

HUNGER

IN NORTHERN

IRELAND



JUNE 2023

BY IPSOS AND THE TRUSSELL TRUST

FOREWORD

BY EMMA REVIE

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

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

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

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

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

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

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

ACKNOWLEDGEMENTS

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Note: Sample size is indicated on figures by n=x

GLOSSARY

- Benefit advance** A generic term for a discretionary loan from the Department for Communities intended to tide benefit claimants over while they are waiting for their first benefit payment or to get early access to a higher benefit entitlement due to a change of circumstances.
- Crisis support** Local crisis support can take many forms and can be delivered by the voluntary and community sector, as well as local government. There are also several ways in which support can be delivered. These include, but are not limited to, cash grants, high street vouchers, food parcels, providing certain goods, such as a fridge or furniture and wraparound support, such as debt advice. At the time of writing, this is delivered through the Household Support Fund (HSF) in England, the Scottish Welfare Fund in Scotland, the Discretionary Assistance Fund (DAF) in Wales, and the Discretionary Support Fund in Northern Ireland.
- Deductions** Deductions are repayments taken from monthly instalments of social security to repay national and local government debts. Examples of these debts include Advance Payments taken to cover the five-week wait for Universal Credit, the repayment of tax credit overpayments, and council tax arrears.
- Deprivation (or material deprivation)** Deprivation is the lack of access to opportunities and resources which we might expect in our society. Indexes of Multiple Deprivation are used to calculate an area-based measure and a measure of relative deprivation.
- Destitution** The condition of people who cannot afford to buy the absolute essentials that we all need to eat, stay warm and dry, and keep clean. See page 21 for a full definition.
- Disability benefits** A person is receiving disability benefits if they receive one or more of the following benefits: Employment Support Allowance, Personal Independence Payment, Attendance Allowance, Disability Living Allowance, Child Disability Payment, Adult Disability Payment, or additional money from Universal Credit for people who are unable to work due to their disability.

Ethnic minorities

For the purposes of this study, we define people from ethnic minority groups in line with the Office for National Statistics (ONS) guidance. Following this guidance, white minorities are included in the broader white category rather than being shown as a separate group. Ethnicity is self-identified by survey respondents. Sample sizes are too small in most cases for an exploration of the experiences of different ethnicities within this broad categorisation to be possible, but this is a key concern for future waves of this research programme.

**Food bank
(see also Food parcel):**

An organisation which distributes free food parcels and may also provide additional support by offering or signposting to debt advice and benefits advice. Food banks can be run by individual charities or by other organisations, such as advice centres, faith groups, schools, universities and hospitals. At food banks in the Trussell Trust network, a person brings their voucher or e-referral from a referral agency and collects emergency food in return. In some cases, the food is delivered direct to their home. The Independent Food Aid Network (IFAN) defines a food bank as a venue that distributes emergency food parcels at least once a week. There are also food banks which are not part of the Trussell Trust network or IFAN.

Food aid

Support from a food bank or other emergency provider, including hot or cold meals from an organisation like a soup kitchen, and access to low-cost food from models such as food pantries or social supermarkets.

**Food insecurity
(or household food
insecurity)**

Households are considered food insecure if they experience low or very low food security as measured by the Household Food Security Survey Module. Food insecurity means going without or cutting back on quality or quantity of food due to a lack of money. Food insecurity has an internationally used and operationalised definition via application of the adult version of the HFSSM. Originally developed in the US, it collects data on food security by asking ten questions as part of a household survey which allows for robust measurement.

Food parcel

At food banks in the Trussell Trust network, a food parcel is an emergency supply of food which, depending on the size of the parcel is intended to last one person either three or seven days. Food parcel statistics from the Trussell Trust are a measure of the number of food parcels distributed rather than unique individuals supported. These statistics are collected via vouchers that are issued by referral agencies, such as health visitors, schools, social workers and organisations such as Citizens Advice. These agencies assess people for financial hardship before referring them to a food bank.¹

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

- Homelessness** A broad definition of homelessness is adopted, including not only rough sleeping but also other forms of insecure accommodation (e.g. emergency or temporary accommodation, or staying at a family or friend's house).
- Hunger** This research uses the concept of 'household food insecurity' as its core understanding of 'hunger.' Specifically, hunger captures a range of experiences falling under the categories of low or very low household food insecurity. This definition of hunger refers to the social and economic problem of lack of food due to resource or other constraints, not fasting or dieting or the effects of illness. Hunger is not used in this report for analytical or measurement purposes. Instead, food insecurity has a clear, internationally used and operationalised definition (see Food insecurity definition above.) This definition of hunger is based on a previous literature review, please see chapter 2 of *State of Hunger* (2019) for more detail.
- 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.
- Sanctions** A benefit sanction is the withdrawal of a benefit, or a reduction in the amount of benefit paid, for a certain period, imposed if a claimant is deemed not to have complied with a work-related condition for receiving the benefit in question.
- Social Security System** The UK social security system, sometimes called the welfare system, provides benefits to people across the UK. The UK Government administers this system across Wales and England, and the majority of the system in Scotland, where some elements, including benefits relating to disability and care, are devolved. In Northern Ireland the entire system is devolved. For more, see definition box on page 42.
- 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.
- Working age** 18-64 years old (for the purposes of this study as no one under the age of 18 was surveyed).

ACRONYMS

DfC	Department for Communities
HFSSM	Household Food Security Survey Module
IFAN	Independent Food Aid Network
PIP	Personal Independence Payment
UC	Universal Credit

EXECUTIVE SUMMARY

INTRODUCTION

Over recent years, the prevalence of food bank use across Northern Ireland has been a topic of increasing discussion and concern. The Covid-19 pandemic saw individuals donate time and money to respond to the challenges that people in their communities were facing in this difficult and uncertain period. As the pandemic eased, the cost of living crisis plunged many into further and deepening financial hardship, with food bank staff and volunteers continuing their tireless efforts to meet this increasing hardship. Both events contributed to never-before seen levels of need at food banks in the Trussell Trust network, and beyond, at food aid providers across Northern Ireland.

However, the significant impact of these two events must not distract from a longer-term and more pervasive rise in food insecurity and food bank need. This increase long pre-dates the start of the pandemic. Over the last five years, the rise in the need for food banks has been steeper in Northern Ireland than in any of the other part of the UK. Over the five years between 2017/18 and 2022/23 the number of parcels distributed by food banks in the Trussell Trust network increased by 141% in Northern Ireland, compared to a rise of 120% in the UK as a whole.

This report examines the scale and drivers of food insecurity and food bank use in Northern Ireland in 2022. It sets out the profile and characteristics of people experiencing food insecurity and having to turn to food banks, and explores their day-to-day experiences and circumstances. Over a period of intense disruption to daily life and widespread financial pressures, the report explores the factors which led to some people facing such deep, destructive, and inescapable hardship.

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

Throughout this report, all statistics relating to **food insecurity** and **use of food aid** are drawn from the survey of the general population. Where statistics refer specifically to people using **Trussell Trust food banks**, these come from the survey of people referred to our network. The findings for Northern Ireland were strikingly similar to those across the UK – where there is a difference, it is highlighted in the report.

WHAT IS THE SCALE OF HUNGER IN NORTHERN IRELAND?

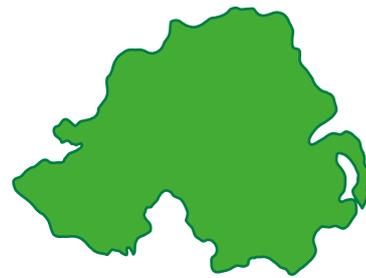


...this translates into an estimated

354,000
PEOPLE

16%
OF ALL NORTHERN
IRELAND ADULTS

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



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

- 16% of all adults in Northern Ireland (or their households) have experienced food insecurity in the 12 months to mid-2022, equating to an estimated 354,000 people. This means that – at some point over this period – they have run out of food and been unable to afford more, and/or reduced meal size, eaten less, gone hungry or lost weight due to lack of money.
- 7% of households across Northern Ireland accessed support from an ecosystem of food aid across Northern Ireland such as receiving

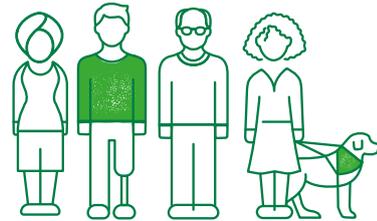
support from a food bank or accessing low-cost food aid from a social supermarket. This means an estimated 158,000 people were supported by food aid in Northern Ireland.

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

WHO IS AT GREATEST RISK OF HUNGER?

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

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



ALMOST

2/3

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

WHAT ARE THE DRIVERS OF HUNGER?

Just as there is no ‘typical’ person who is forced to use a food bank, there is also no single or simple journey that leads them there. But, whilst there are many contributing factors, **insufficient income** is the fundamental driver for almost all people forced to use a food bank. The vast majority (79%) of people referred to food banks in the Trussell Trust network in mid-2022 have an income so low that they were experiencing destitution at the point at which they were supported by the food bank. These already low incomes are further destabilised by a lack of savings and having to cope with arrears and debt.

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

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



40%

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

The most significant cause of the financial insecurity driving the need for food banks is the **design and delivery of the social security system**. The research highlights four main issues affecting food bank users: lack of information about entitlements; difficulties claiming and sustaining benefits, particularly Personal Independence Payments (PIP) for people who are affected by a long-term physical or mental health condition or disability; insufficient income from benefits when they are accessed; and further reductions to income from sanctions, caps and debt deductions

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

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

- People referred to food banks in Northern Ireland are more than twice as likely to have experienced **adverse events** (such as bereavement, becoming sick or disabled, or domestic abuse) than the general population in Northern Ireland, with 58% experiencing adverse events in the previous 12 months.
- Food bank users are significantly more likely to have experienced **multiple adverse events** of this nature. Just 1% of the general population had experienced three or more

adverse events in the last year, compared to one in seven people referred to Trussell Trust food banks in Northern Ireland.

- People who are disconnected or isolated from friends and family are also at a higher risk of food insecurity and needing to use a food bank in the Trussell Trust network. At least one in five of those referred to food banks in the Trussell Trust network are experiencing **severe social isolation**, stating that they have contact with relatives, friends or neighbours less than once a month or never.
- **Lack of other support and advice** before the point of a referral to a food bank also appears to be an important factor: 40% of people referred to a food bank in the Trussell Trust network said they received no advice from other services before their latest referral to the food bank.

I honestly used to think that [food] gets sent away to a foreign country, I didn't actually think that it was for me and people that lived beside me." (Female, 35-44, Northern Ireland)

CONCLUSION

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

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

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

However, the restoration of the NI Assembly and Executive is also fundamental to delivery of an anti-poverty strategy and the full implementation of recommendations from the reviews of welfare mitigations and discretionary support.

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

INTRODUCTION

THE PURPOSE OF THIS STUDY

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

THIS REPORT EXPLORES:

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

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

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

Hunger in Northern Ireland and the focussed reports on the UK, Scotland and Wales provides us – as an organisation, a network of food banks, and a community of people across the country who are committed to ending the need for food banks

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

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

REPORT STRUCTURE

This report is structured in five parts.

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

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

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

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

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

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

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

HOW TO DELVE DEEPER INTO THE DATA

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

METHODOLOGY

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

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

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

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

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

In Northern Ireland, this included 12 food banks, with 1,681 survey packs distributed. A small booster or top-up survey was undertaken in the autumn to increase the number of completed questionnaires in Northern Ireland, Scotland and Wales, to help improve statistical reliability. The number of completed questionnaires received from Northern Ireland increased from 199 to a final figure of 264, a total response rate of 16%

2. A comparable survey of the general population in Northern Ireland

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

Technical Notes: The survey was conducted by Ipsos via a random probability online panel. Fieldwork took place between May and August 2022. The overall response rate was 58%, with 3,948 surveys completed in total. Data was cleaned and weighted to be representative of the UK population.

