



Pushed to the Edge:

Poverty, food banks and mental health

by Tom Pollard

INDEPENDENT
FOOD AID
NETWORK

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About this project

This project was a collaboration between the author, the Independent Food Aid Network (IFAN) and the Joseph Rowntree Foundation (JRF). IFAN supported the development of the initial research proposal and facilitated initial contact with food banks in its network. JRF kindly offered to commission and fund the project. Both organisations provided support with the planning, analysis, write-up, and publication of the research. The research for this report was undertaken in November and December 2021.

About the author

Tom Pollard is a Mental Health Social Worker and a freelance researcher and writer. He splits his time between working in an NHS mental health crisis team and collaborating with charities and think tanks. Prior to retraining for frontline work, Tom spent ten years working on social policy related to mental health, with a particular focus on the benefits system and employment. During this time he held a number of roles at the charity Mind, and spent 18 months on secondment at the Department for Work and Pensions advising on mental health.

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Whereas at the moment, I’m barely existing, I’m just about surviving.

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Introduction

Over the last decade, the number of households going without the absolute basics has been growing at an alarming rate. In JRF's recent UK Poverty 2022 report, they found that around **1.8 million children are growing up in very deep poverty**, meaning the household's income is so low that it is completely inadequate to cover the basics. This represents an increase of half a million children between 2011-12 and 2019-20, even before the full economic impact of the Covid-19 pandemic had been felt.¹

The demand for charitable food aid had been steadily increasing prior to the pandemic too², and **43% of households on Universal Credit were experiencing food insecurity in 2019-20.**³ However during 2020, the number of emergency food parcels distributed by independent food banks was more than double the previous year.⁴ This increased demand continued into 2021 and was rising again during the period when this research was conducted.⁵

Cuts and freezes to social security support in recent years,

increasingly insecure work and rising housing costs are all believed to be significant contributors to these worrying trends.

With no signs of the need for food aid reducing, there is increasing concern that these emergency services are becoming institutionalised.

It is not right that people need to rely on charity handouts to get by. Our social security system, at both a local and national level, and our economy, should ensure that everyone is able to afford food and other basics.

For 18 months from April 2020, the Government increased the basic rate of Universal Credit by £20-a-week in response to the pandemic. Despite widespread concern, this uplift was removed in October 2021. **Many, including JRF and IFAN, warned that cutting support back down to its lowest level, in real terms, since around 1990 would cause severe hardship for those already struggling.**⁶ Now, high inflation, driven in part by sharply rising energy costs, are making the cost-of-living crisis even more acute for low-income households.

Given this context, I wanted to hear first-hand from people using food banks about the challenges they were facing and how they were coping with these. Drawing on my experience as both a researcher and a mental health professional, I was particularly interested to explore how the psychological impact of the adversity people are facing and, in turn, how this affects their capacity to try to address their circumstances.

I spent time at Earlsfield Food Bank in South London and The Community Cupboard in Sevenoaks in Kent, talking to people receiving support and seeking participants for more in-depth interviews. I conducted ten interviews, some with couples and some with individuals, **speaking to thirteen people in total - eight men and five women.** The interviewees were **between 40 and 70**, which was broadly reflective of the cohort using the food banks, but I did find that younger people were less willing to be interviewed. Everyone I spoke to had worked in the past and most wanted to return to work - one person was currently self-employed, and another was in and out of short-term jobs. Just under half of the

people I spoke to had dependent children and just over half had diagnosed mental or physical health problems.

The interviews forming the basis of this research do not necessarily represent the most acute distress and hardship I encountered. These interviews were focused on Universal Credit and the end of the uplift, but during my time in the food banks I also spoke to many people on 'legacy' out-of-work benefits, such as Employment and Support Allowance. These benefits, which support over two million people, were not increased during the pandemic and are also at historically low levels. People I spoke to with more severe mental health problems were often either on legacy benefits or were reluctant to be interviewed.

