



The lived experience of food insecurity under Covid-19

A Bright Harbour Collective Report for the Food Standards Agency

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Executive Summary

Introduction

This report presents a snapshot of lived experiences of food insecurity under Covid-19, based on **qualitative research with 20 UK citizens conducted in June 2020**. Our sample represented a range of variables including age, gender, lifestage and household composition, health and mental health status. Half were food insecure pre-Covid-19, half after.

We aimed to build on existing evidence on food insecurity - focusing on insecurity experiences under Covid-19 and lockdown specifically. Key questions included:

- How are people experiencing food insecurity under Covid-19?
- What are the impacts of food insecurity under Covid-19?
- How are food insecurity and mitigating supports being **navigated**?

Key findings

1. Income loss has rapidly exacerbated existing insecurity and vulnerabilities

Covid-19 rapidly worsened insecurity for those who were already missing meals and/or compromising nutritional quality previously, and rapidly tipped those 'just managing' into insecurity. Established tactics for stretching limited incomes and food budgets failed as income reduced; there was little left to cut except food itself.

For many, food insecurity and Covid-19 were managed alongside other challenges: job insecurity/job loss, caring responsibilities, health/mental health issues, domestic violence, debt, and so on. Drivers of risk and vulnerability included:

- The inability to build and draw on financial safety nets low-paid work, zero hours contracts, mixed self-employment/salaried work, and/or work in unpredictable sectors left people financially exposed under Covid-19
- Working without full time, reliable salaries including key workers such as teaching assistants, social care professionals, and family support workers.
- Working in sectors that could not 'move remote' when Covid-19 hit manual labour; personal services; etc.
- Caring responsibilities which limited income potential and raised outgoings particularly but not only for women and single parents.
- Health and mental health challenges 70% were experiencing chronic health issues prior to Covid-19; 65% long-term mental health issues.
- **Domestic violence and abuse** several had recently fled partners who had become abusive, and were unexpectedly now raising children alone.

2. The impacts of Lockdown/Covid19 on accessing affordable food

Many participants faced rising basic costs under Covid-19 and lock-down: increased costs for caring for parents or children at home; rising utility bills; rising electricity spend; etc. Food had also become more expensive for almost everyone we spoke to. Spend had doubled or tripled for some even as they ate much less, due to:

- Elimination of social food sharing many had previously counted on meals with others (e.g. a family Sunday roast) to stretch their weekly food budgets.
- Struggling to afford supermarket delivery fees e.g., if isolating; c.£4-£6 for grocery deliver is a big percentage of a £25/£30 weekly food budget.
- Reduced access to 'budget' shops and not being able to 'bargain shop' the inability to reliably access preferred supermarkets increased costs.
- Increased competition for 'value' and 'budget' brands cheaper items were often already taken by others, leaving only expensive branded items.
- Price increases by shops which charged more for basics when Covid-19 hit.
- **Relying on others to help with food shopping** but feeling too ashamed to dictate brand choices or supermarket choice, raising spend.

3. Impacts of food insecurity under Covid-19 were multilayered and complex

Impacts reached far beyond missed meals: participants were experiencing complex and interlocking physical, emotional, social and financial challenges:

- Caloric intake, nutritional quality and variety had reduced Many were subsisting mostly on tinned food, frozen food, or simple carbohydrates (bread, pasta and rice). Many were skipping meals and going hungry regularly.
- **Some showed potential signs of malnutrition** for example, regularly feeling fatigued, sluggish or poorly.
- Many were putting on weight, even as they ate much less, raising concerns about links between obesity and Covid-19's more severe symptoms.
- Stress, anxiety, overwhelm and depression were serious issues for many; well-being suffered, and existing mental health issues worsened.
- Many with food intolerances were unable to afford foods used to manage their health (e.g., gluten free), with negative physical and emotional impact.
- **Some were compromising on food safety** e.g. 'stretching' labelling advice around use-by dates, raising risks of food poisoning.
- People lost the small comforts that provided a sense of stability under Covid-19; eating only for basic sustenance
- Some spoke of reduced family contact time over meals: there was little sense of social 'sharing' when serving toast for a second 'meal' of the day.
- Celebratory meals, like birthdays or Sunday dinners, were cancelled eliminating 'small pleasures' that would otherwise provide useful distraction.

Food insecure parents were particularly affected, juggling many financial and emotional challenges daily. Managing food insecurity, Covid-19, income loss and other stresses for themselves plus their children was a heavy burden.

4. Access, eligibility, and awareness issues: many that need help hadn't received it

Social support from friends, family and community were critical for many, and more formal financial and food supports had also helped some.

However, most of the food insecure people we spoke to had accessed no help, limited help, or insufficient support for their level of need.

- Most were unaware of community/charity schemes available and many who were aware did not access them. Stigma and a desire to 'leave those services for people that need them most' were strong barriers to use.
- Food banks had high awareness but low use due to stigma.
- Food boxes were a source of embarrassment and stigma though gratefully received; some raised concerns about the nutritional quality of food provided.
- Many were unable to access Universal Credit, or were still going hungry with support. People with complex income seemed to be particularly vulnerable (e.g., zero-hours contracts, mixed employment/self-employment).
- Supports like furlough, mortgage/rent holidays, and business support made a big difference to some - but many weren't reached. Gaps in furlough support were pronounced for those not working full time.

What next?

Most we spoke to were optimistic about or not thinking about the future, focused on making it through the next weeks or months. However, many were in industries and positions that may experience further disruption or uncertainty - dog walking, cruise ship hospitality, hairdressing, teaching assistants, etc.

If income disruption continues, and mitigating support (such as furlough) does not, people already food insecure will face worsening challenges:

- Many have taken on or increased debt under Covid-19 that will need repaying, but do not have certainty about income returning
- Those who had small savings funds in March have now spent them.
- **Personal reserves are low**: many are feeling poorly physically and emotionally, and are likely more vulnerable to further strain.
- Younger people have lost opportunities and momentum eating into savings meant to help move out of home, obtain degrees, start families, etc.
- Rising utility bills during the winter period will increase hardship for many.