In Northern Ireland 539 responses were received which represents a response rate of 52%.

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

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

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

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

4. Participatory workshops with people with lived experience

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

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

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

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

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

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

DEFINITIONS

1. General population of Northern Ireland

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

2. 2. People referred to food banks in the Trussell Trust network in Northern Ireland

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

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

3. People experiencing food insecurity across the general population

Across the UK we have a large enough sample to also compare the experiences of these two groups with people experiencing food insecurity. In Northern Ireland, as the sample is smaller, this is not always possible. However, given that the findings for Northern Ireland are predominantly the same as across the UK it may be reasonable to

assume that the data relating to food insecurity in the UK also applies here.

For the purposes of this study, we define food insecurity as going without or cutting back on quality or quantity of food due to a lack of money. People who are food insecure have, at some point over the last year, run out of food and been unable to afford more, and/or reduced meal size, eaten less, gone hungry or lost weight due to lack of money.

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

We have chosen household food insecurity as our indicator of hardship as it is an internationally recognised indicator of hunger with specific measurement tools. The broad structure and sequence of the questions we used is the same as those used in the UK, for instance by the Food Standards Agency and the Department for Work and Pensions.

It is important to note that food insecurity is only one indicator of severe hardship. People on very low incomes overwhelmingly find they cannot afford many of the basics of life, but what they go without can vary at any one time. Many go without food to try and keep up with the rent or with bills, although most people who go without food have also had to cut back on other essentials.

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

Within our general population sample, we look at how many people in Northern Ireland said

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

that they had used any form of food aid in the last year. Use of food aid is captured by questions asking whether people have received food in any of the following forms:

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

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

5. Destitution

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

- Shelter (they have slept rough for one or more nights).
- Food (they have been unable to eat more than one meal a day for two or more days).
- Heating their home (they have been unable to heat their home for five or more days).

- Lighting their home (they have been unable to light their home for five or more days).
- Clothing and footwear (appropriate for the weather).
- Basic toiletries (such as soap, shampoo, toothpaste and a toothbrush).

OR

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

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

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

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

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

PART 1:

HOW WIDESPREAD IS HUNGER IN NORTHERN IRELAND?

KEY FINDINGS

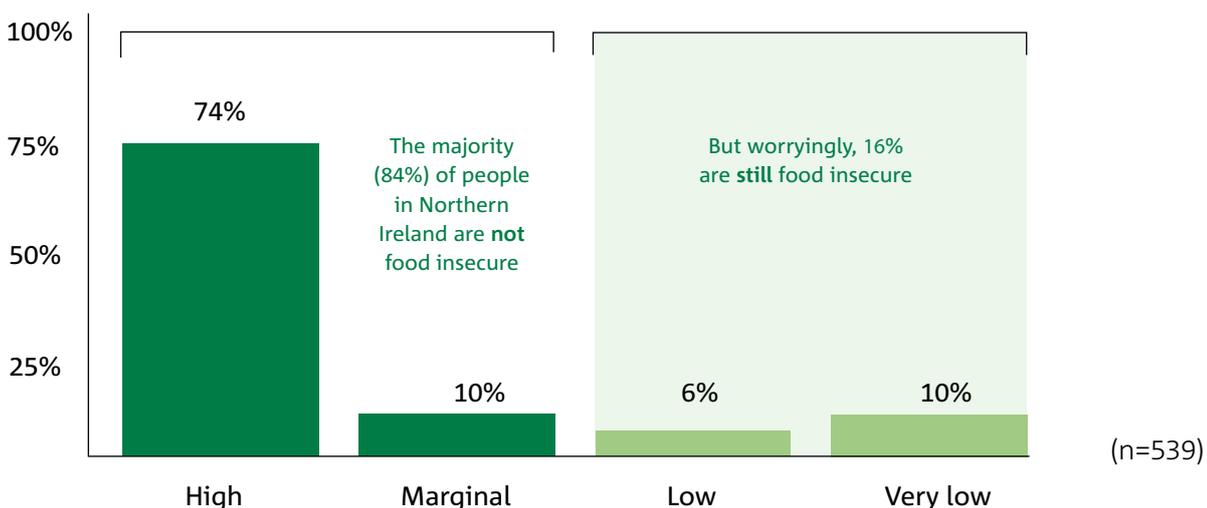
In Part One we lay out the troubling scale of food insecurity and use of food aid in Northern Ireland.

- One in six (16%) people across Northern Ireland say that they or their household have experienced food insecurity over a twelve-month period, equating to an estimated 354,000 people.
- One in fourteen (7%) people in Northern Ireland report that they or their household have used at least one type of food aid in the last year, equating to an estimated 158,000 people being supported by food aid.
- Three quarters (75%) of people experiencing food insecurity in Northern Ireland who may be experiencing hunger have not used any form of food aid in the last year.
- Food banks in The Trussell Trust network in Northern Ireland distributed 81,084 emergency food parcels between 1 April 2022 to 31st March 2023, including 35,334 parcels for children

A SIGNIFICANT PROPORTION OF PEOPLE ARE EXPERIENCING FOOD INSECURITY

About one in six (16%) adults in Northern Ireland have experienced food insecurity (cutting back or skipping meals due to a lack of income) in the 12 months to mid-2022. This translates to approximately 357,000 people.⁶ The equivalent figure across the UK as a whole is 14% (approximately 11.1 million people).⁷

Figure 1: Food security in Northern Ireland



NOT ALL PEOPLE EXPERIENCING FOOD INSECURITY ARE USING FOOD AID

One in fourteen (7%) people in Northern Ireland report that they, or another member of their household, have accessed at least one type of food aid in the last 12 months, in line with the UK wide proportion. In Northern Ireland this translates to approximately 158,000 people, part of an estimated 5.7 million people being supported by food aid in a single year across the UK.

This is a shockingly high proportion of the population but represents only a minority of people who might be going hungry. Three quarters (75%) of people experiencing food insecurity in Northern Ireland have not used any form of food aid in the last 12 months.

In recent years the UK has seen the growth in the ecosystem of food aid provision.⁸ Across the UK, this includes the Trussell Trust network of more than 1,300 local food bank centres (including over 50 locations in Northern Ireland) and at least 1,172 food banks that are part of the Independent

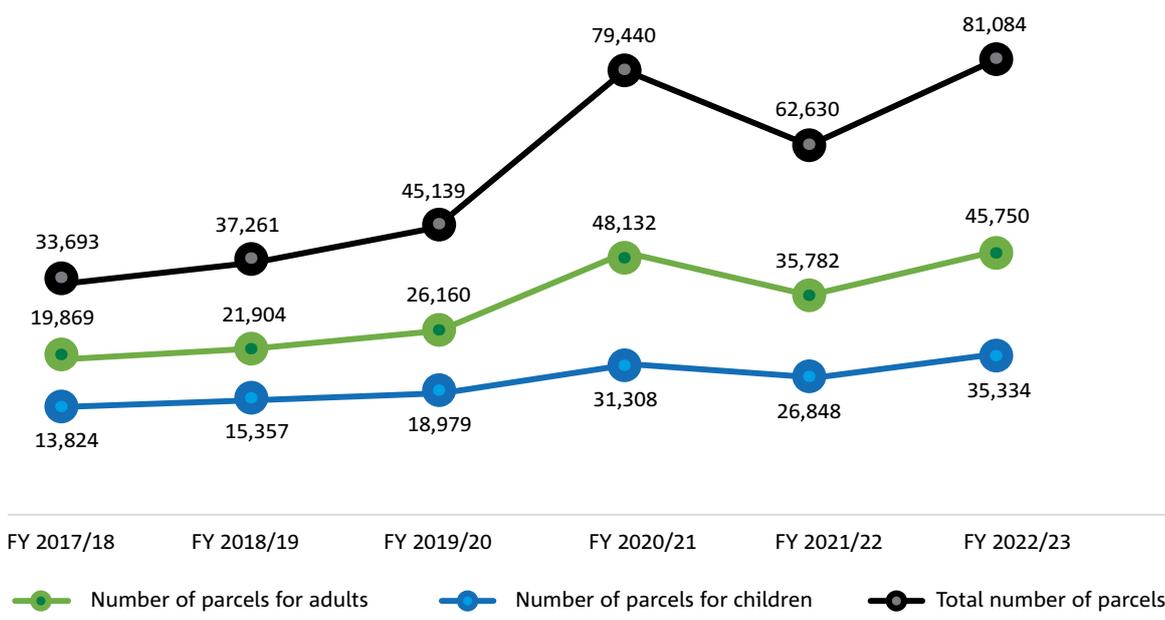
Food Aid Network (IFAN). There are many other providers such as pantries, larders, community food hubs and social supermarkets.



81,084

emergency food parcels between
1 April 2022 to 31st March 2023,
including 35,334 parcels for children.

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



6 Estimate calculated using the Census 2021. The figure is calculated using the average UK food insecure household size (2.83).

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

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

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

Food banks in the Trussell Trust network in Northern Ireland distributed 81,084 emergency food parcels between 1 April 2022 to 31st March 2023, including 35,334 parcels for children.

This is the most parcels that the network in Northern Ireland has ever distributed in a financial year and represents a 29% increase from the same period in 2021/22, and a 2% increase on the number of parcels distributed in the first year of the COVID-19 pandemic where previous records were seen (2020-21).

Over the last five years, the rise in the need for food banks has been steeper in Northern Ireland than in any of the other part of the UK. Over the five years between 2017/18 and 2022/23 the number of parcels distributed by food banks in the Trussell Trust network increased by 141% in Northern Ireland, compared to a rise of 120% in the UK as a whole.

Most people who are referred to food banks make strenuous efforts not to use them frequently or repeatedly, even when they are in severe hardship. Amongst people referred to food banks in the Trussell Trust network in Northern Ireland, nearly half (46%) said that it was their first time receiving a parcel in the previous 12 months, while a quarter (23%) had received a parcel two or three times in the same period.

Despite the growth in the numbers seen at food banks in the Trussell Trust network, our research shows that three quarters (75%) of those experiencing food insecurity in Northern Ireland have not sought out or received food aid.

Food bank statistics do not represent the entirety of need across the country, but rather those at the very sharpest end of hardship, with many others also experiencing severe difficulties without support.

Turning to charitable food provision is usually a last resort. Our research shows that most try to manage for as long as possible without needing to turn to charity for support,⁹ as discussed further

A NOTE ON THE TRUSSELL TRUST'S REFERRAL SYSTEM

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

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

in part 3. And yet, few people are receiving any support from other services before a food bank referral (explored in part 4), making them the first response far too often.

The record numbers of food parcels distributed over the last year reflects a rise in need which continues a trend which has been steadily increasing for some time. The COVID-19 pandemic and the cost of living crisis certainly increased hardship and the need for food banks. However, these dual crises have not caused food bank need. Rather, they have further exposed and exacerbated a longer-term crisis, that of a weakened social security system that is unable to protect people from the most severe forms of hardship, thereby forcing more people to the doors of food banks.



“She used to come here, like a family visitor from Sure Start, and if there was something, she told you how to get help about it. That’s how I came to use the food bank. I thought no because I’ll sort something else out. But she said it might help to take the pressure off.”
(Female, age 35-44, Northern Ireland)

CONCLUSION

Part 1 has shown that an alarming 16% of people across Northern Ireland have experienced food insecurity, whilst 7% have used any form of food aid, whether those are food banks in the Trussell Trust network or from the wider ecosystem of food aid. Despite strikingly high numbers of people turning to food aid, this represents only a minority of those who are going hungry. Food banks are a symptom of extreme financial hardship but they are used as an absolute last resort and are not an adequate long-term solution to destitution.