This report summarises and reflects on what I heard on the interviews: the shortfall of income that had led to people needing food aid, their experience of systems that are supposed to support them, the ways in which poverty traps people in their circumstances, and the impact of these experiences on people's mental health.

Reluctance and shame

Seeking food aid for the first time.

I began all the interviews by asking people about how they had first found themselves in a food bank and how this had made them feel. It was evident from people's responses that they had only turned to food aid as a last resort, when they were simply not able to make ends meet. Although everyone I spoke to was immensely grateful for the support they were receiving, they all described feeling reluctant and ashamed about their first visits:

"I walked in - I wasn't really sure that it was the right place for my family because I didn't know who it was for. I was going to walk away, but somebody stopped me and said, 'Well, if you need help, I think you should stay'"

44-year-old woman, living with her three children

"I was ashamed when I first came here because I've always provided for myself. Having to go to a food bank? At first, I thought, 'Well no, you can't do that.' I've heard of people going to food banks, but that can't be right. I've even donated to a food bank before."

65-year-old man, living alone

"Once you get over the anxiety and the embarrassment of walking in, it's okay. It took me 12 weeks to get to that point and get through the door. Until you've done that first step a few times, it is really hard. "

49-year-old woman, living with her three children and one grandchild

For most people I spoke to, their need for food aid was ongoing because they were consistently short of income rather than experiencing a one-off shock.⁷ But it was also clear that people were only seeking this support when they had no other choice but to do so:

"I don't come all the time, only when I need to. I don't like to abuse their kindness."

52-year-old man, living alone

"We are so grateful. We're what I would call ultra-desperate."

70-year-old woman, living with her partner

"Without them, to be honest, we wouldn't survive."

64-year-old man, living with his partner



Insufficient incomes

The core driver of food bank use.

For everyone I spoke to, the events and circumstances that had led them to turn to a food bank were complex and personal. However, the underlying reason they needed this support was simple and universal: the income they were receiving – primarily from social security, but in some cases combined with employment – was not enough to cover their basic needs or provide the stability they needed to improve their situation.

Inadequate social security

Although the amount of Universal Credit the interviewees were receiving varied based on their household circumstances, they all reported that they often found they simply didn't have enough left over after other expenses to afford the food they needed:

"It's just a lack of funds, basically. I've been on Universal Credit for nearly

two years. I couldn't survive on the money. I have to come to the food bank for aid."
60-year-old man, living with his adult son

"It's hard to make that £300 last a month - by the third or fourth week I'm struggling."
52-year-old man, living alone

"There is a breakdown on Universal Credit - what they pay us for the rent, what we get for each child, what we're entitled to as a couple. It goes all in one lump sum. But when you've paid all that and then you've got the bills - we had £53 to live on this month. We've got to get things and it's not going to last."
43-year-old woman, living with her partner and two children

"We never have enough money. We're not expecting to be given loads of money to live a lavish lifestyle when

The underlying reason they needed this support was simple and universal: the income they were receiving – primarily from social security, but in some cases combined with employment – was not enough to cover their basic needs.

being on benefits - we don't deserve that - but at least we would be able to provide what is necessary."
41-year-old woman, living with her partner and four children

Following the end of the Covid-19 Universal Credit uplift, people were feeling the additional pinch of losing £20 a week from their benefits. For some, this extra income had been the difference between just about getting by and really struggling to make ends meet:

"Before they took that money back, I was just about managing - I really had to manage - but now it's got worse. They've taken £89 a month off me, I'm really feeling it."
53-year-old man, living alone

"I was getting £400, which was better than what I'm getting now. Now I'm getting £300 and I'm finding it hard to

survive - that's why I started coming here."
52-year-old man, living alone

"It wasn't like things were comfortable even with that extra £20, but it obviously made a difference, and you feel it when it's gone."
64-year-old man, living with his partner

However, most people I spoke to had needed food bank support even when they were receiving the uplift. When asked about how much Universal Credit would need to be for them to be able to cover their costs, the consensus was between £150-£300 more a month:

"That would mean you could put food on the table, you could pay the rent, pay your bills, and still know there's enough to see you through to the following month."
44-year-old man, living with his partner and two children

Lack of secure employment

Everyone I spoke to had worked in the past. Some were currently working part-time or were in and out of work, but finding it hard to increase their hours or maintain steady employment because of the limited availability of secure jobs and other responsibilities they had to manage:

"If I've got work then we don't need to use the food bank. But a job could be two weeks, it could be a month, could be anything, you know? That's how it works - 'we've got two weeks work for you here', but then that's it - back to square one again."