Chapter 1: Introduction

1.1 Food insecurity & Covid-19: same storm, different boats

After months of living with Covid-19, it is already easy to forget the uncertainties, anxieties and fears of Spring 2020, as relied-on routines, social connections, and stabilities evaporated. For many in the UK, food offered an important source of small comforts, nourishment, and even a sense of stability amidst profound uncertainty.

However, for the people represented in this research, experiences were very different. Most of our participants had either been financially insecure or 'just managing' before Covid-19. Many households had long managed issues that were challenging and stressful in their own right: insecure work; domestic violence; single parenthood; health issues and disabilities; chronic mental health issues; caring responsibilities, etc. Few worked in jobs that could be done remotely under lockdown. Income rapidly dropped and stress rapidly rose.

Within all of this uncertainty and challenge, food was a continual source of concern and worry rather than nourishment and security. Food anxiety didn't go away when supermarket shelves re-filled. There were no treats and little comforts at the end of a hard day. Many quickly cut calorie intake and reduced the quality of the food eaten - with far-reaching physical and emotional impact. Many children went without.

In this work, we have primarily focused on exploring how food insecurity has been experienced under Covid-19 by people in the UK. We have not aimed to repeat the evidence on the profound impacts of food insecurity on those that experience it, which is broad and deep, or on how food insecurity is evolving in the UK. However, as evidenced in the statistics below, a few facts are worth keeping in mind.

First, **food insecurity risk is not equally distributed, in ways that track with wider socio-economic, health and racial inequalities**. Households are more likely to be food insecure they include: lone parents; larger families with children; adults or children with disabilities or health issues; Black or other minority ethnic people.¹

Second, **food insecurity was on the rise in the UK prior to Covid-19**. Controlling for socioeconomic variables, the probability of low-income adults being food insecure rose from 27.7% in 2004 to 45.8% in 2016.²

Third, food insecurity has more than doubled under Covid-19 and lockdown. Food insecurity levels in May 2020 were 250% higher than pre-Covid.³ Roughly 16% of

³ Food Foundation Survey Data, 17th May

¹ Sustain: What is food poverty? Who is most at risk?

² FSA Food and You data, as reported in Loopstra R, Reeves A, Tarasuk V. (2019). The rise of hunger among low-income households: an analysis of the risks of food insecurity between 2004 and 2016 in a population-based study of UK adults. Journal of Epidemiology and Community Health. 2019; 73:668-673.

people have skipped meals/cut meal sizes for financial reasons.⁴. And as of June 2020 1 in 4 young people <25 were experiencing food insecurity.⁵

1.2 Our approach

The insights in this report were developed through three iterative stages of research (see Appendix A for further sample and methods details):

- A brief scoping review of recent literature and statistics about UK food insecurity. This included weekly input from the FSA's Covid-19 Horizon Scanning programme - a multi-method collaborative weekly data gathering exercise to identify emerging challenges to the UK food system.
- 2. 20 exploratory 1-2 hour remote qualitative interviews with UK citizens experiencing food insecurity. Our sample represented common risk factors for food insecurity in the UK, such as age, gender, ethnicity, mental/physical health, and lifestage/caring responsibilities. It equally represented individuals who had/had not experienced food insecurity prior to Covid-19. Participants completed pre and post tasks ('typical day' tasks and a 4-day food diary).
- **3. 6 follow-up 1 hour+ case study interviews -** we re-contacted 6 participants for follow-up interviews, 'deep diving'' into some of the moments and tensions shared in their first interview to inform our case studies (see Chapter 6).

Participants were recruited using a mix of list and free-find methods. Full informed written consent was collected via digital signature. Participants were provided with reimbursements in line with industry norms to thank them for their time and input.

Depth interviews were chosen to allow the rapport needed to explore sensitive subject matter, and to understand each participants' complex and multi-layered experiences. Interviews were conducted by telephone or video depending on participant preference. They were recorded and analysed using a mix of per-interview analysis and documentation against a set analysis template; more dynamic group discussion to identify key themes; and full-team findings reviews.

Given the sensitivity and emotionality of the subject matter, we implemented a bespoke participant safeguarding approach for this work with feedback from the Codeline team at the MRS and members of the SRA Ethics Forum⁶.

⁴ FSA Covid-19 Consumer Tracker, June 2020

⁵ Ibid.

⁶ Our approach includes development of an open-source <u>'Participant Wellbeing Pack'</u> that we encourage others to use and evolve.

Case Study: Catriona



Chapter 2: Journeys To Food Insecurity

2.1 Journeys of the newly insecure

Many of the newly food insecure people we spoke to worked jobs that could not be done remotely in lockdown: cleaner, foster carer, digger driver, bus driver, 'doggy daycare' owner, cruise ship worker, etc. Many held mixed employment/ self-employment; worked zero-hours contracts with no security; routinely worked overtime to supplement low salaries, etc.

Pre-Covid-19, they often had enough to 'get by', maybe enough for little treats (takeaways, holidays), but often not enough for security or savings. Some held debt. Many of the young people (<25s) we spoke to had faced complex barriers to financial security pre-Covid-19. They were often navigating low-paid work, high rents (e.g., a couple sharing a £1,200 for a 1-bed flat in London), and uncertainty about the future. Several had recently started jobs or job training as lockdown began, and were left both without work and ineligible for furlough support.

