this system, which should provide everyone with the support they need to afford the essentials is not functioning, particularly for people faced with adverse life experiences, or ill health.

Overall, food banks in the Trussell Trust network have seen a 14% increase in the number of parcels distributed in April 2021 - March 2022 (2021/22), compared to 2019/20, with considerable increases recorded in some regions¹ during the last months of this year as the cost of living crisis took a firm grip. This increase builds on the long-term trend of overall year-on-year increases in levels of need for support, with 2021/22 figures representing a 81% increase on 2016/17.

Each of these parcels represents an occasion when someone has had to turn to a food bank because they couldn't afford the essentials. Needing a food bank is a symptom of severe financial hardship, which can be defined as destitution. When a person is destitute, this means that they cannot afford the essentials we need to eat, stay warm and dry, and keep clean. 95% of people referred to food banks in the Trussell Trust's network meet this criteria, meaning they simply do not have enough money to make ends meet.² In early 2020, people visiting food banks in the Trussell Trust network had just £57 per week to live off after housing costs.³

"I do [skip meals]. The kids don't, but I do. [...] I can go three days without eating. [...] When I first started doing it, it was like, oh my God, I feel ill. Now, I'm used to it."

Person who needed a food bank4

This report explores the stories of the people behind these statistics, who are faced with difficult and often impossible circumstances. The experience of destitution is different for everyone, however the stories in this report represent some common issues that people visiting food banks in the Trussell Trust network face every day. From design flaws in the social security system, the economic shocks caused by the pandemic, adverse life experiences and, more recently, the cost of living crisis, these stories explain the impossible decisions people are forced to make in the face of severe financial hardship.

¹ There is significant variation across local authorities, regions, and the constituent countries of the UK in the recorded change in the number of parcels distributed in this period in 2021/22. For a full exploration of these statistics and a discussion about these differences, please see Trussell Trust data briefing on end-of-year statistics relating to use of food banks: April 2021-March 2022 (2022), *The Trussell Trust*, https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/

² 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

³ Ibid.



"If everything continues to rise and benefits don't rise to match the inflation, I will struggle hugely to keep my home warm and lit, and my family fed, clean and dressed. I already struggle, but with the costs increasing I am finding I have to buy less food to keep within my budget. I have a young daughter and I am [having] to make difficult decisions on how much I can go without, so she has everything she needs."

Person on Universal Credit⁵

There are key design flaws in the social security system that push people through the doors of food banks

We know that not having sufficient income from social security is the most significant factor in driving the need for food banks, and that this is most often due to how the social security system is designed.

For people referred to food banks this can commonly include having to wait five weeks for their first Universal Credit (UC) payment, very low rates of working age benefits, deductions from UC to repay UC advances and other debts, low Local Housing Allowance (LHA) rates, benefit sanctions and caps, and the structure and process of the Personal Independence Payment (PIP) assessment. Issues with low income and benefit problems can also be compounded by ill-health or adverse life experiences and having a lack of informal and/or formal support.

The following stories explore these themes through the voices of people who have experienced first-hand the devastating impact they can have on not just the ability to afford the essentials, but also on both physical and mental health.

LISA'S STORY

"I lost my mum to cancer while my 11-year-old relationship was ending. That's when the difficulties started to begin. It was almost like two bereavements in one go.

I had a nervous mental breakdown so wasn't well enough to continue working. Until that point, I'd worked all my life. I used to work two jobs and do an 80-hour week before. I started receiving social security payments, but it was a big shift moving from two incomes to support our family to having only those payments and things were tight. From the moment of separating with my partner, I didn't get any maintenance towards my children. He wasn't forthcoming with that; he just didn't choose to do it.

I started to go through financial hardship at that time. It would come to a point where there wouldn't be enough for me to do three portions. I would put my children first, obviously, which meant I would eat whatever was left on their plate.

I just had to put my children first. I had to prioritise things like fuel to be able to take the children to school over other expenditure. Especially now with increased cost of living, you need more to be able to live a normal life. You don't have enough from the social security payments to keep up so you have to budget.