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

PART 2:

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

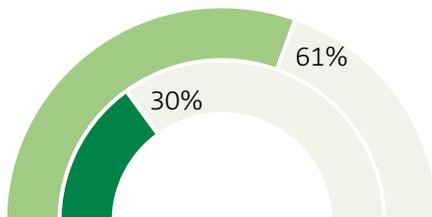
KEY FINDINGS

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

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

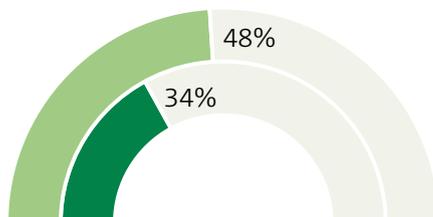
receives emergency support. However, when comparing to the Northern Irish population, we see some groups are significantly overrepresented among those forced to turn to food banks for support. This includes working age adults, especially those living alone, disabled people, people with caring responsibilities, women, and children.¹⁰

Disability

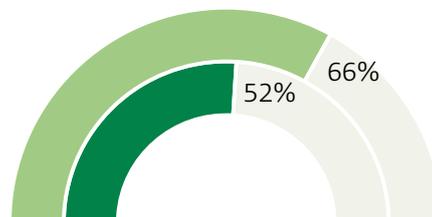


- People referred to food banks in the Trussell Trust network in Northern Ireland
- Average population in Northern Ireland

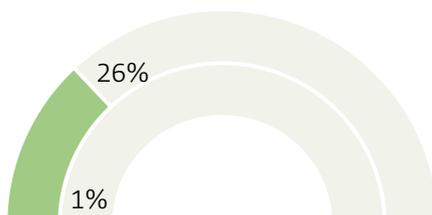
Households living with children under 16



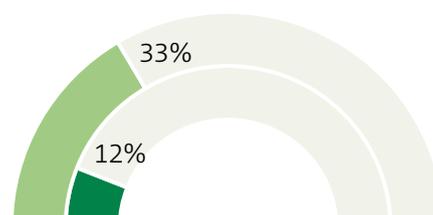
Women



Currently homeless or homeless in the last 12 months



Working age living alone

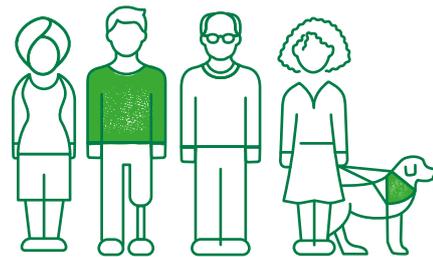


DISABLED PEOPLE AND PEOPLE WITH POOR HEALTH ARE OVERREPRESENTED AMONG THOSE EXPERIENCING FOOD INSECURITY AND FORCED TO RELY ON FOOD BANKS

There is a significant evidence base about the complex and cyclical relationship between poverty, and disability and ill health. Long-term health conditions are more prevalent amongst households with lower levels of income, and conditions tend to be more severe.¹¹ Meanwhile studies demonstrate how low income in turn leads to worse health outcomes, creating a vicious cycle of outcomes.¹² Our data adds to this evidence base, demonstrating how disability and ill health significantly increase a person's likelihood of being food insecure and of having to rely on food banks.

Across the general population of Northern Ireland, 30% of people meet the Equality Act 2010 definition of disability.¹³ These figures are much higher for people in Northern Ireland experiencing food insecurity (55%) and for people referred to food banks in the Trussell Trust network in Northern Ireland (61%). The types of conditions reported by disabled people are varied and often overlap, but all conditions – from mental health issues, to physical and learning disabilities – are more common among people referred to food banks in Northern Ireland than in the wider population (see Figure 3).

There is a particularly marked overrepresentation of people managing mental health conditions among those turning to food banks in the Trussell Trust network in Northern Ireland, reflecting the broader relationship between mental health and poverty, explored further in Part 4.



61%

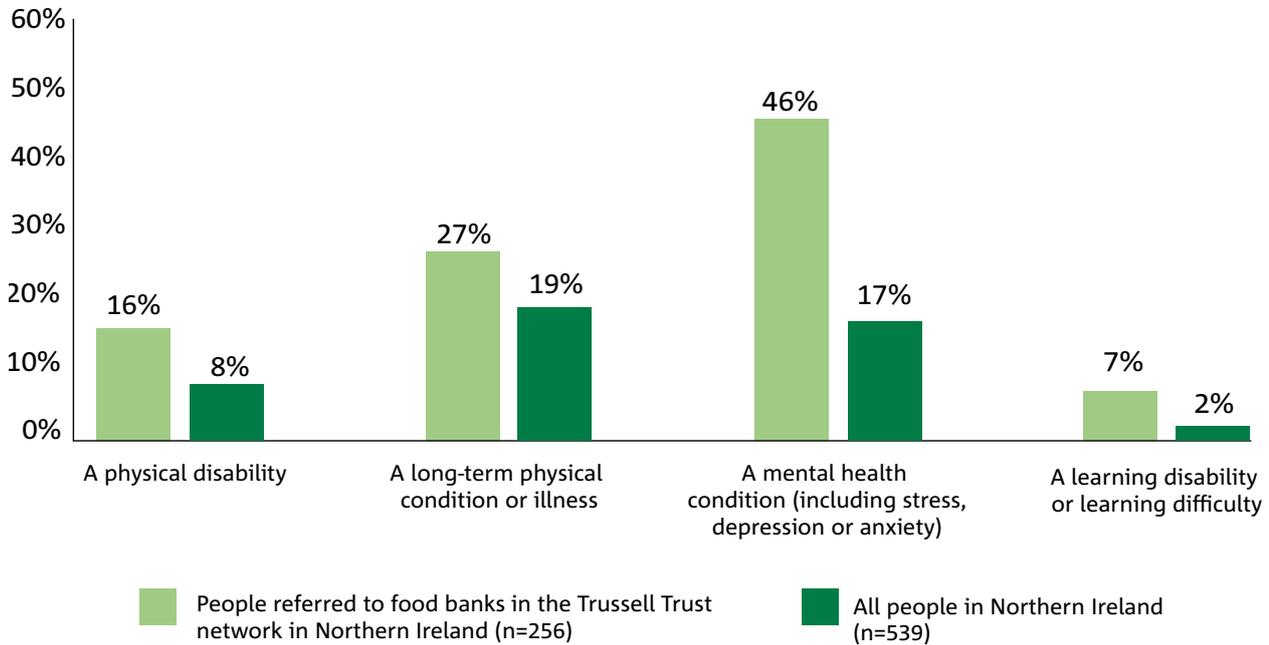
of people referred to food banks in the Trussell Trust network are disabled compared to 30% across the general population in Northern Ireland

10 The data collected about people referred to Trussell Trust food banks relates to the person filling in the survey, rather than to other people in the household.

11 Northern Ireland Health and Social Care Inequalities Monitoring System. 2023. *Health Inequalities: Annual Report 2023*. <https://www.health-ni.gov.uk/sites/default/files/publications/health/hscims-report-2023.pdf>.

12 O'Reilly D, Thompson KJ, Murphy AW, Bury G, Gilliland A, Kelly A, O'Dowd T, Steele K. *Socio-economic gradients in self-reported health in Ireland and Northern Ireland*. *Ir J Med Sci*. 2006 Jul-Sep;175(3):43-51. doi: 10.1007/BF03169172. PMID: 17073247.

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

Figure 3: Types of condition reported by disabled people

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

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

Across Northern Ireland, 78% of people are adults of a working age (18-64). However, working age people are disproportionately overrepresented amongst people in Northern Ireland experiencing food insecurity (91%), and people referred to food banks in the Trussell Trust network in Northern Ireland (90%). The higher level of support provided by the social security system to those over state pension age, along with lower numbers renting, are likely to be important factors driving this difference in food insecurity and the need for food banks.

The majority (78%) of people referred to food banks in the Trussell Trust network in Northern Ireland are in receipt of means-tested benefits, compared to 20% in the wider population of Northern Ireland. Nearly a quarter (24%) live in working households.

Across Northern Ireland, one in eight (12%) adults live alone, however this rises to a third (33%) of those referred to food banks.

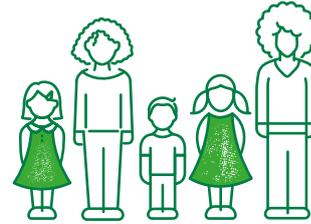
HOUSEHOLDS WITH CHILDREN MAKE UP A MUCH LARGER PROPORTION OF THOSE WHO TURN TO FOOD BANKS THAN IN THE GENERAL POPULATION

Across Northern Ireland, one third (34%) of households include children under the age of 16.¹⁴ However, nearly half (48%) of all those referred to food banks in the Trussell Trust network in Northern Ireland are living with children under the age of 16.

Similarly, 12% of people experiencing food insecurity in Northern Ireland, and 25% of those referred to food banks in the Trussell Trust network, are single adults living with children, despite this group only making up 4% of the population.

Larger families with three or more children are considerably more likely to need to be referred to food banks in the Trussell Trust network, with one in six (18%) people referred to food banks reporting that they are living with three or more children aged 16 or under, despite this group accounting for just 6% of the general population of Northern Ireland.

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



48%

of people referred to food banks in the Trussell Trust network in Northern Ireland are living with children under the age of 16

“Hectic. Well, quite a lot of pressure obviously with 3 kids...obviously I don’t have the income to pay the childcare either. I don’t have anybody to look after the children and I don’t have the funds or finances to pay out £150 or maybe £200 a day now for them to go to a thing, or no transport to get them there either.” (Female, age 35-44, Northern Ireland)

¹⁴ Due to the wording of survey questions, we cannot assume that the survey respondents were necessarily the parent of the children they record living in their household. For instance, the survey may have been completed by another adult in the household, such as an older sibling over the age of 18 living or a grandparent.

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



42%

of people referred to food banks live in social rented housing, compared to just 4% of the population

Across Northern Ireland, around one in seven (14%) people are renting. However, nearly two thirds (64%) of people referred to food banks in the Trussell Trust network in Northern Ireland are renters. Both private and social renters are disproportionately likely to be referred to a food bank.

- Over a fifth (22%) of those referred to food banks in Northern Ireland live in private rented accommodation, despite this group only making up 10% of the population.
- Even more starkly, over two in five (42%) of people referred to food banks live in social rented housing, compared to just 4% of the population.

Across Northern Ireland, 1% of people had experienced some form of homelessness in the past year.¹⁵ This includes living in temporary

housing, statutory accommodation, living insecurely with friends or family (sofa surfing), living in a B&B or hostel, or sleeping rough. By stark contrast to the population of Northern Ireland, one in four (26%) people referred to food banks in the Trussell Trust network in Northern Ireland were either homeless at the point of referral or had experienced homelessness in the previous 12 months.¹⁶

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

DEFINITION BOX

Structural inequalities refer to systemic, long-term and often hidden patterns of unequal access to resources, opportunities, and power that are built into the structures of society. These patterns of inequality are often reinforced by social norms, policies, and institutions that perpetuate unfair advantages and disadvantages for certain groups of people based on characteristics such as race, gender, sexuality, socioeconomic status, health and other factors. Structural inequalities are often interconnected and intersect with one another, meaning that individuals who belong to multiple marginalised groups face compounded disadvantages.

¹⁵ For this study a broad definition of homelessness is adopted, including not only rough sleeping but also other forms of insecure accommodation (e.g. emergency or temporary accommodation, staying at a family or friend’s house). This is a broader definition than The Housing Act 1996 definition of homelessness.

¹⁶ Figures on homelessness are derived from two survey questions: people were asked about their housing situation at the point of filling out the survey, and if they had experienced any form of homelessness, from a multi tick list, in the previous 12 months.