44-year-old man, living with his partner and two children

"Being self-employed is hard enough, but when you're restricted by your family responsibilities that can just make things that bit harder."

44-year-old woman, living with her three children

Others wanted to find their way back into employment but had found that employer attitudes, health issues and caring responsibilities had made it difficult to do so:

"Given my health issues, there aren't many companies out there prepared to give someone like me a chance, especially as I've only got about two years left until retirement."

64-year-old man, living with his partner

"He wants to do something. He wants to be out there working, but at the same time, he doesn't want to leave me alone [because of mental health problems]."

41-year-old woman, living with her partner and four children

Rising costs of essentials

Alongside the loss of the Covid-19 Universal Credit uplift, the rising cost of living meant that everyone I spoke to felt that their circumstances were getting tougher over time. Given the context of the research, rising food prices came up frequently:

"Food prices have gone up. No matter which way you look at it. Where does it stop? Because your income isn't rising as quickly as the prices."

64-year-old man, living with his partner

"Food always goes up, cost of living goes up. You don't get any extra in your wages. Alright, in April [minimum wage] will go up to £9.50, but then the food will go up again, so you're not winning, you know?! You're not really getting the extra."

44-year-old man, living with his partner and two children

"It's like £14 across the road for a small baby milk. She's still going through one and a half to two a week plus the nappies which have gone up again."

49-year-old woman, living with her three children and one grandchild

With the onset of winter, people were needing their heating more, but were acutely aware of the trade-offs they faced given rising energy prices. Since these interviews, prices have continued to rise dramatically, which will have pushed the people I spoke to into an even more perilous position, even ahead of the projected 50% rise in the energy price cap in April:

"The gas is running out quicker. Last week, I put £15 on it. It was starting to get cold, so I had the heating on, and it ran out on

me last night. I had to put the emergency on."

53-year-old man, living alone

"The electric's costing me £60 to £80 a month... I've put £20 pounds on the meter and it's gone by the following week. And then I have to borrow money."

52-year-old man, living alone

The money's gone as soon as you get it...

"The money's gone as soon as you get it because of the gas and electric. That's why I walk everywhere. Even to the food bank [about 5 miles away] - I've got no choice."

49-year-old woman, living with her three children and one grandchild

For many, the high cost of fuel was compounded by poor quality accommodation, which meant they were needing to use more heating to keep themselves warm:

"Our flat is so cold. There's no insulation. The struggle to keep it warm. You can turn the heating on, you can have all the electric heaters on as well. Turn it off, boom, it's all gone. You're back to being freezing after five minutes."

41-year-old woman, living with her partner and four children

"They phoned us up the other day and said, 'can you pay the whole of the loan back?'; I said 'you've got to be joking?! If I pay the whole loan back, I'll get evicted from my house! We try to pay the bills as much as we can, so we don't get the bailiffs at the door. The main thing is the rent, so it keeps a roof over our children's heads.'"

44-year-old man, living with his partner and two children

"We had to borrow money to be able to get school uniform. We did save up some, but the rest of it we had to borrow because it's an extortionate price."

43-year-old woman, living with her partner and two children

"I did have a loan [from DWP] the other week to buy another cooker. I've got to pay it back, a little bit each month. I just finished paying off the last loan from them."

60-year-old man, living with his adult son

The debt trap

As a result of often ending up without enough money to cover their costs, almost everyone I spoke to had accrued debts. Repaying these debts in turn squeezed their incomes and put them under greater financial and psychological pressure:

"We've got so many debts that we've got to pay - the gas, electric, water. And then you've got [loan agencies] demanding money. I wish we could pay them."