I spoke to my GP and they referred me to the local food bank. We used the food bank three or four times that year and if that support hadn't been in place, we wouldn't have been able to get through hardship we faced.

Of course, you might have your friends and family to rely on for support too but it's not the same. It's not the same as having your necessities. It's not the same as having your own sugar, milk, bread, rice, and pasta. And all these things take your money but they are very simple items and such needed items. You don't realise how much you use them every day and how much it costs until you're suddenly trying to get by on a lot less. For what I would spend on those items, the food bank helped so I could buy my growing children a new pair of shoes instead.

I want people who've never been in my position to know that there shouldn't be a stigma attached to using a food bank or being in financial hardship. You can come from any background, any walk of life, and be facing something that means you need to access help. You shouldn't be embarrassed. I have college certificates, I used to work in a restaurant for a long time. I'd love to work again straight away and am looking for that now — I currently do a lot of voluntary work, and as soon as I start earning, I would love to be able to donate myself.

It took me a long time after my relationship ended and my income dropped suddenly to find a budget that would work for my family, and I was also suffering from mental health problems, so I needed help. Money advice from my local church and Christians Against Poverty helped me tackle this and things are a lot better now. I'm starting to feel the positivity and overcoming our struggles, and I'm looking forward to the future really."

Lisa experienced the loss of her mother and the end of the relationship with the father of her children simultaneously, unsurprisingly impacting on her mental health and subsequent ability to work. People going through trauma like a bereavement or relationship breakdown will often find it difficult to sustain or find employment. Trauma may also make it more difficult to claim benefits and to sustain a claim without additional or specialist support and can increase living costs. 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.⁶ Poor mental health is also prevalent amongst people who have accessed support from a food bank in the Trussell Trust network, with 72% of people reporting stress, depression, or anxiety in mid-2020.⁷

The income shock of moving to social security for Lisa, was also compounded by the fact that she lost the financial support of her partner during this time. We know that levels of need amongst single parents is particularly high, with 19% of people referred to food banks in the Trussell Trust network in early 2020 being single parents of children under the age of 16.8

The social security system was unable to provide sufficient income for Lisa and her family at a time when they really needed support, meaning she was forced to turn to a food bank.

MARTIN'S STORY

"I can't work because of my mental health issues and disabilities so I need social security support. Even though I've mentioned my disability, I still had to go for a face-to face assessment and the assessor had no idea or awareness on different disabilities. I'm visually impaired and autistic. She kept asking me, 'how much can you see'. In the end, I felt like taking my artificial eye out, putting it on her desk and saying, 'Now do you believe me?'. I got so upset.

Somebody who works for the Blind Society told me that my situation is enough to get that support. They helped me and, in the end, I got awarded the extra payment without further assessment. So, I've managed to get a little more money each month because of my disability.

The cost of living has gone up and your social security payments haven't gone up to cover it. It costs a lot to be disabled. It costs more. I've had to use food banks.

For example, being visually impaired and having a low vision in my own remaining eye, below the required standard of 25 yards to read a number plate for a stationary vehicle, I can't drive. Some people can drive depending on their disability, but some people can't. I have to rely on buses and trains and have to pay increased fares. Not having enough money for travel causes me to be isolated and excluded.

I do a lot more walking now for health reasons as well. However, I can't afford to buy good quality clothing, so I wear out my clothes quite often, but I don't have the money to replace them.

The government need to increase the amount of social security payments. If someone is working and still needs additional help or if people like me can't work, the government should provide a decent amount to live on, so we don't need to rely on food banks.

I want people to know that at the end of the day, everybody who has extra needs want and need the same things as everybody else - to be loved, to be accepted and not to be treated any different than anybody else. You might need a little extra help along the way but everybody who has extra needs are people at the end of the day. They are people too. We have the same feelings. I want people to be mindful."