STRUCTURAL INEQUALITIES ALSO INCREASE THE LIKELIHOOD OF FOOD INSECURITY

Across the wider UK people from groups who face structural inequalities tend to be overrepresented among those experiencing food insecurity. This chimes with wider research showing how racial and gender inequalities contribute to higher poverty rates for some people from some ethnic minority groups and among women.¹⁷ Likewise, young people who are care experienced face greater risks of financial hardship in adulthood than people who are not.¹⁸

The extent of our sample size means that we cannot do full analysis of the population of Northern Ireland, however – to the extent that we can see trends – it appears that the issues that we see across the wider UK are also borne out in Northern Ireland.

- **Ethnicity:** 2% of the population of Northern Ireland are from ethnic minority groups, this rises to one in ten (10%) of people referred to food banks in the Trussell Trust network in Northern Ireland.
- **Gender:** Just over half (51%) of the population of Northern Ireland is female.¹⁹ This proportion rises to 66% of people referred to food banks in the Trussell Trust network in Northern Ireland. Women are more than twice as likely as men to have been referred to a food bank. The overrepresentation of women is greater in Northern Ireland than in the UK in general. This is partly driven by inequalities in paid work, explored further below in part 3.

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

CONCLUSION

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

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

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

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

19 NISRA. 2022. *Population and Household Estimates for Northern Ireland: Statistical bulletin*. <https://www.nisra.gov.uk/system/files/statistics/census-2021-population-and-household-estimates-for-northern-ireland-statistical-bulletin-24-may-2022.pdf>.

INTRODUCTION TO PARTS 3 AND 4: UNDERSTANDING THE DRIVERS

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

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

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

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

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

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

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

PART 3:

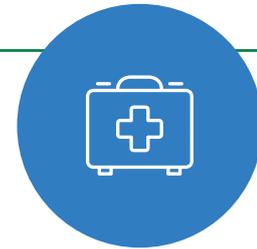
WHAT ARE THE PRIMARY DRIVERS OF HUNGER IN NORTHERN IRELAND?

KEY FINDINGS

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

- The majority (79%) of people referred to food banks in Northern Ireland are destitute, meaning they are experiencing the most severe form of material deprivation because their incomes are insufficient to afford the basics of life.
- People referred to food banks have usually exhausted all possible personal finances before a food bank referral. Nearly nine in ten (89%) people referred to food banks in the Trussell Trust network in Northern Ireland have some form of debt, whilst just 14% have savings.
- For most people referred to food banks in The Trussell Trust network in Northern Ireland, the design and delivery of working age benefits are the major contributors to their inability to afford the essentials. 78% are in receipt of a means-tested benefit, including 50% who are in receipt of Universal Credit (UC), eight times the rate amongst the general population (6%).
- The research identified a range of barriers preventing people being able to rely on benefit entitlements. This is particularly true for disabled people. The majority (57%) of disabled people referred to food banks in the Trussell Trust network in Northern Ireland are not receiving any benefits specifically related to their disability.
- Two in five (41%) people referred to food banks in the Trussell Trust network in Northern Ireland are currently experiencing their benefit income capped or reduced, for instance by debt deductions or sanctions.
- Paid work is not always a solution: nearly one in four (24%) people referred to food banks in the Trussell Trust network in Northern Ireland are in working households, but low pay and insecure jobs still leave them with insufficient income to afford the essentials. Others would like to work but find that jobs are inaccessible, especially for disabled people, people with caring responsibilities and people – especially women – with children.

MIKE



**Mike lives on his own in supported housing.
He took early retirement due to his health.**

Mike has mobility issues and stopped working some time ago due to his health. He has children from a previous relationship and currently lives alone in supported accommodation.

Mike is in receipt of Personal Independence Payment (PIP) and Universal Credit. He first found out about PIP when a friend told him he might be eligible. He heard from an independent advice provider that he could apply for Universal Credit and has recently started receiving this. Finances are difficult to manage. Most of Mike's income goes to child maintenance and rent, leaving little money for other bills and food.

"I don't live with my wife anymore. I'm on Universal Credit. I don't get a lot. It's like £17 a month or something, but because of my pension, I'm not sure of the exact wording, it's classed as income. The child maintenance people started taking £130 a month out of it, and that I'd say left me with £16 a week because I have to pay rent... I couldn't believe that. I find that actually tipped me over the edge when I realised just how vulnerable people can be left."

Recently Mike's mobility has worsened. He finds managing the stairs in his house difficult and is waiting for modifications to be made to the property. As his mobility has deteriorated, everyday tasks like cooking are taking longer, and he has noticed an increase in bills. For example, showering takes longer which means he uses more hot water. He has been finding it difficult to manage bills and afford food.

"I was running out of certain bits of food, and then I just thought, 'where's the money gone?' I was sitting looking at things and was going, 'I've accounted for everything', but gas, and electric, and all that sort of stuff, and then obviously rates, and things like that."

Mike first heard about the food bank from an independent advice provider who knew that he was struggling financially. He also heard about a session at a local church where he can get something to eat and drink.

"When I go they automatically say to me, 'Get something to eat. I know you're struggling at times.' It's just nice to know that people do care at times."

Mike is hoping that he will be able to move to more suitable housing in the future. He has also applied for a further Universal Credit payment based on his health.

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

People referred to food banks are managing on extremely low budgets which are unable to cover the cost of essentials. The majority (79%) of people referred to food banks in the Trussell Trust network in Northern Ireland are experiencing destitution²⁰ with incomes so low they cannot afford the basics of life.

People living on incomes as low as this are forced to make very difficult trade-offs to get by, including having to decide between going into arrears with bills, falling behind with the rent and risking eviction or going without food. Many people who are referred to food banks have already taken steps such as severely rationing their use of electricity, gas, or other essentials.

“I was running out of certain bits of food, and then I just thought, ‘Where’s the money gone?’ I was sitting looking at times and was going, ‘I’ve accounted for everything.’, but gas, and electric, and all that sort of stuff, I just couldn’t do it.” (Male, age 55-64, Northern Ireland.)

As well as forgoing bills and food, those on such low incomes often also have to give up goods or services which enable them to meet caring or other responsibilities. For instance, many people – especially if public transport is poor in their area – rely on a car to be able to get children to school, get to work, and to meet caring responsibilities. The cost of keeping a car, including the cost of fuel was cited by qualitative interviewees across the UK as a source of financial struggle, leading some to go without food and other basics rather than lose their means to sustain work, support their children’s education and care for their loved ones.

79%

The majority of people referred to food banks in the Trussell Trust network in Northern Ireland are experiencing destitution

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

Around one in six (18%) people referred to a food bank in the Trussell Trust network in Northern Ireland have no access to the internet. Around half (49%) have access through broadband or wi-fi at home (42% in the UK), fewer (43%) have access to the internet via a mobile phone network (46% in the UK).

“Because I’m not working, I’m only getting £165 a fortnight. I’m in debt, I can’t pay the HP on the car, I can’t pay bills, I’m in arrears with rent. I couldn’t pay the internet.” (Male, age 45-54, unemployed, and in receipt of Universal Credit and Housing Benefit, Northern Ireland)

²⁰ As previously defined on page 21, people are considered destitute if they have not been able to meet their barest physical needs to stay warm, dry, clean and fed.

We heard about the knock-on impact of this for people in receipt of social security, who highlighted that without internet access there are few straightforward ways of doing paperwork required by work coaches, for which digital is increasingly the default. In addition to this being a barrier in making the initial claim to UC, digital exclusion can also lead to people finding it difficult to inform the relevant authority of changes to medical conditions and a barrier to contact work coaches, which may lead to sanctions.²¹

“Just thinking how are we going to pay for everything, like a mortgage and stuff for the kids and that, you know.”
(Female, age 35-44, Northern Ireland)

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

One in six (17%) people referred to food banks in the Trussell Trust network in Northern Ireland have seen a reduction in their income in the previous three months, with similar proportions seen across the UK.

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

As well as experiencing low incomes, people referred to food banks often have very limited savings, or none at all. At the point of a food bank referral, people have usually exhausted all

other options and reached the limit of their own personal finances and other resources.²²

Whilst 67% of the adult population of Northern Ireland report having some savings (over a third reporting having more than £5,000), this drops to 44% of people experiencing food insecurity and just one in seven (14%) people who are referred to food banks in the Trussell Trust network in Northern Ireland – proportions very similar to the wider UK data. Some people have run down any savings they had, whilst others may never have been able to build them up in the first place.

According to Which? one in ten people in Northern Ireland are selling or pawning belongings to cope with increased costs.²³ Even a modest level of savings can provide some financial buffer against unexpected expenses and income losses, preventing people from immediately falling into financial hardship. Indeed, even small levels of emergency savings have been shown to have long-term impacts on the chances of low-income households avoiding food insecurity.²⁴

The impact of arrears and debt

The vast majority of people in Northern Ireland who are food insecure (82%) are in some type of debt (including borrowing, household bills arrears and benefit debt owed to local and national government), significantly higher than the level across the population as a whole (58%).²⁵ Even higher levels of debt are seen amongst people referred to food banks in Northern Ireland, with nearly nine in ten (89%) in debt.

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

22 Food banks are then too often the first port of call when it comes statutory and community responses. For more on this see page 59 [formal support section]

23 Which? 2023. *Consumers in Northern Ireland: A cost of living crisis briefing*. <https://www.which.co.uk/policy-and-insight/article/consumers-in-northern-ireland-2023-apjuK1G2LRnz>

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

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



72%

of people referred to the Trussell Trust network in Northern Ireland had at least two arrears or debts and over half (55%) had three or more.

People referred to food banks in the Trussell Trust network in Northern Ireland were also far more likely to face multiple forms of debt and arrears. The majority (72%) had at least two arrears or debts (similar to people referred to food banks in the Trussell Trust network across the UK - 78%) and over half (55%) had three or more. In comparison, across the general population in Northern Ireland only one in three (37%) had two or more debts and a fifth (22%) had three or more.

Given this research was conducted towards the start of the cost of living crisis, when energy prices had been particularly high, it is perhaps unsurprising that people referred to food banks in the Trussell Trust network in Northern Ireland were most commonly behind with their gas or electricity bills (28%), although this was lower than in the rest of the UK (41%). In Northern Ireland almost a quarter (24%) were behind on

their telephone/mobile phone or broadband, and around a fifth (20%) on their TV licence.

The ways in which creditors respond to people on very low incomes who have built up debt can make an enormous difference to their immediate ability to afford the essentials, their health and wellbeing, and their longer-term financial security. Previous research has highlighted the damaging impacts that creditor threats of court action or bailiffs can have on wellbeing and mental health. Research has also found that these 'harsh' tactics are less successful in recovering debts than more supportive approaches.²⁶

It is therefore concerning that people referred to food banks in the Trussell Trust network in Northern Ireland are more likely to have experienced threats of court action. Amongst people referred to food banks who are behind on any of their household bills, one in 10 (11%) have been threatened with court action compared to 8% across Northern Ireland.

Some of the most vulnerable borrowers can be forced into using illegal lending or 'loan sharking' because of a more urgent need for money. Whilst illegal lending is an area difficult to gather evidence about due to its underground nature and fear and secrecy surrounding this type of credit, research has found that in Northern Ireland illegal lending is often linked with perceived paramilitary activity.²⁷

The in-depth interviews highlighted that paying bills was a key worry for participants. Some spoke about the organisations or companies that they were in debt to, and noted how paying bills was still a struggle. In the survey of people

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

27 NICVA Research and Advice NI. 2013. *Expensive Lending in Northern Ireland: a discussion paper*. https://www.nicva.org/sites/default/files/d7/content/attachments-resources/cee_expensive_lending_in_northern_ireland_2013.pdf.

referred to food banks in Northern Ireland nearly a quarter (23%) have agreed a repayment plan to deal with their arrears.

“We’re in talks with the HP [hire purchase] company to see if we can come to an arrangement about keeping the car. If I lose the car, I lose independence. I have to go to get my medication and stuff and I need the car to go and get it. That’s not good for my mental health if I lose the car, but if I have to, I just have to live with it.”