When income fell or stopped in March 2020, these participants then had minimal if any financial reserves to rely on, which needed to service pre-Covid level outgoings and bills. As detailed in Chapter 3, many did not meet eligibility criteria for financial support. The speed and depth of impact came as a shock:

"I had to sign onto the dole, it's the first time ever like... Before we had nearly enough to do us... now we are a couple of hundred pounds a week and it's tough with all the bills and everyone eating and all that... Some days you'll be starving like, but you just have to get by." - M, 31, bricklayer, Northern Ireland

Some had delayed looking for support or reducing outgoings initially, reassured that lockdown would be brief. Thinking they needed to weather a 'few weeks' disruption, they rapidly ate into financial reserves. As time went on, they realised they needed to seek help - but weren't always successful (see Case Study: Catriona⁷).

2.2 Experiences of those already food insecure

Pre-Covid-19, most of the participants in this group were in work, yet struggling to afford food (and/or healthy food). As for the newly insecure above, many were working in low-security sectors, low paid positions and/or zero-hours contracts: family support worker, administrator, chef, construction, self-employed hairdresser. A few were unemployed due to unpaid caring responsibilities for children and family, and/or chronic health or mental health issues.

Typically, this group of participants had established tactics for stretching food budgets: micro-managing outgoings; reducing utility spend; using precise shopping lists full of

⁷ Note that names have been changed to preserve anonymity.

budget items; home cooking most meals; etc. For example, an older single man we spoke to lived incredibly frugally: eating simply (50% of his diet was oats-based), foraging food, mending and saving rather than buying new. However, with minimal income he still sometimes went hungry despite these measures.

For this group, there was little left to cut when income further reduced or disappeared entirely. Those that had them quickly ran through small 'rainy day' funds of £150 or £200. Others had no savings to draw on, and started cutting back on food almost immediately as lockdown began.

2.3 Covid-19 quickly magnified existing financial and other vulnerabilities

It is worth highlighting that for many we spoke to, Covid-19 and food insecurity were **additional** struggles to be managed on top of existing ones, often in ways that tracked with wider inequalities.

The single parents in our sample were typically most severely affected (see Case Studies: Alanna and Abbie for examples). Several were raising children alone because of domestic violence; one spent the early weeks of Covi-19 in a hostel, suddenly financially responsible for 5 children when her two eldest returned home when the lockdown began. These food insecure parents often compromised their own food first, but sometimes children were also missing meals.

"Could you imagine being in a hostel in lockdown with five children? We took the only thing on offer. " - F, 46, single mum of 5, Northern Ireland

The risks of food insecurity for those living with health issues, mental health issues and/or disability were pronounced. 14 people of the 20 people we spoke to reported health issues; 12 managed mental health issues. For many, health conditions intersected with dietary needs - for example, requiring gluten-free or high-fat diets. These individuals thus often faced increased risks both from Covid-19, and from food insecurity itself, whilst daily managing the stress and anxiety of both.

"[My child] has cystic fibrosis. [They] need a high fat diet to keep their weight up... if you don't take the right medicine and the right foods you become very poorly and very lightweight very quick." - M, 35, chef, London

Many were also servicing debt - and had continued to do so even at the cost of missing meals. Others had entered into debt, formally (e.g., loans and credit cards) or informally (e.g., borrowing from friends and family), to pay for bills and food.

2.4 Covid-19 presented new challenges to budgets - expenses increased, food became more expensive to access, and 'workarounds' failed.

Many participants reported that lock-down increased demands on carefully balanced household and food budgets. Younger children were at home and eating more⁸; older

⁸ See Chapter 3 for discussion of school food vouchers support.

children had returned from university or independent life; some had parents move in to receive care. Food and utility bills increased accordingly.

"It's definitely gone up a lot with the children here and them having hot showers all day every day.... Our teenage son... is doing his school work on the laptop and he is constantly charging his phone and we are using our phones more. And the TV is on for the kids more." - M, 31, bricklayer, Northern Ireland

Under lockdown the disappearance of shared meals outside the home also cut off a critical source of food support for many. Previously, being hosted by friends or family for an evening or weekend meal had served as an important way to make food budgets stretch, and to ensure at least one 'special' meal a week.

"We have a family friend who comes on a Sunday and buys our tea, so at least one day a week we eat like royalty... We couldn't do that on our own always. If I had the money we would have a bit extra, and if I didn't we wouldn't." - F, 45, hairdresser, Cardiff

Reduced access to 'budget' shops increased food costs - sometimes doubling or tripling the cost of weekly food spend. Travel restrictions, reduced opening hours, and shielding/isolation all played a role. Participants were unable to maximise their weekly food budget by buying from cheaper shops (for example, mentioning Lidl, Aldi and Home Bargains), or by 'shopping around' to get the best deal for each item. 'Corner shops' were sometimes the only accessible option, and very expensive.

"I usually use the Morrisons in the nearest big town, but now the buses only allow 4 people at a time, and the times don't work - it doesn't leave me enough time there to actually do the shop. So I'm buying at the corner store where things are twice as expensive... It's £3 for a box of eggs, and £1.50 for a tin of sardines." - M, 59, part time support worker, Cardiff

Participants also noted that tactics for stretching food budgets were often disrupted by reduced access to 'budget' brands and price increases. Some found cheaper food/household items regularly out of stock, even by the time of interview in June; they assumed there had been more people buying budget products under lockdown. Others reported shops had raised their prices for basic items.

"Items at my local shop are now just 10 or 20 pence more, they are now a pound more expensive at local shops. It's extortionate, but they know we need it." - F, 46, single mum of 5, Northern Ireland

Some (e.g., if shielding/isolating/at home with children) reported grocery delivery fees (often £4-6) quickly ate into small weekly food budgets (often c. £25/30/week).



Chapter 3: Navigating Support

Informal help from friends and family was often the first and only support sought by our participants. More formal supports - from furlough payments to mortgage holidays, Universal Credit payments, and food parcels and food bank support - had also been taken up by some and made a difference.

However, many did not receive help, or had received only part of the support available. Lack of awareness and stigma prevented many from asking for charity or community support. And those who requested formal support often faced access, eligibility and/or navigation issues.