As Martin explains, the process of applying for Personal Independence Payments (PIP) (which help with extra living costs if you have an illness, disability, or mental health condition), is not straightforward and the wait for the first payment left him without enough money to cover the cost of essentials meaning he had no option but to use a food bank. We know that the prevalence of ill health and disability in households that need to use food banks is extremely high, with two in three (66%) households referred to a food bank in early 2020 including one or more disabled people. This high prevalence suggests that our social security system is not providing adequate support for disabled people. People referred to food banks often report issues with applying for and receiving PIP. Modelling conducted as part of the State of Hunger research found that, for every 100 failed PIP assessments in one year, this is associated with an additional 93 food parcels distributed in that year, all else being equal.¹⁰

8 Ibid.

9 Ibid.

¹⁰ State of Hunger (2019), *The Trussell Trust*, https://www.stateofhunger.org/wp-content/uploads/2019/11/State-of-Hunger-Report-November2019-Digital.pdf? qa=2.28931964.1771677217.1648996018-1514737038.1641302562

Like Lisa, Martin already struggles with the basic level of payments of working age benefits. Benefit levels are so low because our social security system has endured significant cuts as a result of political choices. The social security system budget was £36 billion per year less just before the pandemic than in 2010 due to UK government policies including below-inflation increases in benefit payments, and a complete freeze on working age benefits in 2016. The result of this is that households claiming benefits have seen their incomes fall year on year in the face of increasing costs.

This situation is compounded by the lack of financial support for disabled people. Organisations supporting people with disabilities have long campaigned for PIP to reflect the full range and type of extra costs faced by disabled people. For Martin, because his disability benefits do not truly cover the cost of his disability, he has had to use some of the benefits that are meant to support him with the essentials to pay for this disability premium. Even with PIP in place, Martin still does not have enough money to meet his needs, including being able to use public transport, which has caused him to feel isolated and cut off from support networks.

Long term increases in people needing food banks have been accelerated by the economic impact of the pandemic

Even prior to the pandemic, destitution levels were growing in scale and intensity with food bank use steadily increasing.¹³ The Joseph Rowntree Foundation (JRF) has reported that more than a million households experienced destitution at some point in 2019, which is a 35% increase since 2017. These households contained 2.4 million people, including 550,000 children.¹⁴

The economic crisis caused by the pandemic has driven more people than ever into financial crisis and eroded their financial resilience. Food banks were at the forefront of the initial impact of the pandemic and almost 100,000 households needed support from a food bank in the network for the first time between April and June 2020.¹⁵

The number of people supported through social security, a key indicator of underlying need, doubled from 3 million in March 2020 to more than 6 million in March 2021 with this high level sustained this year, standing at 5.6 million in March 2022. ¹⁶ The known link between issues with the benefits system and food bank use means that the drastic increase in people claiming UC has increased the population at risk of needing to turn to food banks to get by, as more people need support from a weakened social security system that fails to protect people from the most severe forms of hardship.

¹¹ Covid Realities: documenting life on a low income during the pandemic (2022), *Patrick et al*, https://cdn.sanity.io/files/brhp578m/production/87675ee74d31a305f15c0d8de203e3dd21c50c38.pdf

¹² Disability Price Tag (2019), Scope, https://www.scope.org.uk/campaigns/extra-costs/disability-price-tag/

¹³ In the five years to 2019/20 food banks in the Trussell Trust network experienced a 75% increase in the number of food parcels distributed, including an 19% increase in the year to 2019/20. Trussell Trust data briefing on end-of-year statistics relating to use of food banks: April 2020 – March 2021 (2021), *The Trussell Trust*, https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/

¹⁴ UK Poverty 2022 (2022), Joseph Rowntree Foundation, https://www.jrf.org.uk/report/uk-poverty-2022

¹⁵ Lockdown, Lifelines and the Long haul ahead, (2020), *The Trussell Trust*, https://www.trusselltrust.org/wp-content/uploads/sites/2/2020/09/the-impact-of-covid-19-on-food-banks-report.pdf

¹⁶ People on Universal Credit (2022), Department for Work and Pensions, https://stat-xplore.dwp.gov.uk