55-year-old man, living with his partner

Since people were already struggling day-to-day to meet their basic costs, additional expenses could lead to them having to take on more debt:

Many people were effectively in debt to the Department for Work and Pensions (DWP) after taking emergency loans to cover a specific cost. Monthly repayments of these loans are taken directly from their Universal Credit, further reducing the amount they receive:



Simon.

Simon, 65, started claiming Universal Credit after he lost his driving job in October 2020. He had worked all his life and never expected to find himself on benefits. He couldn't believe just how little he received and was shocked a year later when the £20-a-week Covid uplift was removed. During the same period, the cost of his energy bills and weekly shop have rocketed.



Soon after becoming unemployed, Simon also had to give up his driving licence due to physical health issues. As a result, he's struggled to find another job, despite wanting to get back into work. His friend drives him to his Jobcentre appointments, but he described being offered jobs that start before local buses run, or just a couple of hours of work in locations that will entail commutes of comparable length and spending most of what he would earn on transport.

He has become very low in mood over the past year and has been prescribed anti-depressants. He talked about feeling isolated, lonely, and tearful. I was concerned about the level of shame he described, the feeling of being a burden, and the impact on his personal pride of being in this situation.

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Hindering rather than helping

Let down by the system.

Many of the people I spoke to felt that the organisations and processes that were supposed to be helping them had actually made their lives harder. Given the central role it plays in administering benefits, the DWP was often the focus of people's frustrations, but other bodies such as local authorities and housing providers also came up frequently.

Benefit errors and sanctions

As well as the administrative burden of opening and maintaining a claim for Universal Credit, a number of people I spoke to had been the victims of fraud or DWP errors, which led to their benefits stopping or them being told they owed money back to the DWP:

"They stopped my Universal Credit without telling me why. It took me two weeks to find out that somebody else had used my name to try to claim Jobseeker's Allowance."
44-year-old woman, living with her three children

"I got a letter saying that they had made a mistake with the calculation and that they'd been overpaying my rent. So, they're saying I owe them £4,000"
52-year-old man, living alone

One person I spoke to had seen her Universal Credit 'sanctioned', meaning their benefits had been temporarily reduced, for missing a Jobcentre appointment, despite feeling she had a clear justification for not being able to attend:

"The first time they sanctioned me, I was in A&E, and I phoned them and I left a message on

the journal to say, 'Look, I'm in Accident & Emergency, here's the telephone number. Here's the person you need to speak to.' I was still sanctioned."
49-year-old woman, living with her three children and one grandchild

Problems with housing

Because many people have their rent paid directly from their Universal Credit, problems

with benefits can have devastating consequences for their housing situation:

"Through rent arrears - which was of no fault of our own, it was just a mishap with housing benefit that never paid on our behalf - we were made homeless. We were evicted from our home. We were taken to court before we were actually evicted to find out that I had been put on the wrong Universal Credit. I had four children, but I was only receiving an income for two children."
41 year old woman, living with her partner and four children

Many of the people I spoke to reported poor housing conditions, which impacted on their time, finances, and wellbeing. It was clear that people felt that they were on the end of a significant power imbalance in their interactions to try to resolve these situations:

"The council have left the property that we're in in disrepair for more than 20 years. There were major works that needed to be done like structural works



There was an electrical fault which meant I couldn't really use the cooker. All of these things add costs on too.
44-year-old woman, living with her three children

"I stopped paying my rent because I've been living without hot water for two years. I've got to go to meet with the council - they're saying I've made myself intentionally homeless. I said if you saw what I'm living in, you wouldn't pay rent for that."
52-year-old man, living alone

Lack of support to work

Most of the people I spoke to wanted to find work and many were required to attend Jobcentre appointments to discuss how they might achieve this. Although some people I spoke to said they appreciated the advice they received from the Jobcentre, most felt that it wasn't particularly helpful or realistic and didn't take account of additional barriers such as their age or the distance they would have to travel to work:

"They want you to do jobs, but they expect you to get there when you ain't got no money. Then they offered me a job the other day, £10.50 an hour for two hours. It'd cost me £8 a day on the bus to get there and back. I ain't got the money to get there and back."
60-year-old man, living with his adult son

"I'm 65, I just can't understand why they keep trying to get me to go to work. They keep offering me driving jobs, knowing I haven't got a licence at the moment."
65-year old man, living alone

Some felt that the purpose of mandatory Jobcentre appointments was to apply pressure to people, rather than being a genuine source of support:

"It's more of a threat, really, with them. They threaten you. Say if you can't get to the appointment, your money is sanctioned. That's not on. I think that's terrible."
53 year old man, living alone

Burdened by bureaucracy

For many of the people I spoke to, the cumulative impact of having to spend a lot of their time dealing with agencies that they felt were causing as many problems for them as they were solving, seemed to be a sense of exhaustion and futility:

"It feels like we're trapped in this situation because the people - I don't quite know how to explain this - it's like the people who are here to help you get out are not really there to help you get out."
42-year-old man, living with his partner and four children

The feeling of powerlessness in these interactions was clearly having a detrimental impact on people, both because it meant they were struggling to make progress but also because lacking a sense of agency can have a negative impact on our mental health:

"I'm worrying constantly: 'Who's going to knock at my door? Am I going to get a letter?' I had a fright

- they sent me a letter: 'You're on housing arrears, a warning or whatever. Oh, my God, my anxiety went through the roof. I got on the phone. I was begging them: 'Please don't evict me. Please don't evict me.'"
53-year-old man, living alone

Past experiences, and the strain of having to deal with existing problems, meant that the prospect of taking on additional interactions with agencies was sufficiently daunting to put some people off seeking support that could relieve their financial difficulties:

"I don't even want the stress of applying [for other support like PIP]. That's part of the reason why it hasn't been a priority - we know what trouble it's worth."
41-year-old woman, living with her partner and four children

Lisa.

Lisa, 41, is a single mother with 3 children under 10, one of whom is disabled and getting specialist healthcare support. She is self-employed and receives Universal Credit to top up her earnings. However, her payments were stopped for two weeks after someone tried to claim a different benefit using her name.

She found herself in financial crisis and had to turn to the food bank but has continued to need support since due to other issues she is experiencing. Her housing is in a very poor state, but she has been warned against moving for fear of losing access to the local support she gets for her disabled child.

She would like to increase her hours but would have to pay upfront for additional childcare and could only claim some of this back through Universal Credit retrospectively. She said she just doesn't have the income to cover this gap and doesn't want to risk taking on debts.

It was disheartening to see someone who is trying so hard to improve their situation being knocked back by factors outside of their control. Although Lisa is clearly resilient, she is carrying a huge amount of responsibility and stress that must take a personal toll on her, even if she doesn't let it show.

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Although Lisa is clearly resilient, she is carrying a huge amount of responsibility and stress that must take a personal toll on her, even if she doesn't let it show



A constant struggle

Held back by the grip of poverty.

There was an overwhelming sense from all of the interviews that most people felt stuck in their current circumstances. Their underlying insufficiency of income was compounded by other challenges they were facing. However, these problems often emerged as a result of living on a low income and were harder to address because of their lack of financial headroom. In essence, the impact of being in poverty was trapping them in poverty.

Managing on a low income

Everyone I spoke to was clearly having to dedicate a lot of time and energy to monitoring and managing their household budget, because they had so little room for manoeuvre:

"I know the price of everything because that's how my mind has to do it. 'Right, I've got £6.00, I need to feed six people. How am I going to do that?' Packet of eggs - that's 95p, loaf of bread - that's 65p, butter - that's £1.05. That's what I have to do. It's how I have to live, counting pennies all the time."