(Male, age 45-54, Northern Ireland)

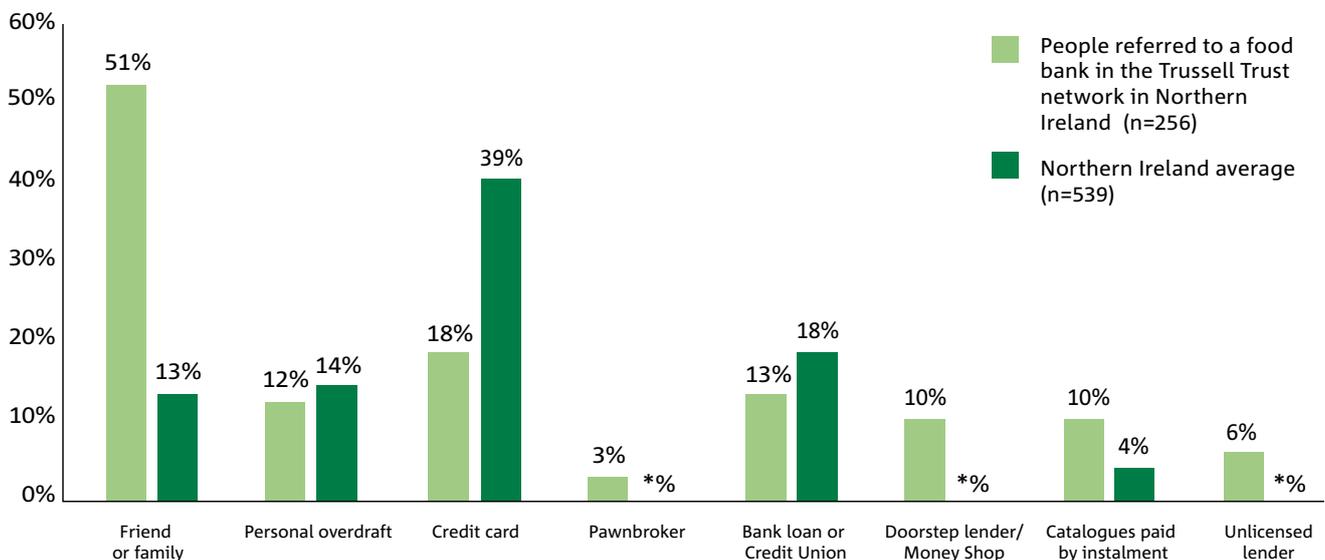
The most common source of credit among people referred to food banks in the Trussell Trust network is loans from family and friends. More than half (51%) of people referred to a Trussell Trust food bank in Northern Ireland have relied on a loan from family or friends, compared to only 13% of the wider population. The impact of this reliance on informal support, financial as well as in other ways, is discussed further in part 4. Our research finds that the

trigger for someone needing to turn to a food bank is often reaching the end of the support that friends and family are able or willing to provide.

One in ten (10%) of people referred to food banks in the Trussell Trust network in Northern Ireland are in debt to a payday loan provider or doorstep lender and over one in twenty (6%) owe money to unlicensed lenders such as a loan shark, a similar pattern to that seen across the rest of the UK.

Almost two in five (37%) people (or their partners) referred to food banks in Northern Ireland are repaying debts to local or national government via deductions to their benefits to pay back a benefit advance, benefit overpayment, Department for Communities advance payment, or other debts and fines. This is significantly higher than the average in Northern Ireland where just one in twelve people in receipt of social security (8%) were facing benefit deductions.

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



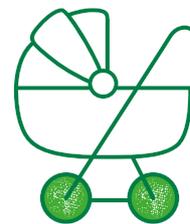
Deductions are explored further on page 47, but evidence is clear that debts to national and local governments are particularly important factors pulling people already in poverty into even more severe hardship.²⁸

The impact of large or unexpected costs

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

Nearly two in three (63%) people referred to food banks in the Trussell Trust network in Northern Ireland report having to meet a large and unexpected cost that they had difficulty paying in the previous three months. This is greater than across the UK where 53% of people referred to food banks in the Trussell Trust network had an unexpected cost and almost twice as high compared to the general population in Northern Ireland (35%).

“I was running out of certain bits of food, and then I just thought, ‘Where’s the money gone?’ I was sitting looking at times and was going, ‘I’ve accounted for everything.’, but gas, and electric, and all that sort of stuff, I just couldn’t do it.” (Male, age 54-65, Northern Ireland)



“I had the baby in July, I came home and the kettle stopped working, then the microwave, then the cooker, and then the fridge was leaking, the freezer was defrosting itself.” (Female, age 35-44, Northern Ireland.)

SPOTLIGHT ON MONEY AND MENTAL HEALTH



Across Northern Ireland, one in four (26%) people have low levels of mental wellbeing, this rises to more than half (56%) of people who had experienced food insecurity in the last 12 months.²⁹ There is a strong cyclical relationship between money and mental health problems. Financial difficulty can cause stress and anxiety, which is exacerbated by going without essentials and the stress of servicing debt, especially when faced with poor practice creditors.³⁰ Similarly, mental health problems can also drive financial difficulty by making it harder to earn, manage money and spending, and ask for help.³¹ The cost of living crisis has been shown to impact on people's mental wellbeing in Northern Ireland with 79% of adults saying their mental health and wellbeing had been negatively affected by the current increases in the cost of living.³²

Our qualitative research demonstrated this cyclical relationship, for example, a participant in Northern Ireland described how his redundancy had exacerbated his mental health problems, leading him to attempt suicide.

"I worked in a nursing home for 9 years, they closed the nursing home there in October and left us with no redundancy, no nothing, no wages... I have been suffering with depression before. Everything has got to me now since the [nursing] home closed."
(Male, age 45-54, Northern Ireland)

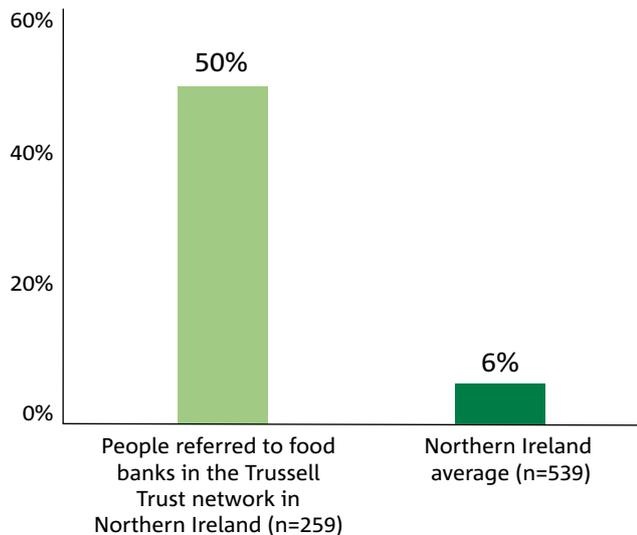
Across Northern Ireland, people reporting a mental health condition are far more likely to be in arrears on bills or to owe debt. When asked whether they were keeping up with their credit commitments and bills, the majority (63%) of people with a mental health condition said that they struggled to keep up with their bills, compared to 42% of people who did not have such a condition.

Demand for mental health services is also higher in more deprived areas of the UK.³³ The majority (65%) of people referred to food banks in the Trussell Trust network in Northern Ireland with a reported mental health condition had not received any support relating to their mental health in the three months before being referred to the food bank. Research on behalf of the Royal College of Psychiatrists has detailed the significant impact of waiting for treatment for mental health problems – including further deterioration of mental health, relationship problems, financial troubles, and problems at work.³⁴

- 29 Mental Wellbeing was measured in the Northern Irish general population survey using the Short Warwick-Edinburgh Mental Wellbeing Scale.
- 30 Holkar, M and Mackenzie, P. 2016. *Money on your mind: The money and mental health policy institute*. <https://www.moneyandmentalhealth.org/publications/link-between-money-and-mental-health/>.
- 31 Money and Mental Health Policy Institute. 2019. *Money and Mental Health: The Facts*. <https://www.moneyandmentalhealth.org/wp-content/uploads/2019/03/debt-mental-health-facts-2019.pdf>.
- 32 Inspire Wellbeing. 2022. *YouGov survey shows impact of cost of living on mental health of adults in Northern Ireland*. <https://www.inspirewellbeing.org/release-pressure-survey-data/>.
- 33 UK Health Security Agency. 2018. *Health Matters: Reducing health inequalities in mental illness*. <https://ukhsa.blog.gov.uk/2018/12/18/health-matters-reducing-health-inequalities-in-mental-illness/>.
- 34 Royal College of Psychiatrists. 2020. *Two-fifths of patients waiting for mental health treatment forced to resort to emergency or crisis services*. <https://www.rcpsych.ac.uk/news-and-features/latest-news/detail/2020/10/06/two-fifths-of-patients-waiting-for-mental-health-treatment-forced-to-resort-to-emergency-or-crisis-services>.

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

Figure 5: Rates of Universal Credit receipt



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

The vast majority (88%) of people referred to food banks in the Trussell Trust network in Northern Ireland are in receipt of some form of income from social security, compared to around half (51%) of the Northern Irish population as a whole. 78% are in receipt of a means-tested benefit, including 50% who are in receipt of Universal Credit which is more than eight times the rate across the general population in Northern Ireland (6%), although less than across the UK, where 70% of people referred to food banks in the Trussell Trust network in are in receipt of Universal Credit.

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



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



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



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



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

DEFINITION BOX

The UK social security system, sometimes called the welfare system, provides benefits to people across the UK. In Northern Ireland the delivery of the system is devolved apart from Child Benefit, Guardian's Allowance, Working Tax Credit, and Child Tax Credit.

Some social security benefits are means-tested, meaning eligibility is assessed based on levels of income and wealth. The most well-known of these is Universal Credit which was introduced in 2013 to consolidate and replace several benefits including Housing Benefit, Employment and Support Allowance and Job Seekers Allowance, though many are still in receipt of those benefits as the roll out of UC continues.

Universal Credit is also delivered slightly differently in Northern Ireland. UC claimants in Northern Ireland have the option of certain flexibilities such as twice monthly payments for all households as the default, with monthly payments available on request. In addition, a package of 'mitigations' specific to the circumstances of benefit claimants in NI provides for 'welfare supplementary payments' for disabled claimants, carers who care for someone transitioning from Disability Living Allowance to PIP, and those subject to the benefit cap (until 2025) and to the spare room subsidy (often referred to as the bedroom tax).

Discretionary support is administered by the Department for Communities. Other means-tested benefits include a rate rebate scheme, Income Support and Pension Credit. Other benefits are universal amongst specific groups, such as Child Benefit or the State Pension. Carers Allowance and disability benefits like Personal Independence Payment (PIP) are assessed based on carer and disability status.

People struggle to access accurate information about social security

While other evidence³⁵ suggests that this is not the experience of all claimants, there was a clear sense that many people who have to turn to food banks have found the process of trying to access benefits very challenging.

In the UK-wide qualitative data, we heard how people on low incomes find out about social

security through word of mouth, relying on informal advice from people who had similar experiences, rather than accessing more official information. People involved in our research had struggled to find out what they might be entitled to or understand how payments are calculated. The digitalisation of information about social security benefits has made access easier for some people, but for many people turning to food banks it creates further barriers due to their digital and social isolation.

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

“I didn’t know I was even eligible for it, which technically I could have been eligible for long before my mental health issues. I would have even been eligible because I have monocular vision and a diagnosis of Autism from when I was a child, I could have actually even applied for it before, but I never knew that it was an option.” (Female, aged 25-34, in receipt of PIP, Northern Ireland.)

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

“It was a friend of mine, he was saying that he was on PIP. I didn’t even know what PIP was. I’d never been on benefits in my life. It was like a whole new world, and I’m going, ‘What?’ So I’ve now been told that apparently I’m entitled to ill health Universal Credit.” (Male, age 55-64, Northern Ireland.)