This low level of social security will have meant that many families will have faced a significant income shock when moving on to UC and had to draw on savings or other support to get by. Applying for UC also means having to go through the five-week wait prior to receiving the first UC payment or take on advances to mitigate against this gap in income, either eroding financial resilience or reducing benefits even further. As Mick's experience¹⁷ demonstrates, the deduction amount sounded minimal at the time, but he has found the amount he is now getting from UC difficult to live on:

"You don't properly think about the future deductions when you take the advance payment, you just think about the fact that you're in need now and it feels like your only option. It is your only option"

Jeanette's story speaks to the gradual erosion of finances that the pandemic has contributed to for many households. Jeanette grew up in poverty and has lived through supporting three children on a low income, showing huge resourcefulness in making small amounts of food stretch to feed a family. When her children had grown up, Jeanette returned to education and gained a degree in the hope of earning a better wage. The onset of the pandemic meant that Jeanette had to shield for health reasons and needed to access social security as she was unable to work, the reliance on social security meant that Jeanette's income was insufficient to meet her needs.

JEANETTE'S STORY

"My first memory of experiencing poverty was growing up as a child and there not being much, if any, food in the cupboards. Growing up, when we ran out of food, my brother, my sister, and I would go through the bins looking for food people had thrown away. One time, we found an enormous apple and we were so excited. I vividly remember sharing the apple with my brother and sister eating around the maggot because we were so hungry. I left home at 15 and didn't have any qualifications so I could only find minimum wage jobs. I tried to make sure I found work at places where I knew I could eat, like fish and chip shops.

By the time I was 25, I had three children. Times were really hard and although both of us parents in the house worked, there was never quite enough money. I remember putting things like ground rice in the milk bottles to fill them up. I learned how to cook smart, how to make food last longer. I learnt to make a million things from eggs. We learnt to grow vegetables, so everything that we ate, we'd save the seeds. But we were lucky enough to have a garden — many people don't. People think food poverty is about being thin, it's not, actually it's about having to eat cheap food that fills you, which often leads to malnourishment and obesity.

We were always on the cusp of not having enough for the basics. You're only ever one problem away from a real crisis. For us, an injury resulted in our main form of family income grounding to a halt. Without a guaranteed stream of income, we had to get food from a food bank. At the time, it was mortifying. But it pretty much saved our lives.

Because I left school so early and brought up my own children, I never got time to study. I started off doing adult education and got my first GCSE. Then I got Level Four qualifications and ended up working as a teaching assistant. During that time, I saw the effects of food poverty on children at school — children that didn't have food were stealing from other children's lunchboxes out of desperation and hunger.

There's such a stigma and misconceptions about using a food bank. At university, we were in a lecture about child development and the lecturer was talking about how he was sure that no one in this room would have ever experienced poverty or needed to use a food bank. I was just astonished. I raised my hand and I said 'actually, I have'. The gasp in the room just made me think, you know, if I ever get a chance to do anything about this, then I will.

¹⁷ Mick's experience was taken from the report Debt to Government, Deductions and Destitution (2022), Bennett-Clemmow et al, https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/02/Debt-to-government-deductions-and-destitution-qualitative-research-report.pdf

I'm 47 now and have just completed a BA Honours in Childhood Education. I went to university with the hope of earning a better wage and my intention was to move on to preschool management. But then Covid came about and because of underlying health problems I was required to shield. I was in receipt of government food boxes, Employment Support Allowance, and Universal Credit, but despite that, I was just about surviving on £800 a month. My rent is £520, so you can see how much money was left to cover everything else.

It's a shocker to be back in that same dark place that I was as a child, cutting the bad bits off food. Even though I've got excellent qualifications and life should be good and dandy, there's always something, just one little thing that can throw you back down that path."

Jeanette's own words explain the stark reality of living in poverty and the situation of being on the cusp of being pushed deeper into poverty by a financial shock. The long-term increase in the level of need for emergency food parcels from food banks in the Trussell Trust network reflects the increases in destitution and food insecurity¹⁸ we are seeing year on year, with the economic impact of the pandemic further exacerbating existing issues with social security. Too many people are being forced to live on the precipice and, as Jeanette says, are 'only ever one problem away from a real crisis.' As the UK sinks deeper into the cost of living crisis, following the economic storm of 2020, there is a real risk that these increased levels of need are both sustained and built on.