Overall, our conversations with participants about food banks and other food-specific support schemes also felt very different from the ways people talked about informal friend, family and community support. Providing for neighbours or 'loved ones' felt as if it was about 'looking after each other'; food aid felt like 'charity'. Even under Covid-19, asking for help to eat and feeling 'like a charity case' was stigmatising and kept people away.

3.1 Friends, family and community are a preferred support option, but not all that needed support asked for it; admitting the need for help is hard

It was clear that social networks and communities have played an important role in reducing food insecurity and its impacts. Friends, family and neighbours were buying groceries - paid or unpaid; picking up 'little treats' they knew families were going without; letting each other know where to find budget items or foods that were affected by shortage; etc.

"I haven't [used any support options], I'm totally aware of them but I just haven't gone down that road yet. You know I'd rather go to my family first if I'm honest....it's just for my own self, I just don't want to be going down that route you know." - M, 31, bricklayer, Northern Ireland

It was striking that some of the most severely affected participants, unable to eat enough themselves, tried to stretch their limited budgets to help look out for others.

"You're out and about and will think, oh Emma will use that, or Donald likes that, and you'll just pick it up, and say 'There, I got you that, because it was on offer'. It's how a lot of people need to work now... and they look out for me. One person, her daddy works for the NHS, and she very kindly said to me that if I wrote a letter with what I wanted and gave her the money, she'd go to Iceland with her Daddy this week because NHS staff are getting 20% off." - F, 46, single mum of 5, Northern Ireland

However, asking for help was not easy; many we spoke to felt shame in having friends and family realise they struggled to afford food. Some also worried about how they would be able to 'pay back' the debt incurred. The ability to draw on social connections with enough financial reserves to help was also not available to all - sometimes in ways that tracked alongside wider UK social (and racial) inequalities. One participant, a young Black woman from London, noted that they had only managed to pay rent and food bills under lockdown with financial support from her (White) girlfriend's middle class family. She noted that her own family didn't have money to give.

Even where people did have family and friends to rely on, this kind of support was not without complication, worry or trade-offs; it required a surrender of financial control that could be uncomfortable or was even experienced as financially damaging. People didn't feel they could dictate the brands or shops that people helping out could use - as this would make clear how closely they were watching their money - sometimes resulting in helpers 'burning through' restricted budgets. The emotional and social 'debt' they felt they were taking on also raised anxiety.

"Adam is a godsend - but it raised costs. An example of the price difference is dishwasher tablets; normally I get them for £2.99 in Home Bargains but he was getting them for £8.99! I usually use ASDA for food shopping and Home Bargains for things like cleaning stuff as that tends to be cheaper. Once Adam told me he went to Waitrose!! I was like - OH MY GOD, DON'T DO THAT! YOU CAN'T GO THERE. I'm laughing now because you have to laugh or you'll just cry." - F, 45, single mum, hairdresser, Cardiff

3.2 Access, eligibility and sufficiency issues have reduced the impact of formal Covid-19 financial supports for many

Some participants in our sample reported that furlough support had helped them enormously. However, some also experienced additional stress and anxiety because of delays, and others who thought they were eligible had not received support. For example, one single mum found herself ineligible for furlough at either of the jobs she worked part time. She had often struggled financially pre-Covid-19; after, she quickly found herself incomeless and in quite severe food insecurity.

Prior to Covid-19 another participant, receiving mental health treatment and jobseeking, had been relying on her girlfriend's income (as a zero-hours contracted teaching assistant) in combination with her own Universal Credit. As a household, their total income dropped dramatically when her girlfriend lost all work from March onwards. Despite working regularly for the same agency, her girlfriend had not initially been judged eligible for furlough support. All of these factors made it highly challenging to manage £1,200 monthly rent payments plus bills.

Some who took their income from self employment found they were not eligible for any of the range of business relief and support on offer. For example, one of the participants we spoke to - a self-employed 'doggy day care' owner - was told that she was ineligible for the Job Retention Scheme, Self-Employment Support and the Discretionary Grant Fund. She was left feeling frustrated, unsure why she wasn't judged 'vulnerable enough' for support - see Case Study: Catriona for more details.

Mortgage and rent 'holiday' supports were appreciated and helpful for some, but were not accessed by many of the people we spoke to. For example, the young woman discussed above noted that her landlord had taken up the option of a mortgage holiday but had not then extended rent relief to his tenants. When she complained to the rental agency, she found that her landlord owned the rental agency too. She was unsurprised that her complaint wasn't then taken very seriously. Others were eligible for the 'mortgage holiday' option but afraid to take it up, fearing that they wouldn't be able to afford the increased payments when they came due.

3.4 Many experienced school vouchers access and 'journey' barriers

Participants reported varied experiences with school meal voucher programmes. Where people had been able to access them, vouchers made a big financial and emotional difference to our participants and their families.

"The foster children are entitled to school vouchers, which enables you to get 15 pounds per child per week. So I'm able to do sort of a small food shop with that in the week." - F, 41, mum of 3, cleaning business, Bristol

However the format of the programme (vouchers, rather than for example cash cards or account credit) resulted in stigma and embarrassment for some. Actually using the vouchers had also often been harder than expected. For example, one woman with 6 children found that the vouchers were helpful in theory, but she couldn't actually access the local Iceland or Asda to spend the money. Others found that restrictions on how they could be spent added to cognitive overload, or intersected unhelpfully with dietary preferences or intolerances.

"You can only use [the voucher] one powdered milk or cow's milk. None of my kids drink cow's milk." - F, 46, single mum of 5, household with autoimmune issues requiring specialised foods, Northern Ireland

3.5 Many were unaware of the breadth of food-specific support options available - and stigma remained a huge barrier to access

When we asked what if any support sources participants had used, most had not yet been in touch with support schemes or received help - including many of the participants most severely affected by food insecurity. Where they had been taken up and used, they had often made a real difference, easing hunger and anxiety.