The application system was perceived by participants as being quite inflexible and working only for people who ‘fit into a particular box’. It was felt to be particularly difficult for people with more complex situations or mental health conditions to navigate. For some, the social security system was described as feeling ‘dehumanising’ and ‘hostile’, and people told us

IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

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

that they are exhausted by having to advocate for action for the payments they are entitled to, sometimes without any results.

Finally, it was clear that digital exclusion (which is common among people referred to food banks, as discussed in part 4) restricts people’s access to social security. Much of the information on entitlements is primarily accessible online, as is the process of applying for Universal Credit, managing payments, and contacting work coaches. This requires a device such as a smartphone or laptop, access to the internet, and knowledge of how to use web-based platforms.

These experiences of the difficulty navigating social security across the UK support do not represent the experience of all claimants. However, the dominant findings from our research chime with a wide range of other research and evidence showing that there are significant groups who find the system very challenging.³⁶ The Independent Review of Discretionary Support in NI found that there is a lack of public awareness of discretionary support that needs to be addressed so that those who

might benefit know what support is available and how to access it.³⁷ Across this evidence, there are particular concerns about the ways in which staff exercise discretion in how and how far they support people with making claims. Discretion can allow work coaches to tailor support and introduce more flexibility into the system, but it can also mean that access to benefits and other support becomes more unpredictable and inconsistent, with some people missing out. Previous research has also found that some groups are particularly likely to experience negative outcomes through this discretion, such as people with some health conditions, from some black and minority ethnic groups, and migrant populations.³⁸ There is also evidence that vulnerable claimants are disproportionately likely to have their benefits reduced through sanctions.³⁹

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

Previous evidence collected by the Trussell Trust has consistently shown that the five-week wait for Universal Credit is a key driver of the need for food banks, both during that five weeks and after payments have started.⁴⁰ The initial wait for Universal Credit is built into the design of the benefit. Each claimant moving on to Universal Credit must wait at least five weeks before receiving their first Universal Credit payment. While the formal wait was reduced from six to five weeks in February 2018, this is still a substantially longer wait than was the case for the previous (or ‘legacy’) benefits, which was typically around two weeks. We heard from qualitative interviews how challenging this period was to manage financially but also the



59%

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

impact it had on participants’ mental health.

“It took 16 weeks to get Universal Credit. That’s why I had the food bank to try and keep me living. [...] I went off sick from the job I started [...] That Universal Credit, they weren’t very helpful, they were very slow at trying to sort out to get some money. [...] You’re supposed to be 4 weeks, you have to be off 4 weeks before you get a payment, if you know what I mean. But it took them 16 weeks before I got any money.” (Male, age 45-54, unemployed, receiving Universal Credit and Housing Benefit, Northern Ireland)

The DfC has recognised that people can struggle with the five-week wait and there is the option to take out an interest-free loan, the ‘advance payment’ to help manage the interim period. The majority of claimants do take this ‘advance’ as they do not have other means of surviving

37 Department for Communities. 2022 *Independent Review of Discretionary Support* Independent Review of Discretionary Support. <https://www.communities-ni.gov.uk>.

38 Ibid.

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

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

IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

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

until their first official payment is made.⁴¹ However, this causes longer term hardship as claimants have to pay back the advance through debt deductions from their benefit payments. These deductions put significant additional pressure on strained incomes (as discussed further below).

While there are difficulties and delays accessing many types of benefits, by far the most problematic are entitlements related to disability. This is particularly concerning as 67% of people referred to food banks in Northern Ireland report that at least one member of their household is disabled.⁴²

This is reflected in the fact that the majority (59%) of people from disabled households referred to food banks in the Trussell Trust network in Northern Ireland are *not* claiming any disability benefits (although most are claiming other types of benefits). In some cases, it may be that people may not quite meet the eligibility criteria, but there is substantial evidence to suggest that others should be receiving them but are not doing so.

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

“I’ve done the forum and haven’t heard anything back yet whether I’m going to have a face-to-face assessment or anything. They’ve said they have quite a big backlog. It probably won’t be until the new year they’ll tell me their next steps.” (Female, age 25-34, in receipt of PIP, Northern Ireland)

Benefit levels are too low to cover the essentials

Cuts and freezes to benefit payments over the last decade have led to a large reduction in the purchasing power of benefits relative to the rising cost of living. In 2022, there was the greatest fall in the value of the basic rate of unemployment benefits since the start of annual uprating fifty years ago.⁴⁴ The low level of benefit payments is a key contributor to the need for food banks as people are left without enough money to afford the essentials.

This is illustrated starkly by the high level of food insecurity amongst benefit claimants across

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

42 As defined by the Equality Act 2010.

43 In July 2022, around the time of fieldwork, 280,000 people were waiting for a decision on their PIP application, and the average waiting time from registration to decision on new claims was 18 weeks. Source: Department for Work and Pensions. 2022. *Personal Independence Payment statistics to July 2022.* <https://www.gov.uk/government/statistics/personal-independence-payment-statistics-april-2013-to-july-2022>.

P44 Joseph Rowntree Foundation. 2022. *Fifty years of benefit uprating.* <https://www.jrf.org.uk/report/fifty-years-benefit-uprating>.

the UK. Six in ten (58%) people in receipt of Universal Credit across the UK have experienced food insecurity in the last year, compared to only 3% of those receiving state pensions across the UK.⁴⁵ This is perhaps unsurprising as the ‘standard allowance’ provided by Universal Credit is at least £35 per week beneath the amount needed to afford essentials for a single adult, and at least £66 per week below that level for a couple.⁴⁶

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

“I think that was September [when they used the food bank], had to buy all the kids their uniforms and shoes, and everything they need for school. The Universal Credit hadn’t paid me any money, been waiting on that coming in, pending.” (Female, age 35-44, Northern Ireland)

A variety of research and evidence demonstrates that providing more income via the social

security system can reduce destitution. The positive effect of the £20 uplift to Universal Credit between April 2020 and October 2021 has been well-documented and led to reductions in both food insecurity⁴⁷ and child poverty.⁴⁸

More recently we have seen a correlation between increased income and lower food bank need linked to the UK government’s two cost of living payments to people in receipt of means-tested benefits. These payments were distributed in July 2022 and November 2023. Data from the Trussell Trust shows that at the time each of these cost of living payments were distributed, there was reduction in the need for food parcels in Northern Ireland. However, this was short-lived, as people spent the cost of living payments on essentials (as well as on paying debts in some cases) and were then again left with an income too low to cover these costs.⁴⁹

The Northern Ireland Energy Bills Support Scheme,⁵⁰ a £600 payment that was distributed by the Department for Business, Energy & Industrial Strategy, in the absence of a Northern Ireland Executive, was introduced between 16 January and 28 February 2023. All households were eligible for the payment.

Analysis of food parcel distribution by food banks in the Trussell Trust network in Northern Ireland across this period, and after, shows that there was a drop in need between January and February of 17%. This is even more notable when comparing to the last five years where, on average, there has been a 16% rise in need from January to February. However, the impact

45 UK wide data is used as the sample size for people experiencing food insecurity is too low in Northern Ireland.

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

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

48 Centre for Research in Social Policy, Loughborough University. 2022. *Local indicators of child poverty after housing costs, 2020/21*. <https://endchildpoverty.org.uk/child-poverty/>.

49 The Trussell Trust. 2023. *Emergency food parcel distribution in the UK: April 2022–March 2023*. <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/04/EYS-UK-Factsheet-2022-23.pdf>.

50 For more information see Department for Business, Energy & Industrial Strategy. 2022. *Getting household energy bill support in Northern Ireland*. <https://www.gov.uk/guidance/getting-household-energy-bill-support-in-northern-ireland>.

appears to be short-term, with levels of need rising by 25% between February and March, and March witnessing a 34% increase in need in comparison to the same month in 2021. Indicating that the payment may have had a short-term impact on food bank need.

Income from benefits is often further reduced by caps or deductions

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

They include:

- the benefit cap
- sanctions
- the removal of the spare room subsidy (often referred to as the bedroom tax)⁵¹
- deductions from benefit payments to repay debt
- changes to the Local Housing Allowance
- the two-child limit⁵²

Nearly half (49%) working age people in receipt of social security referred to food banks in

the Trussell Trust network in Northern Ireland are affected by one or more of these caps or reductions, across the UK this figure is 62%. One in four (23%) people in receipt of social security across the rest of the general population of Northern Ireland.

Nearly two in five (39%) of people referred to food banks in the Trussell Trust network in Northern Ireland in receipt of UC were facing a deduction. Up to a quarter of the standard allowance (the main component of UC) can be deducted automatically for debt repayments. This was reduced from 30% in April 2021, and the period over which a UC deduction can be paid was extended from one year to two. However, these remain very significant reductions to already low incomes, and there is no affordability assessment made to ensure that claimants can afford the payments.

There are a number of reasons deductions⁵³ can be made. The common reason for deductions is repaying a budgeting advance (to help cover a specific cost) or an advance to cover the five-week wait for the first payment of new UC claims.

Previous research has also found that deductions are often poorly understood by people (in relation to why they are imposed, why the amount of deduction is set at a particular level and how long they will last), that they cause significant financial hardship, and that they can negatively impact on mental wellbeing.⁵⁴

51 In Northern Ireland this is mitigated with people who are receiving a top up payment to counteract it.

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

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

54 Ibid.

These findings were echoed in the interviews conducted for this research. People who had experienced a reduction in a Universal Credit payment⁵⁵ reported that they were not always informed ahead of time and often did not understand the cause. For people living on very tight budgets who have to carefully manage every penny of their income, not knowing the amount and the timing of a benefit deduction ahead of time further undermines their ability to plan, budget and afford essential costs. Additionally, most did not have savings or additional sources of income to offset the cost of the benefit reduction for extended periods of time.

“Apparently because I was married, there was the Child Tax Benefit done for me and the wife at the time. I was now liable for half of something that was paid out that they wanted back, so they went straight out of the PIP, and started taking that back... Yes, apparently it runs the year behind, I didn’t think anybody could touch your PIP, but it turns out the Government can.” (Male, age 55-64, Northern Ireland)

IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

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

⁵⁵ Please note that participants used the terms reductions, deduction, and sanctions interchangeably.

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

Work should provide reliable protection from destitution, but it is clear that for a significant number of people this is not the case. Across Northern Ireland, 14% of people in working households had experienced food insecurity in the previous year, similar to rates across the UK (15%). Among those referred to food banks in the Trussell Trust network in Northern Ireland, nearly one in four (24%) are from working households – higher than the proportion across the rest of the UK (one in five).

Food insecurity across the UK⁵⁶ is particularly associated with some types of work and experiences of employment.

- Part-time work (which for some people is the only option available due to caring or childcare responsibilities) provides far weaker protection from food insecurity. One in five (21%) of people in part-time work were experiencing food insecurity compared to just 13% in full time employment.
- Reductions in working hours, a pay cut and having to take unpaid sick leave all significantly increase the risk of food insecurity.
- Just under a third (30%) of people in paid work referred to food banks in the UK are in insecure work, including being on a zero hours contract or in seasonal work.⁵⁷ One in five of people in insecure employment have experienced food insecurity, and they are also much more likely than people in secure

work to have experienced the adverse work events discussed above (37% compared to 24%), which further increases their risk of food insecurity.

- Food insecurity is more prevalent for people in occupations which are associated with low pay, compared to those in occupations which tend to be more highly paid: one in three (30%) people in routine manual and service occupations experience food insecurity, compared to only 5% of people in managerial, administrative and professional occupations.⁵⁸

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

Whilst work does not always prevent destitution and food bank use, it does greatly reduce the risk of these experiences, particularly where it is secure, decently paid and offers enough hours to provide a reasonable income. People referred to food banks in Northern Ireland faced several barriers to finding and sustaining work.