41-year-old woman, living with her partner and four children

However, there is ultimately only so much that such budgeting can achieve when people simply do not have enough to cover all their costs. The effort people are putting into this task must be particularly draining when they frequently end up at the same negative outcome:

"Sometimes it's not about how you're managing the money, it's just that money doesn't cover everything."
44-year-old woman, living with her three children

"You need a certain amount of money to exist. Whereas at the moment, I'm barely existing, I'm just about surviving."
65-year-old man, living alone

A lack of energy and 'headspace'

For the people I spoke to, the challenge of getting by on a low income and dealing with related bureaucracy, left little energy or 'headspace' to plan for a different future or take steps to achieve it. One word came up over and over again - 'struggle':

If I didn't have so much pressure, maybe I'd be all right... I'm just tired. I'm just seriously tired of struggling

"It is a constant struggle....It's a headache. It does get you down."


60-year-old man, living with his adult son

"People who aren't on benefits don't understand just how frustrating it can be being on benefits. They think it's easy, it's not. It's a constant struggle - 24/7."

64-year-old man, living with his partner

"If the shit around me just stopped for five minutes, if I didn't have so much pressure, maybe I'd be all right... I'm just tired. I'm just seriously tired of struggling."

41-year-old woman, living with her partner and four children



I'm treading water. My head is just above water at the moment. Just above.

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“My brain is on fire all the time, and that’s all just through the pressure of life, really I can’t look beyond today. I’m treading water. My head is just above the water at the moment. Just above. It is a struggle.”

53-year-old man, living alone

These descriptions of struggling to cope echoed the experience of many people

with mental health problems, who often find the day-to-day impact of their symptoms so all-consuming that the prospect of taking proactive steps towards some kind of ‘recovery’ seems overwhelming and unachievable.

Work as a route out of poverty

The difficulty of finding work is a critical example of how the impact of

poverty is limiting people’s ability to improve their circumstances. Beyond the challenges described previously around the availability of secure work and the additional barriers people face, such as age and disability, the material conditions of poverty can also stymie people’s prospects:

“I’d love to go to work. I have been applying for jobs, but even getting into the interview’s a joke. By the time you get there, you’re not looking professional because you’re exhausted from walking. You’re aware someone’s sitting next to you with posh shoes on, and they’re 20 years younger than you. Who’s going to get the job?”

49-year-old woman, living with her three children and one grandchild

Consistent with the impact constrained ‘headspace’ discussed previously, one particularly striking reflection was about how much harder it is to overcome barriers when you are out of work, compared to how the challenges you face might appear to others:

“When I used to have a job supporting other people to try to get back to work, I’d do an exercise where I’d get them to draw a wall and then write on the bricks what barriers stood in their way. Then we’d try to address those barriers. Now that I’m in the situation myself, I can see what the barriers are but I just can’t see a way to overcome them.”

44 year old woman, living with her three children



Sharon & Michael.

Sharon, 41, and Michael, 42, live with their four children. They had only recently been moved to the area after being evicted from their previous home.

A mistake had led to their housing benefit not being paid to their landlord, and it then emerged in court that they had only been receiving Universal Credit payments to cover two of their children.

However, even with their payments corrected, they continue to struggle to make ends meet, especially after the £20-a-week Covid uplift came to an end. They're constantly pre-occupied with keeping on top of a tight budget and often go without meals to ensure their children have enough to eat. Their new flat is cold, with mould from the condensation, but they struggle to afford to heat it for more than a couple of hours a day.

Sharon's existing mental health problems have been exacerbated by what they have been through, and Michael has become depressed himself, on top of the physical health problems he already had. Both worked in the past and would like to again in the future but were clearly struggling to progress towards this on top of their health problems, their caring responsibilities, and the challenges being thrown in their path.

Sharon's existing mental health problems have been exacerbated by what they have been through, and Michael has become depressed himself, on top of the physical health problems he already had...



Taking its toll

The impact on people's mental health.

It was clear that everyone I spoke to was under considerable emotional and psychological strain because of their circumstances and, in particular, their financial pressures. This strain manifested in a variety of ways, depending on people's underlying mental health; their levels of support and responsibility, particularly in relation to family; and how they perceived and described the impact of coping with this adversity over a sustained period of time.