Most participants assumed that outside of Government financial support (e.g., furlough and other schemes) the only help available was from food banks. They were not aware of the wide range of support available from charities, community schemes and local councils. There was a sense across the sample that building awareness of support available had relied mostly on word of mouth, and that proactive communications from support providers had not reached them.

"I'm not aware of much support. There's been some things from my football club, and some delivery companies are offering free deliveries, but that's about it." - M, 24, contractor and student, Northern Ireland This meant that most of the people we spoke to who were eligible for support were not receiving it. For example, the participant below who had been grateful for the food boxes said she'd found out 'by chance', as a part of case work with a domestic violence support worker.

"I managed to keep it together before COVID, but after COVID, it's been difficult. I didn't know about what was available... I hadn't heard of food banks before. I got food because Women's Aid helped after I was put in touch with them about domestic violence, but before that I had no idea to be honest that there was support out there. I'd never know if it wasn't for my support worker." - F, 31, single mum of 4, Cardiff

There was often stigma attached to receiving food from more formal schemes, and many seemed willing to use these kinds of support only when absolutely critical. Many found the experience of asking for help extremely uncomfortable; it set off existing anxieties or made them feel vulnerable.

"I know there are food banks, but it's not something I feel comfortable with." - F, 35, single mum of 2, Manchester

Often, use was short-term. Concerned about stigma or taking help from 'those more in need', people would revert to self-reliance wherever possible - even if this still meant skipping meals or reduced nutritional quality. Food bank use was particularly stigmatised. Most of the participants we saw regularly skipping meals, or unable to feed regular meals to their children, had not used them. One participant noted he wished providers would do more to 'anonymise' help; he felt 'charity food bags' were stigmatising, to the point that he and his girlfriend had only used this help once.

"It's not food I would have chosen, it's not necessarily healthy. But I am very grateful that they are doing the service. Without it we'd be starving or in debt... The good side of getting these free packages is they are free and super helpful, and prevent you from panicking from running out of food. You look in your cupboard and there's a tin of spaghetti and it's nice. The downside is that they put them in the same carrier bag, [all the charities] have the same bag and they tie it with a little rope and it says YOU ARE POOR! it can be embarrassing for some people." - M, 56, bus driver, London

Although participants who did receive support were very grateful, several noted concerns about nutritional quality of the food provided. Sometimes, food provided also didn't align with dietary needs (e.g., related to physical and mental health issues, as outlined above).

3.3 Universal Credit support helped many - but payment complexity, delayed payments, access issues and benefits amounts left gaps

Many of the people we spoke to had already been Universal Credit recipients or had applied for support after the lockdown. For most, support was very welcome but had not necessarily prevented financial or food insecurity. Particularly for those who were newly food insecure, the payment amounts were often insufficient to cover basic outgoings (see Case Studies: Michael & Catriona) for more detailed examples). Others had faced challenges during the contact and/or application process - or had been approved, but experienced food insecurity during the 5-week payment delay.

For example, one participant spoke of the uncertainty of juggling her own part-time employment income, her partner's zero-hours-contracted income, and furlough and Covid-19 specific support payments. From month to month under lockdown, they were very unsure of how much they were eligible for, and how much they would have to cover bills as a household. They missed meals or reduced calories until a delayed furlough payment for her girlfriend came through months later.

Another participant, a family support worker, had recently reduced her hours and successfully applied for UC. She reported that she had 'missed out' on transitional payments, and under UC was receiving £450 less per month than she had previously received in benefits. She had taken out Credit Union loans to cover rent and childcare costs as a result.

Others had tried to access UC support but failed, either because they 'fell through the gaps' due to complex employment arrangements, or for other reasons that they did not understand. Some had received conflicting advice about her eligibility from various UC advisers, leaving them stressed and confused. These kinds of common issues meant that potentially critical support was often delayed, arriving only after week or monthslong periods of stress and worry - or not arriving at all.

Case Study: Alanna

Personal circumstances



Support available

Shieldina support -Didn't get letter

Turned down support from local church -Feels others need it more

Gets financial support for her children - but not her grandchild

Chapter 4: The Complex And Layered Impacts Of Food Insecurity Under Covid-19

It was clear that the negative impacts of food insecurity under Covid-19 were more complex and far-reaching than 'not having enough to eat'. Participants reported complex and interlocking impacts across emotional wellbeing and mental health, social and cultural experience, cognitive load, and physical health.

For clarity and simplicity, we have separately reported these issues in the sections to follow. However, in practice - in participants' lives - they connected in complicated ways that often evidenced and furthered existing vulnerabilities and challenges.

We also ask the reader to bear in mind that, for most, the impacts explored below were multiple for any one individual in our sample. The case studies summarised in the Chapter breaks in this report and included in full in Chapter 6 display these multiple and interconnected impacts in more depth.

For example, minimal food budgets often resulted in less varied diets and reduced nutrition - a physical and emotional challenge in its own right, but particularly hard to bear for people already facing strained mental health, or living with disabilities and health issues. The physical impact of changes in diet and nutrition (sluggishness, fatigue, worsened chronic conditions etc.) added stress - and also made it harder to plan for the future or seek work. And so on. Each impact built on the other.

4.1 The impact of food security on calorie intake, diet and nutrition

Almost all participants talked about the ways that the nutritional variety of their diets had constricted, often biased towards tinned or frozen foods, plus 'easy' and inexpensive carbohydrates (bread, pasta, and rice). This was frequently at the expense of fresh fruit, vegetables and meat. One man ate mostly tinned peas on toast; another woman mostly bread. Many were concerned about reduced nutritional balance and the impact that might have on their health, and/or their children's health (discussed in more detail below).

Many people we spoke to were skipping meals completely and/or drastically reduced portion sizes. Parents in particular were often skipping meals in order to ensure their children didn't go hungry, or at least to reduce the number of meals skipped. They often prepared meals for their children but then themselves subsisted on 'nibbles', leftovers or simple carbs prepared separately.