Caring responsibilities

Unpaid carers who support older or disabled adults⁵⁹ face a high risk of poverty and financial hardship. In Northern Ireland, over a quarter (27%) of people providing unpaid care are experiencing food insecurity, compared to one in eight (12%) of those who do not provide care. Due to the lack of affordable replacement care

⁵⁶ The sample size in Northern Ireland of people experiencing food insecurity and in work were not large enough to analyse the patterns within Northern Ireland specifically.

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

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

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

available in Northern Ireland and the wider UK, many unpaid carers are unable to work or have the hours they can work restricted. Balancing such caring responsibilities with paid work can be extremely challenging. Many carers work part-time to maintain this balance, which often restricts them to lower paid jobs.⁶⁰ Research by Carers NI in 2022 found that many carers are deploying unsustainable and damaging practices to help them cope with spiralling living costs. Nearly one in four carers (23%) said they were cutting back on essentials like food or heating – more than double the proportion last year (11%).⁶¹

To qualify for Carer's Allowance, unpaid carers have to provide at least 35 hours of care a week. This means there are many carers who spend considerable time caring and are very restricted in their work hours, but do not qualify for support through Carer's Allowance. This results in higher poverty among this group, with more than a quarter (26%) of people who are spending between 20-34 hours a week caring, living in poverty.⁶²

Disability and ill-health

Despite reductions over the last decade in the disability employment gap,⁶³ disabled people referred to food banks in the Trussell Trust network in Northern Ireland are still far less likely to be in work than non-disabled people, with one in eight (12%) in work compared to over one in four (28%) of non-disabled people.⁶⁴



27%

of people providing unpaid care are experiencing food insecurity compared to one in eight (12%) who do not provide care

As is the case among parents and carers, disabled people often work part-time in order to help manage their health condition, but this too tends to restrict them to lower-paid jobs such as care work, sales and customer service and other types of leisure and service work. Research shows that they are over-represented in these kinds of roles and under-represented in more senior and managerial roles.⁶⁵

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

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

61 Carers NI. 2022. *State of Caring 2022: A snapshot of unpaid caring in Northern Ireland*. <https://www.carersuk.org/media/xjzfw4x/cni-soc22web.pdf>.

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

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

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

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

Childcare

Childcare presents a significant barrier to work, as has also been found in a wide range of previous research.⁶⁶ Across the UK – excluding people who are not working due to a health condition, one in seven (14%) people in non-working households with children cited a lack of affordable childcare as the reason they were out of work. Almost all (91%) were women. One in three working mothers have lost work or hours due to childcare.⁶⁷ Government funding of childcare in Northern Ireland is different to the rest of the UK. There is no government-funded childcare programme for children under 3 years of age. There is a Northern Ireland government-funded Pre-School Education Programme for 3–4 year olds, which covers at least 12.5 hours per week for all children, delivered at set times over a 38-week fixed term.

Women are also more likely to work part-time due to caring responsibilities, which typically leaves them in lower-paid jobs with fewer opportunities for progression and provides far less protection from poverty and food insecurity than full-time work (as discussed above). This is not only due to fewer hours of work, but because part-time jobs are paid less on average than full-time ones. 20% of women across Northern Ireland were in part-time work compared to just 10% of men. According to official statistics the difference in economic activity rate for men and women with the youngest child of pre-school age is 19%.⁶⁸

IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

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

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

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

68 Marie-Gray, A et al. 2020. *Gender Equality Strategy: Expert Advisory Panel Report*. <https://www.communities-ni.gov.uk/system/files/publications/communities/dfc-social-inclusion-strategy-gender-expert-advisory-panel-report.pdf>.

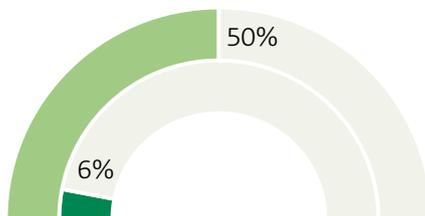
CONCLUSION

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

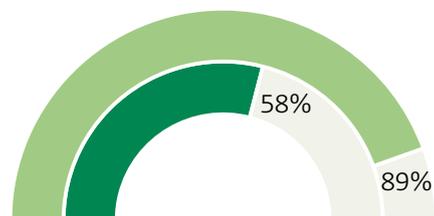
- The design and delivery of the social security system.
- Work which does not provide sufficient protection from financial hardship.
- Difficulty accessing suitable jobs, especially for disabled people, people with caring responsibilities and parents.
- Lack of savings and having to cope with arrears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

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

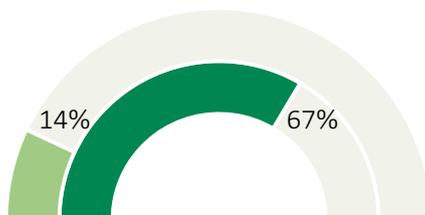
Receiving Universal Credit



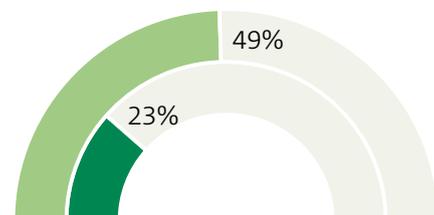
Is in some form of debt



Likelihood of having savings



Subject to benefit caps or deductions



● People referred to food bank in the Trussell Trust network in Northern Ireland

● Average Northern Ireland general population

PART 4:

WHAT ARE THE NON-FINANCIAL FACTORS CONTRIBUTING TO THE RISK OF HUNGER IN NORTHERN IRELAND

KEY FINDINGS

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

- People referred to food banks in the Trussell Trust network in Northern Ireland are very likely to have experienced adverse events (such as bereavement, becoming sick or disabled, or domestic abuse) with 58% experiencing adverse events in the previous 12 months, compared to 26% across Northern Ireland.
- Food bank users are significantly more likely to have experienced multiple adverse events of this nature. Just 1% of the general population in Northern Ireland had experienced three or more adverse events in the last year, compared to 14% of people referred to food banks in the Trussell Trust network in Northern Ireland.
- At least one in five (22%) people referred to food banks in the Trussell Trust network in Northern Ireland are experiencing severe social isolation, stating that they have contact with relatives, friends or neighbours less than once a month or never. This is compounded by digital isolation, with 17% of people referred to a food bank in Northern Ireland having no access to the internet.
- Lack of other support and advice before the point of a referral to a food bank also appears to be an important factor: 40% of people referred to a food bank in the Trussell Trust network in Northern Ireland said they received no advice from other services before their latest referral to the food bank.

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

Research from Turn2us highlights that over a two-year period, 60% of people across the UK experience at least one life event which left them financially worse off.⁶⁹ These experiences include bereavement, relationship breakdown and housing insecurity. Experiences such as these can have a profound impact on people's lives – on their financial situation, on their ability to find and sustain employment, but also on their mental health.

Many people can absorb the financial cost of these experiences without having to make significant changes to their lifestyle or expenditure. However, for people on the lowest incomes – who are more likely, even in childhood, to experience adverse events in the first place⁷⁰ – they can have devastating and long-lasting impacts.

Adverse life experiences are extremely common for people referred to food banks in the Trussell Trust network in Northern Ireland, significantly more so than in the general population of Northern Ireland. A majority (58%) of people referred to food banks in the Trussell Trust network in Northern Ireland said that in the last 12 months they had experienced at least one adverse life experience (such as bereavement, becoming long term sick or relationship breakdown, see figure 6), compared to 26% on average across Northern Ireland. This is slightly lower than the wider UK rates where 66% of people referred to food banks in the Trussell Trust network across the UK had experienced at least one adverse life experience.

Our qualitative interviews demonstrated how for food bank users, individual and often combined

58%

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

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

“When I’ve been to the food bank, after my miscarriage, my Mum had been diagnosed with cancer, she’d had a hysterectomy, my step Dad had died.”

(Female, age 35-44, Northern Ireland)

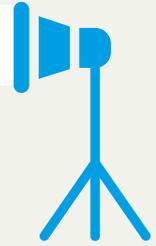
Figure 6 (below) shows that, in Northern Ireland the most common experience over the last 12 months for people referred to food banks in the Trussell Trust network was relationship with parents or family breaking down (16%), or any form of bereavement⁷¹ (16%) followed by becoming long-term sick or disabled (15%). All of these experiences are more common amongst people referred to food banks in the Trussell Trust in Northern Ireland than among the population of Northern Ireland as a whole and follow similar trends to the wider UK food bank population.

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

70 Mc Lafferty, M & O'Neill, S. 2019. *Childhood adversities in Northern Ireland: the impact on mental health and suicidal behaviour*. https://docs.wixstatic.com/ugd/198ed6_f5d6a964d595490f8bd9bc842036d1d0.pdf.

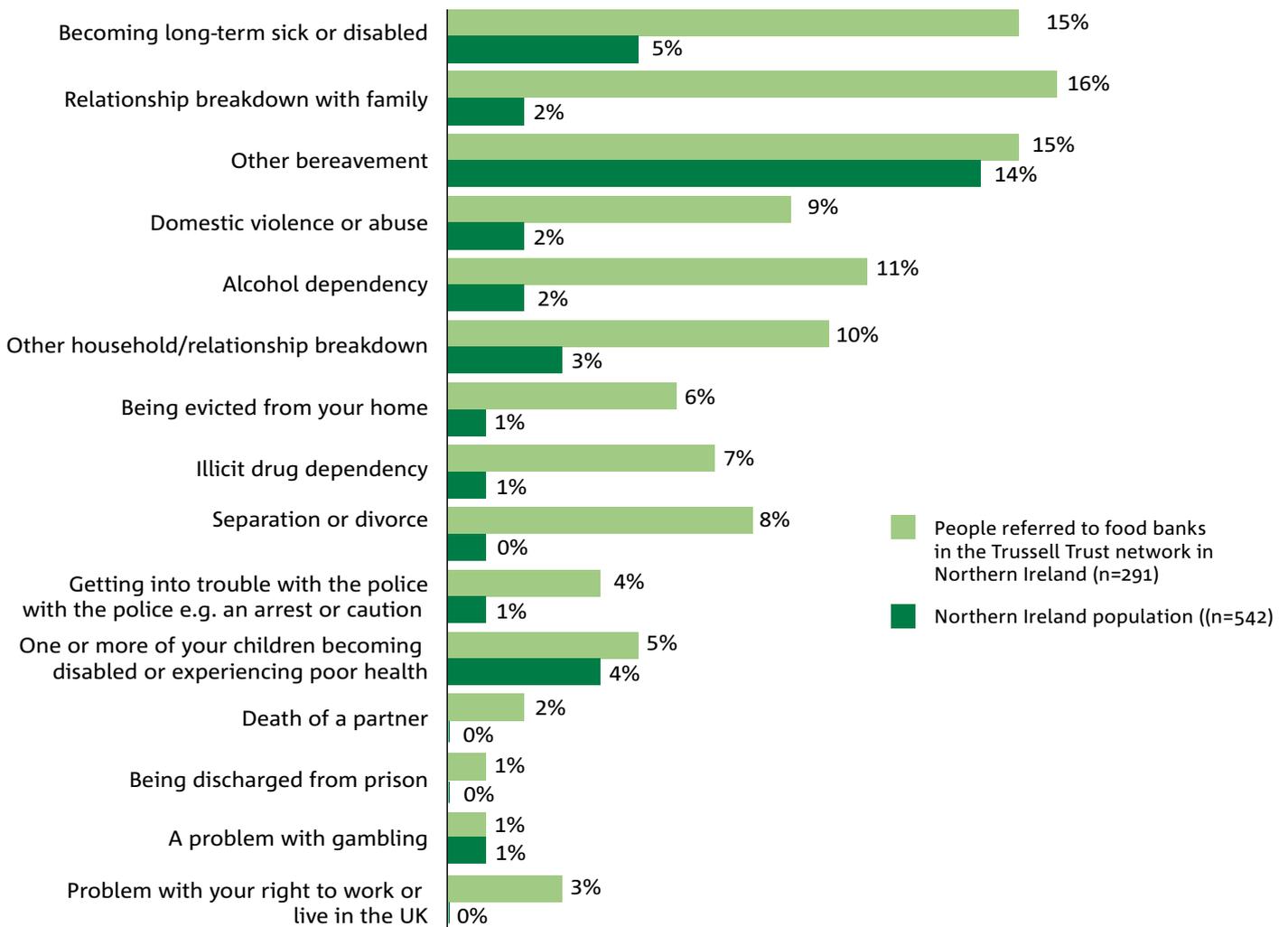
71 This is calculated based on anyone who has experienced the death of a partner and/or any other bereavement. These appear as separate lines in the graph.