Underlying worry, anxiety and stress

The most common indication of poor mental health that people mentioned was the worry, anxiety, and stress they felt about their circumstances and their ability to address their problems. For many this was a constant, grinding presence in their lives:

"It feels like there's a huge great weight. You know, I can feel it when I'm getting really bad, I can feel it in my head - it's pressure. It's like a black cloud."

55-year-old man, living with his partner

"The minute you wake up...it's just, boom, boom, boom, boom, every negative thought."
41-year-old woman, living with her partner and four children

Even when people didn't feel that this state of stress and uncertainty had led them to experience anything that they would perceive as a mental health problem, they often reported physical or behavioural impacts that suggested they were struggling:

"Ever since we've not been working and we're in this bother, I'm getting a

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I can feel it in my head - its pressure. It's like a black cloud...

lot of headaches and pains in my stomach and a load of ulcers. I never sleep. When I go to bed, I'm always worrying about things, so I'm always awake at night."

43-year-old woman, living with her partner and two children

Among parents, and particularly mothers, there was often a sense of having to cope for the sake of their children, possibly at the expense of storing up problems for themselves:

"I've cushioned my kids from everything...I think because I'm a mum I kind of just get on with it. I've had a lot of things happen in a short amount of time and, although it's really stressful, I haven't really had time to process the stress. You get used to living like that."


44-year-old woman, living with her three children

Low mood and depression

Sustained, unresolved anxiety can often lead people to experience low mood. Many of the people I spoke to explicitly described themselves as depressed and some were taking medication for this. Others described a similar impact without naming it as depression:

"It feels like I'm just walking around like a zombie sometimes. I just can't be bothered with a lot of stuff anymore. I've been told at the food bank that I can speak to the counsellor. But I'm not ready to talk. I need to just play on being me as best as I can."

49-year-old woman, living with her three children and one grandchild



I've just got nothing. I'm bored. I'm finding myself just sitting indoors, getting downhearted...I've been too embarrassed to talk to the doctor - my friend keeps saying to me, 'You're depressed - you hardly go out.'

"I'm really low and down, but I'll try to stay positive...I've just got nothing. I'm bored. I'm finding myself just sitting indoors, getting downhearted... I've been too embarrassed to talk to the doctor - my friend keeps saying to me, 'You're depressed - you hardly go out.' But I just don't want to be on medication. I try to deal with my own issues. I mean, in my head."
52-year-old man, living alone

"Since [becoming unemployed] I'm on antidepressants. They've upped them in the last year - I'm now on three

times what I was a year ago... My house has never been in such a mess as it is now. I just can't do it. Anything I do is so much effort I think, 'Why bother?'"
65-year-old man, living alone

For some of the people I spoke to, the combination of their mental health problems and difficult circumstances had pushed them at times to the point of feeling suicidal:

"I try not to think about it. I tried hanging myself once...I had no one to talk to about it, so it stayed with me. Now and again I'm like, "Is it all worth it?"

What is this life I'm living? I'm just existing." It resonates a lot, that question. No one's asked me that before."
53-year-old man, living alone

"I've thought about it, I can't deny it. I've thought about it, but I haven't acted on it. I think a lot of it is to do with [my financial situation] because you feel useless"
64-year-old man, living with his partner

Expectations of the future

Given the difficult circumstances being endured by the people I spoke to, and the impact this was having on them, it was not surprising to hear that many did not feel much optimism:

"It seems like we're going backwards, because it doesn't matter what we do, what we say...It's like, no one's listening to us. No one understands. Nobody wants to know. And we're just wondering, what to do next, who to

go and see. What do we say?"
70-year-old woman, living with her partner

However, the resilience required to simply continue facing such circumstances and seemingly bleak prospects should not be underestimated, and was evident in some of the responses I received when I asked about the future:

"Do I feel optimistic? At the moment - no, but long term - yes. Where that long term is, I don't know... You've got to just carry on. If you don't then it's going to destroy you and everyone else around you"
49-year-old woman, living with her three children and one grandchild

"We have to feel hopeful because if we don't, there's nothing else. I cannot allow myself to think that this is it. We have a daughter who hasn't even started secondary school yet. If I give up now. Well, I can't."
42-year-old man, living with his partner and four children

Conclusion

Food banks are a symptom of a broken system.