"No matter what my children would never go hungry, never skip a meal. I often find myself skipping... If I didn't eat, it was a meal that could go to one of the five." - F, 32, single mum of 5, out of work school assistant, Manchester

"It's just me and my wife that skip meals, you've got to feed the kids and we have

a baby, she needs to be fed.... we also have a teenage boy who is eating all the time. Or we would take a smaller dinner so that bit would do the kids lunch for the next day." - M, 31, parent of 3, bricklayer, Northern Ireland

However, for some, children were also missing out. One parent spoke about watching the clock daily, quietly 'stretching out' breakfast time into lunchtime - hoping her children didn't notice she'd condensed three meals into two. The emotional weight of this 'stretching' and management was significant for parents, carefully tracking the food being eaten every minute of every day. Some also noted that their children became more frustrated and angry as they ate less.

4.2 The impact of food security on physical health

For many of the people we spoke to, there had been a pronounced negative impact on their physical health and/or those of their loved ones under Covid-19 - particularly those already living with health issues or disabilities.

The separate but related challenges of living under Covid-19 and being food insecure combined in complex ways. For example, the below participants' colitis was aggravated by stress under Covid-19 and income loss, but also by not being able to afford foods she would otherwise eat to manage her condition and mitigate stress.

"The stress affected my condition [colitis] a lot. At the start of Covid I took very unwell with my condition and should have been admitted to hospital but could not due to no childcare and high risk shielding with an immune disorder. The uncertainty of not having my employment to return to also stressed me a lot. I do not feel that enough help and support mentally and financially has been provided to the likes of myself in my situation. Covid made me feel isolated and vulnerable... A lot of the foods I'm eating I should not be eating - bread, vegetables, pork etc - because they can flare up my colitis and cause my condition to worsen. But to keep costs down of cooking different foods, I end up eating what my girls eat." - F, 40, mum of 2, family support worker, Northern Ireland

Participants widely reported negative health impacts of these dietary changes: e.g., that they were 'feeling sluggish' or lacking energy, sometimes whilst putting on weight. Some of these symptoms may have been early signs of malnutrition. These impacts are particularly concerning given associations between diet, obesity and poor health outcomes generally - and Covid-19 severity and morbidity specifically⁹.

"I don't really eat dinner. I skip lunch... But oh my god I have noticed a difference in my weight! Oh my god yes! It's the bread! It's not from eating more, it's from eating stuff like bread that I know I shouldn't be eating... I have put a stone on

⁹ Tan Monique, He Feng J, MacGregor Graham A. <u>Obesity and covid-19: the role of the</u> <u>food industry</u> BMJ 2020; 369 :m2237

since this." - F, 45, hairdresser, Cardiff

There was also some evidence that food safety was being compromised in an effort to reduce wastage and minimise food spending. Several participants noted that they 'stretched' labelling advice like use-by and expiry dates to stretch their budgets out, often also seeking out 'close to date' food.

"I don't really pay much bother to use-by dates. If it looks OK and smells OK I will still use it. I also try and get to my local supermarket for the 7pm mark -down sales....that's when you can get a real bargain." - M, 59, part time support worker, Cardiff

4.3 The impact of food security on emotional wellbeing and mental health

Our participants reported that Covid-19 and lockdown had brought on a rollercoaster of emotions. The specific experience of food insecurity occurred within wider feelings of anxiety, overwhelm, fear, sadness, loss - often also hopefulness, community spirit, gratitude.

For the most part our conversations were surprisingly upbeat, even as people reported quite serious situations; participants were focused on managing the next day, hour or week, and on staying as positive as they could.

At the same time, almost all reported worsening mental health under Covid-19 and lockdown. Not being able to rely on steady access to food and adequate nutrition had exacerbated this.

"My mental state is the worst it's ever been! I had postnatal depression when I had my daughter, she's 5 now. I've always battled with it. I'm on drugs for it. But I can't feel the effects any more. I cried for an hour, I couldn't help it..." - F, 40, mum of 2, family support worker, Northern Ireland

Many participants also had complex relationships with food or complicated dietary needs. For example, several had mental health issues that related to diet in complex ways: depression that made eating regularly difficult; one person had ADHD that changed experiences of food texture; others had anxiety and variable appetite, requiring 'tricking themselves' into eating, etc. As budgets constricted, many were left unable to afford foods that helped navigate these challenges.

"My ADHD and antidepressants make food hard... There are textures I can't do and I can eat the same food every day for a month and then randomly I will just stop and then just not eat that food for a while. Coco-Pops are one of the things I can always eat when I can't eat anything else. Not being able to afford that was hard." - F, 25, unemployed, London Whilst our research sample focused on adults, it's important to note that the people we spoke to were often also managing their children's serious health and mental health challenges as well. This often took a huge toll on their own health and wellbeing, including their nutrition.

The 'apology' note below from one participant about not being able to complete her food diary task illustrates this point. This short entry is an example both of the extra stress carried by those managing household health issues, and of how this resulted in skipped meals. She told us that she was often relieved when stress meant she wasn't hungry enough to eat because there wasn't enough food to cover her meals.

Wed 10/06/2020

Unfortunately I couldn't do much yesterday as after I spoke to you we spent the evening at the hospital as my daughter was having chest pains and panic attacks. We had weetabix for breakfast and nothing else as my daughter wasn't well, so I'm going to give it a go today, sorry about that.

Thu 11/06/2020

My daughter is still not 100% so not eaten much at all just nibbled really. I'm so sorry if you want me to do it next week and hopefully she will be better. Her anxiety has gone through the roof at the moment bless her so not really been focusing on this. I've eaten weetabix and banana and I froze curry last week so my son and I ate that with some bread. My money came from the government yesterday. I've just got to be brave enough now to go and shop!