Nothing left to cut: the UC cut and cost of living crisis

Last year we warned about how the pandemic has reduced people and communities' financial resilience, making them more at risk of the impact of price increases, compounded by the removal of the £20 per week uplift to Universal Credit in October 2021.19 This is exactly what we have seen in the last six months as the number of emergency food parcels distributed by food banks in the Trussell Trust network has accelerated.

In Q3 of 2021/22 (October – December), 17% more emergency food parcels were distributed compared with the same period in 2019, with December being one of the busiest ever months for food banks in the Trussell Trust network – on a par with levels of need during the height of the pandemic in 2020. Increases from January-February 2022 have also followed a similar trend, with the number of emergency food parcels distributed being 22% higher than the same months in 2020.

The increasingly threadbare support provided by social security is inadequate in the face of increasing costs, as John's story demonstrates. John is unable to work due to health problems and is being pushed into poverty due to the £20 cut to UC and increased energy prices.

¹⁸ The Food Standards Agency Covid-19 Consumer Tracker Survey, which tracks consumers' concerns around food insecurity, reported that in October 2021, 21% of respondents reported cutting down or skipping meals for financial reasons, significantly higher than when the tracker began in April 2020 (18%), around the start of the pandemic. Food Standards Agency: Covid-19 Consumer Tracker Survey (2022), Food Standards Agency, https://www.food.gov.uk/sites/default/files/media/document/COVID-19%20 consumer%20tracker%20survey%20summary%20report%20-%20waves%201%20to%2019.pdf

¹⁹ Trussell Trust data briefing on mid-year statistics relating to use of food banks: April 2021-September 2021 (2021), The Trussell Trust, https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/11/Trussell-Trust-Mid-Year-stats-data-briefing-April-to-September-2021-1.pdf



JOHN'S STORY

"[I haven't been able to have the] the heating on. The boiler is turned off to keep bills down after the electric and gas went up 13% in October. One cooked meal a day to save electric. To on a day for one hour. No lights on at night to keep the electric down due to the increased bills, and I [will be] getting less money. [I'm] not in good health. I have coped with my lungs at 32% and [it is] a life risk if I'm sent to work amongst people due to Covid.

This year the bills will go up again much more than any rise of a Universal Credit benefit to cover it. So, [I will have] other cuts like having no phone, no internet to save even more money to pay increased bills next year. Many people could end up very stressed and get depressed after being pushed into poverty."

The decisions John has been faced with are ones that no-one should have to make, however, they are decisions that a huge number of people are facing.

Our analysis of an online survey with YouGov of adults claiming UC revealed that half of people claiming UC (50%) are either already behind on their bills or are facing a constant struggle to keep up with them, and two in five (40%) have already fallen into debt following the UC cut last autumn.²⁰

"We currently struggle to pay all our bills but we manage, just about....I know that in April we are going to encounter huge price increases along with possibly a rent increase and I expect to have to use the food bank every week. And probably be cold and suffer. We currently set the thermostat at 17 degrees which is barely warm enough but means that our bills stay fairly low even when we have the heating on. I am utterly dreading the price rises we are going to encounter this year and I don't know how we will manage to pay all our bills each month"

Person on Universal Credit²¹

This analysis also revealed that more than half of people claiming UC (56%) report that they are going without at least one of the absolute essentials we all need to keep warm, fed, and clothed. This is the equivalent of over 3 million people being forced to make impossible decisions like John.

"We will have to prioritise food so will be cold in our own home and I am eating less and less to ensure my daughter has what she needs as she is only 6. I already walk to work and back everyday [be]cause I cannot afford transport"

Person on Universal Credit²²

²⁰ The online survey with YouGov ran between 24 January and 15 February 2022. 1,506 adults claiming UC completed the survey.