It was clear to me that the circumstances faced by the people I spoke to were producing a toxic environment for their mental health.

Alongside the distress and discomfort of material hardship, they were all experiencing insecurity, uncertainty, anxiety, and a lack of agency.

On the one hand, the poverty that was constraining their day-to-day lives was leading many of them to a monotonous and secluded existence. But at the same time, **the challenge of getting by on an extremely low income and navigating arduous bureaucracy was placing significant administrative and cognitive demands on people**, particularly where they had caring responsibilities. In combination, this left people with little energy, headspace, or optimism to work on addressing their problems and improving their situation. The cumulative impact of this

adversity meant that many of the people I spoke to had either developed mental health problems, had existing mental health problems exacerbated or, at the very least, were showing warning signs of poor mental health such as disturbed sleep and physical manifestations of sustained stress.

Most concerningly, many people spoke of feeling trapped, hopeless, and a burden on others - within mental health services these are seen as critical warning signs when it comes to assessing the risk of suicide.

Going into the research, my expectation was that the end of the Universal Credit uplift, which had occurred a couple of months before the interviews, would feature heavily in people's accounts of their current difficulties. While everyone agreed that this cut to their

However, it is evident from these accounts that a social security system that ensures people have sufficient income to meet their basic costs would not only remove the need for food aid but also relieve a huge amount of suffering.

income had made things even tougher, what I heard over and over again was that the uplift had only partially relieved the hardship they were experiencing. Most suggested that it would take a much more significant increase to allow them to consistently make ends meet and not need to rely on food aid, particularly given the rapidly rising cost of living. The shortfalls people are facing are pushing them into debts, which are then either repaid directly from their benefits, squeezing their budget tighter, or added to the list of costs that need to be met each month.

Although people usually said they had felt ashamed and embarrassed when they first needed to use a food bank, most now saw it as a key source of not just support but social connection. However, **all the interviewees agreed that they would rather not need to rely on food aid and that such**

support shouldn't need to exist. Almost everyone I spoke to wanted to work, even where they faced significant barriers to doing so. But the hardship and adversity they were facing, most importantly their insufficient income, was making it incredibly difficult for them to see a more positive future, let alone take steps towards realising it.

The purpose of this research was to document the experiences of people who are having to turn to food aid, rather than to make specific policy recommendations. **However, it is evident from these accounts that a social security system that ensures people have sufficient income to meet their basic costs would not only remove the need for food aid but also relieve a huge amount of suffering.** In the longer-term, we need an economy that provides more people with adequate income through secure employment.

If the economy and social security system in combination continue to consistently leave so many people with too little to make ends meet, the mental health impact will simply grow and compound. Beyond the obvious and enormous human cost, long-term health problems put a huge strain on public finances through the NHS, benefit expenditure, and lost tax revenue.

The accounts in this report represent just a small sample of the struggles being faced by people using the food banks I visited. In turn, these are just two food banks of thousands that now operate across the country.

The experiences described to me are not isolated examples of people 'falling through the net' – they are an indication of a systemic failure to ensure people have sufficient income to afford the basics and stay well.

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1. JRF (2022) [UK Poverty 2022](#)
 2. House of Commons Library (2021) [Food banks in the UK](#)
 3. DWP (2021) [Family Resources Survey: financial year 2019 to 2020](#)
 4. IFAN (2020) [Independent Food Bank Emergency Food Parcel Distribution in the UK - February to November 2019 and 2020](#)
 5. Based on [IFAN survey \(open 3-10th December 2021\) of 68 member organisations running 120 food banks](#)
 6. Keep the Lifeline coalition (2021) [Open letter to the Prime Minister – 2nd September 2021](#)
 7. Unlike many food banks, the two I visited do not place limits on the number of times people can seek support