This participant was one of many parents who reported a heavy sense of pressure and anxiety about not being able to provide enough food for themselves and their children. This was stressful under any circumstances, but particularly so when trying to maintain a sense of safety and stability under Covid-19. Not being able to meet 'basic' needs ran counter to their instinct to nurture and comfort children in stress.

Even those who could afford 'the basics' most of the time noted the emotional impact of not having access to small food comforts. In a FSA research project running concurrently to this piece,¹⁰ 'eating more comfort foods' was one of the most commonly reported dietary changes under Covid-19, as participants turned to favourite meals, 'little treats', a glass of wine or some chocolate to provide a nice break during stressful days. Participants reported diets that almost universally excluded these 'little treats' and escapes - leaving a sense of unbroken monotony.

"I feel depressed really, it's groundhog day. There is nothing to look forward to, the same different food everyday... just different bread, brown or white, or a bread roll! Every day is a church day: just bread - without the wine!" - F, 45, hairdresser, Cardiff

¹⁰ FSA - Qualitative insight on FSA consumers and the food system under Covid-19 (in publication, Summer 2020).

4.4 The impact of food security on commensality

For many in the UK, even as social sharing with friends, family and colleagues outside the household reduced or disappeared under lockdown, sharing food within the home offered a point of stability - a chance to sit down and enjoy time with each other and take their minds off things.¹¹ However, for many, food insecurity meant that even at home they lost the opportunity to share time and chat with each other over food. Several mentioned there was little sense of 'occasion' when serving bread or rice for yet another meal - food was quick and perfunctory, with little chance to linger, talk and share.

Many also noted the loss of ritual household 'treats' like Sunday roasts, or an evening take-away, that would otherwise offer comfort in hard times. For some, even 'big moments' like birthdays, a potential break from worries about lockdown, viruses and money, had passed without a cake or treat to mark them.

"Everyday is a new day that brings its own struggles for the household. Things have definitely changed in family life. The household treats are very few, and birthdays come and go with no great celebrations or cards or family or friends helping celebrate." - F, 46, single mum of 5, Northern Ireland

¹¹FSA - Qualitative insight on FSA consumers and the food system under Covid-19 (in publication, Summer 2020).



Chapter 5: What Next?

Most of the people we spoke to were optimistic that things would return to normal soon; they were not planning for sustained disruption, instead focused on managing over the next weeks or months.

However, it was clear that many of the people represented in this report will continue to experience financial insecurity, and potentially continued food insecurity, with even minimal continued income disruption. In the absence of savings, and increasing debt, food insecurity is likely to worsen should income loss continue.

"We are just down to the bare bones now like...I think we could keep going for another month or so now at the most...hopefully I will be back to work then." - M, 31, bricklayer, Northern Ireland

Some expected lock-down to continue longer for them than for the general population, for example if needing to shield, with resulting deeper and longer impact on income. Others were starting to wonder if income would ever return to normal: will people working from home still need Catriona's 'doggy day care' business? Others felt confident about income return at time of interview, but were working in sectors that may face disruption: retail, teaching assistants, etc.

"I've had to take a mortgage holiday to help, because the college could open up next week but I still won't be able to go back because I've got to shield till the end of June. So I'm going to have to extend the mortgage holiday for the household." - M, 35, chef, London

The people we spoke to are particularly likely to face ongoing or increased food insecurity should disruption continue into the Autumn and Winter. Several mentioned they were grateful that the first wave of Covid-19 occurred in warmer seasons; even the summer's raised utility costs had posed a real financial burden. They will struggle to face winter utilities bills on reduced income.

Awareness, access, journey and navigation issues will need to be addressed to ensure people are aware of the range of help available to de-stigmatise support; and to ensure that those who are entitled to help can access it. Support will also be needed to manage the impacts of food insecurity on physical and mental health.

Chapter 6: Real Life - Case Studies

The following case studies bring to life the participants' lived experience in their own words. Each case study highlights specific personal experiences of food insecurity under Covid-19 as well as the wider support that participants had, or had not, been able to access at the point of interview in June 2020. All participants' experiences were multi-layered, with complex interlocking factors; in reality participants experienced even more complex challenges than the ones summarised here.

Much like policy 'personas', they may be a useful way to test out how support may be experienced by the actual people that need them; would the people below want, benefit from, and be able to access it?

Case Study: Catriona

- 25 year old, White British woman, living in rural Wales
- **Small business owner:** She is studying canine behaviour and training; owns a dogs daycare run as a Limited company.
- Newly food insecure, experiencing moderate food insecurity¹².

Case Study: Abbie

- 36 year old, Mixed race woman, living in North West London
- **Single mum, unable to work**: Her family recently fled from domestic violence and suffers from PTSD. She has two children, ages 2 and 15.
- Previously food insecure, and now severely food insecure.

Case Study: Alanna

- 46 year old, White British woman, living in Northern Ireland
- **Single mum, unable to work:** She is a single mum to six children, ages 3-25 and the main provider in her household of 8.
- Previously food insecure, and now severely food insecure.

Case Study: Michael

- 51 year old, White British man, living alone in Manchester
- **Self employed consultant**: He is a self employed as a Digital Consultant, but has lost the majority of his income.
- Previously food insecure, and now severe food insecure.

¹² Here and elsewhere we have used the moderate/severe categorisations of food insecurity of the <u>Food Insecurity Experience Scale</u>, as adopted by the Food and Agriculture Organisation of the United Nations.

Case study: Catriona



Shopping, cooking and nutrition

• Under Covid-19, Catriona has halved her food budget and reduced expenses. She shops once a week, keeping to a tight £20/week budget, and reduced portion sizes to have enough food to last the week. She follows a costly glutenfree diet for health reasons which she could previously afford.

"For my lunch, whereas before I'd have gluten free sandwiches, I can't really afford the bread now so we're only having a couple of slices a day instead with nothing in it. No sandwich fillers, or anything..."