²¹ The True Cost of Living (2022), *The Trussell Trust*, https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/03/The-true-cost-of-living.pdf

Food banks are expecting a 'tsunami of need' in the next few months

Food bank employees and volunteers in the Trussell Trust network have shown resilience, strength and persistence in supporting their communities with access to emergency food, signposting to further support, and a space to be heard. Food bank staff are exhausted. With the cost of living crisis gaining pace, food banks face the dual challenge of supporting greater numbers of people and potentially lower levels of donations, as they continue to plug the gaps in social security.

"Adapt, evolve, and keep surviving is what food banks in the Trussell Trust network continue to do. Even prior to Covid-19 there was an increase in people needing support, always rising figures and more parcels distributed than ever before. So, there is a backdrop of having to support more people, and then you have a pandemic to deal with and now a cost of living crisis. Food bank staff and volunteers are tired, but they are resilient and just get on with it and can respond to the needs of their communities. They somehow manage to sustain support through these increases, but they are not only just sustaining this support they are also doing lots of other amazing things."

Area Manager,23 March 2022, the Trussell Trust.

As the statistics from the last few months suggest, food banks are already seeing the impact of the cost of living crisis and this is likely to worsen in the coming months as benefits are uprated by the inflation rate from last autumn (3.1%) rather than at least the 7% inflation forecast for the rest of the year. Analysis by JRF estimates that 600,000 people will be pulled into poverty by this real terms cut, with families in poverty being £446 per year worse off in 2022-23 compared to if benefits had been uprated in line with current inflation levels. 24

The months ahead will put strain not just on people's bank accounts, but also on mental and physical health, as impossible decisions are forced on households across the UK. The impact of insufficient benefit levels in the face of a cost of living crisis, is likely to lead to a 'tsunami of need'²⁵ at food banks in the Trussell Trust network in the coming months.

A person responding to our YouGov survey, who claims Universal Credit, puts into perspective what the prospect of the next few months means for her and her family:

"It would most likely make us...homeless.... We would merely be existing and not living. The stress will/does impact my mental health immensely. I work as a nurse assistant full time, my partner works in finance full time, we're just ordinary people trying to get through but all the increases are making it incredibly difficult"

Person on Universal Credit, YouGov 2022

²³ Area Managers are employed by the Trussell Trust to provide support and services to food banks in the Trussell Trust network. Area managers operate within each region of the UK and are a first point of contact for food banks within the network, dealing with a range of tasks including providing advice and support through new initiatives and partnerships, training, and encouraging robust governance practices.

^{24 600,000} will be pulled into poverty as a result of Chancellor's inaction (2022), *Joseph Rowntree Foundation*, https://www.jrf.org.uk/press/600000-will-be-pulled-poverty-result-chancellors-inaction

²⁵ Quote from Area Manager, Trussell Trust.

The UK Government needs to urgently strengthen the social security system

The stories we have explored in this report starkly demonstrate the incredible resilience of people facing impossible decisions because they don't have enough money for essentials. But no one should be in positions like these. We should all be free from hunger, with enough money for the essentials. The work of food bank employees and volunteers to support people who face similar situations is remarkable, but it should not be needed. Food isn't the answer to people needing food banks - food can't be used to cover the cost of heating, lighting, rent or mortgages, and food won't help a family buy school shoes, period products or bus tickets.

The patchwork policies the UK government has announced in response to the cost of living crisis so far do nowhere near enough to support families on the lowest incomes.

But this can change.

We have a system that can get money to people who don't have enough for the essentials – the social security system.

Someone who has been put in an impossible situation because of a design issue with this system might not be able to change that design issue on their own. But these are exactly the kind of changes we can make as a society, together.

The social security system, including Universal Credit, should be strong enough for all of us to rely on when we need a lifeline. It should protect people from harm, keeping their heads above water if someone lost their job; if their income was too low or insecure to make ends meet; if they were sick or their family circumstances changed. It should protect people from needing a food bank and provide stability and security for us all.

Governments at all levels must use their powers and take urgent action now to strengthen our social security system so it keeps up with the true cost of living.



Contact us



enquiries@trusselltrust.org

01722 580 180

witter.com/trusselltrust

facebook.com/trusselltrust

o instagram.com/trusselltrust



www.trusselltrust.org