SPOTLIGHT ON GENDER



Among those referred to food banks in Northern Ireland, the most common adverse life experience for men was alcohol dependency (23%) whilst for women it was relationship breakdown (16%). The pattern for women was in contrast to that in the rest of the UK, where domestic violence was the most common adverse experience, cited by almost one in five women referred to food banks in the Trussell Trust network.⁷²

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



⁷² The way the question was asked is likely to result in an underestimation of reporting and will be refined for the next wave.

MULTIPLE ADVERSE EXPERIENCES LEAD TO WORSENING CONSEQUENCES

People referred to food banks in Northern Ireland are much more likely than the general population in Northern Ireland to have experienced multiple adverse life events. While only 1% of the general population in Northern Ireland have experienced three or more adverse events in the last year, this rose to 15% of people referred to food banks in the Trussell Trust network in Northern Ireland. This chimes with other research showing that people who have experienced multiple adverse life events in the past two years are more likely to have low financial resilience.⁷³

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

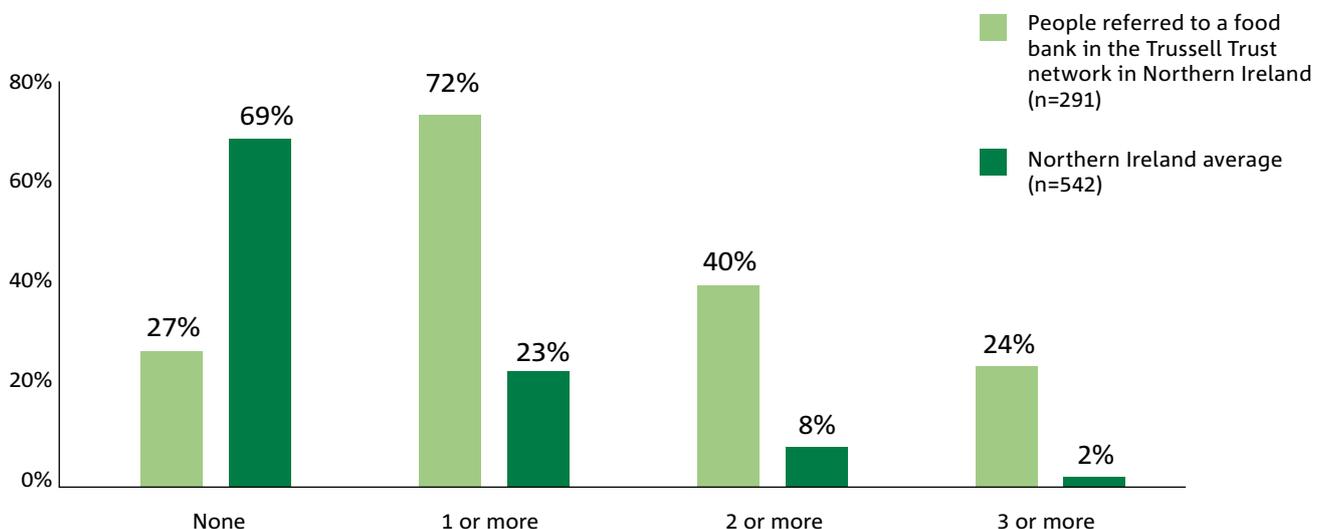


15%

of people referred to to food banks in the Trussell Trust network in Northern Ireland have experienced three or more adverse events in the last year.

"I had a cousin who told me he had cancer and have 2 months to live and he lived 6weeks. It feels, for the past 2 years, it's just 1 thing after another."
(Female, age 25-34, Northern Ireland)

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



MANY PEOPLE REFERRED TO FOOD BANKS IN NORTHERN IRELAND ARE SEVERELY SOCIALLY ISOLATED

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

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

Experiences of social isolation are often cited by people experiencing poverty as one of the most painful aspects of financial hardship.⁷⁴

More than one fifth (22%) of people referred to food banks in Northern Ireland in the Trussell Trust network in mid-2022 are experiencing severe social isolation, stating that they have contact with relatives, friends or neighbours, less than once a month or never. This is fairly consistent across all age groups and compares to just one in fourteen (7%) of the general population across Northern Ireland. Severe social isolation almost doubles to 40% for those without access to the internet. It is striking that over one in nine of people referred to food banks in Northern Ireland (11%) say that they *never* have contact with relatives, friends, or neighbours, compared to 2% of the general population in Northern Ireland.



22%

of people referred to food banks in the Trussell Trust network in Northern Ireland are experiencing severe social isolation

“I used to go out to my friends near enough every night, but I don’t even do that now. I don’t walk up there, or don’t go up there. The only time I’ll go up there is sort of if I go in a taxi or somebody takes me up there, but which is not very often now.” (Female, age 65-75, Northern Ireland)

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

People referred to food banks in the Trussell Trust network in Northern Ireland have more limited circles of support than we see across Northern Ireland, relying primarily on their immediate family. Around one in six (18%) of all people referred to food banks in the Trussell Trust network in Northern Ireland say that they can *only* rely on their immediate family, significantly higher than the level seen within the general population in Northern Ireland (10%). Further, a quarter (26%) say that they are unable to rely on friends, which is double the rate of the general population in Northern Ireland (10%) but a lot lower than across the UK where 61% are unable to rely on friends.

Yet for a significant proportion of people referred to food banks in the Trussell Trust network in Northern Ireland, even their families are not able to help: almost a quarter (24%) say that they can't rely on immediate family at all, in line with people referred to food banks in the Trussell Trust network across the UK (28%) compared to just 3% of the general population in Northern Ireland.

It's important to note that an inability to rely on family and friends does not necessarily mean a lack of, or poor relationships. Often there is simply insufficient wealth within the wider community of friends and family to be able to provide this additional support. Many have exhausted all support or see their family is also struggling and feel unable to ask for help. More than half (51%) of people referred to a Trussell Trust food bank in Northern Ireland have already relied on a loan from family or friends, compared to only 13% of the wider population of Northern Ireland. People are turning to food banks as a last resort after exhausting all options in their

personal finances and having already made careful decisions as families and communities about how to share limited resources.

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

“So, I’m talking to her [friend met through an activity group], we got very, very friendly, because I’ve been going up there now for 6 years, 5 years, and she knows a wee bit of my debt and mental health. She said, ‘[name of respondent redacted], I’m here 24 hours a day for you, if you want.’ She goes, ‘We all have problems, we’ve all been there.’” (Male, age 54-65, Northern Ireland.)

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

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

We have seen that difficult life experiences are much more common for people referred to food banks in the Trussell Trust network in Northern Ireland than they are for the general population, and that people referred to food banks in Northern Ireland are financially precarious.

Effective support and advice at the point of a negative event can prevent an experience like bereavement from spiralling to affect all aspects of a person's life, including their finances. Such support services can also prevent the need for a food bank referral in the first place by addressing some of the triggers for financial hardship before they escalate.

However, of people referred to food banks in the Trussell Trust network in Northern Ireland, 40% received no advice from other services before their latest referral to the food bank, in line with rates across the UK more widely. A further 11% said they did not know (suggesting that if any advice was received, it was not impactful), leading us to estimate that half of all people referred to food banks in Northern Ireland

(51%) had received no advice of note, a similar proportion seen across the UK.

Of advice that was received or remembered, support relating to mental health was most common (24%). Benefits advice was the next most common (15%), followed by debt advice (13%), housing advice and support relating to budgeting advice (10%) and physical health (9%).

IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

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

CONCLUSION

Part 4 has shed light on the contributing factors to a food bank referral, which compound and exacerbate the experience of financial insecurity. These include adverse life events which people referred to food banks in Northern Ireland are much more likely to have experienced in the last year than is the case in the wider population, such as becoming sick or disabled, family breakdown, bereavement, or domestic abuse.

We also find that people are too often going to food banks having received no advice or support related to their life experiences or their financial difficulties.

PART 5: CONCLUSION

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

The picture is not an easy one to look at. More people in Northern Ireland are facing hunger than ever before. This should shock and anger us all.

One in six people are experiencing food insecurity, many of them going hungry or losing

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

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

People greatly value the support they receive at food banks, but they do not believe food banks are the right solution to the challenges they face. Some find food banks inaccessible, and often harbour deep feelings of shame for their situation. Six in ten (66%) feel embarrassed while receiving support from the food bank, despite the fact that the overwhelming majority (95%) had been treated with dignity and respect by the food bank. No matter how much care and concern food banks devote to ensuring people have a positive experience, it is not compassionate, just, nor dignified to leave people having to rely on charitable food aid to be able to secure the essentials.

“I think it was a case of embarrassment and not wanting people to know how I was, like, struggling mentally. (Female, aged 25-34, in receipt of UC and PIP, Northern Ireland)

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



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

THERE IS HOPE FOR A NORTHERN IRELAND AND A UK WITHOUT THE NEED FOR FOOD BANKS

Despite the sobering picture this report reveals – including the anguish of the people involved in its development – we also see the stubborn hope of a growing network of people who believe better is possible, and an ever-clearer roadmap of how this might be achieved.

This roadmap demands change in multiple areas of policy - at the local, devolved, and UK level - if we are to meet our ambitious, but achievable vision for a future without the need for food banks. People with lived experience of financial hardship have vital insight to give here, and their informed, innovative, and implementable ideas for change are seen throughout this report and are explored further - alongside our own recommendations - in the supporting policy briefing and 'Changing the Rules' workshop report.

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

That is why introducing an 'Essentials Guarantee' into our social security system – a change to legislation which would ensure that the basic rate of Universal Credit is always enough for people to afford the essentials – would take us a significant distance down the road towards a UK without the need for the food banks. This report demonstrates the urgent need for this policy change and the importance of it being supported by all who are committed to making the UK a country without the need for food banks.

Urgent restoration of the Northern Ireland Executive and Assembly should also be a priority in order to provide the policies that will protect people from destitution, such as the full implementation of recommendations from the reviews of welfare mitigations and discretionary support, and the delivery of an anti-poverty strategy. The prevalence of food insecurity in Northern Ireland is stubbornly high at 16% - 354,000 people. The Northern Ireland Assembly must use all its devolved powers to end the need for food banks.

Early findings from action in Scotland suggest making payments to households can also make a difference. Scotland has seen a smaller percentage increase in the number of parcels provided for children, compared to Northern Ireland, Wales or England, since November 2022 when eligibility for the Scottish Child Payment was increased from 6 to 16 years old, and payments increased by £5 to £25 a week.

Furthermore, the analysis of food parcel distribution by food banks in the Trussell Trust network in Northern Ireland across the period when the Northern Ireland Energy Bills Support Scheme was introduced shows a dip in need - indicating that the £600 payment may have had a short-term impact on food bank use. This shows the importance of considering more long-term cash-first approaches to support households in Northern Ireland.

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

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

Hunger is an everyday reality for too many people in Northern Ireland, but it doesn't have to be. By coming together, and working together, we can build a future where none of us need a food bank, because none of us will allow it.

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