• She is having to shop at the smaller local Tesco (only local option) and she has noticed a difference in price which is putting additional pressure on her budget.

Financial context and support experiences

• Since Covid-19 Catriona's business income has reduced by 90%, and she's relying on drawings from her business account. Her personal income has been reduced by more than 60%.

"It's not a huge amount that I earnt, but it was enough for me on my own, to cover my mortgage, and to not have to worry about what food I spend money on."

 Initially she wasn't too worried, because she felt the official communications about Covid-19 said lockdown measures were very short-term.

"It looked like we weren't going to be in lockdown for longer than three weeks. I could easily survive that... And then every three weeks it kept getting extended. I got more and more anxious..."

- Catriona doesn't qualify for any Self-Employment or Job Retention Schemes as a Limited Company. She applied for a Discretionary Grant Fund but her application was unsuccessful. She also looked into applying for a mortgage holiday but decided not to for fear of bigger repayments later on.
 - Her income reduced from £1700 to roughly £500 a month. She applied for and received Universal Credit, which takes monthly income to £800.
 - The total monthly amount on existing expenses is almost twice her new income. She started lockdown with £1000 in savings that she's used to cover the difference.

£1320 monthly household expenses:

- £400 Mortgage
- £200 Insurances (life, car, home, boiler, pet)
- £100 Internet and sky
- £240 Water, electric, council tax
- £280 Car loan
- **£100 –** Food: usually about £200 but now halved.

+ £330 in monthly business expenses

• She's been proactive, calling clients to see if they need any help, calling others to see if there is work available, but had no luck. She is feeling the pressure on her business to start picking up again, but the demand is not there and she is uncertain about what will happen long term.

"...I had the letter back yesterday saying that I wasn't eligible [...]. It said, lack of vulnerability... Losing your home, and not being able to eat properly isn't being vulnerable. I mean what else would they need..?"

Physical health

• Diet changes impact her health and wellbeing. She has noticed herself getting more tired and having to sleep during the day, which she attributes to not eating enough, and her lack of gluten-free carbohydrates.

"I'm just so fatigued because there is not much energy in the foods I'm eating at the moment."

• Changes to her diet are bringing back some old symptoms from her food intolerances.

"Before [with my food issues] the pain was unbearable I was doubled over in pain [...] I remember how lethargic I was... it has sort of brought back the same feeling just without the pain."

Emotional/mental health

• She is feeling the impact of lockdown on her mental health. She has a history of depression, and has doubled her dose of antidepressants from 1 tablet a day to 2 tablets a day since it started. The feeling of old symptoms returning because of dietary issues is also uncomfortable.

"What stresses me out the most is the uncertainty and the fact that, you know, globally, we haven't dealt with anything like this before so there's nothing to... There's no rulebook to go by or anything."

Case study: Abbie



Shopping, cooking and nutrition

 Abbie was on a tight food budget of c. £60 a week for herself and her children. She is used to carefully managing food spend: buying in bulk, cooking big portions, and comparing prices of different shops.

"I go to [to the food bank] to top up because I'm on Universal Credit and it doesn't stretch. Even for someone like me who is quite savvy, like I like to make sauces and stuff from fresh and cook... it's still a bit hard, the money just doesn't reach everything."

 Now, she is struggling to get the right nutritional balance, and whilst breastfeeding finds she needs to eat more.

"I'm the leftover queen so I make the kids their food, they eat and then whatever's left, I sort of cobble together and eat myself."

• They qualify for the Healthy Start scheme, and receive vouchers for fresh vegetables, fruit and milk of £9 per month. She was also directed to the foodbank by the children's centre, and would go about once a month to supplement.

"I don't think it's enough I think [my daughter] eats about £9 worth in a week with milk as well."

• Since lockdown, they have been receiving vouchers of £15 a week to cover her son's meals at home. The children's centre helped put her family on a vulnerable list to have access to food parcels organised by a local charity. However, this hasn't worked out; the first box did not get delivered and she had to chase. When it arrived, she found the contents disappointing, and did not request it again.

"It's quite embarrassing when you go to the supermarket with these vouchers... We already know we are poor, we don't need something to highlight that..."

• Since lockdown, she has had to rely more on corner shops (due to lack of transport). She has found that a large proportion of her budget gets spent in them, while shopping at bigger stores means expensive delivery fees.

"I went through my bank statement and I found that I spent a lot in the corner shops. Because of the budget that I have, it's like a vicious circle. The budget I have is too low to get everything I need. And then I keep nipping out to buy things at a stupid price."

Financial context and support

• Abbie has been on Universal Credit for a year, since she left her violent partner, and it was no longer safe or practical for her to carry on working. Before that, she had always worked and money was not a worry. She has taken some time to recover but is hoping to return to work soon now that her daughter is eligible for childcare.

"After rent there's about £500 left. And so it's about £100 pounds a week I budget and I usually spend about £60 pounds on food, then try and juggle the rest in using my child benefit. [...] But it is a constant jiggle month to month."

• Before lockdown, she received Universal Credit every 4 weeks and things felt tight. She reports that the amount she gets from Universal Credit is only enough to *"survive"* but not to bounce back from the difficult situation she found herself in.

"I'm not saying oh, we need a lot of money to be really really comfortable that we don't want to go back to work, but just, you know, a proper decent amount of money to help to be able to feed ourselves, and be nutritionally right and sound so that my brain is functioning when I'm looking

for work. [...] The money I have just about feeds my kids and a little bit for me."

• She is still processing what happened with her ex-partner, and does not feel well

enough to work yet. She is aiming to start looking for work after the summer now that she is receiving 15 free hours of childcare a week.

"So I was working with this [...] employability worker. And he was like you're not ready yet but I'm going to support you, by looking at your CV we'll do some work together. I have post traumatic stress disorder and anxiety [...] I'm probably closer to it now, but before I don't think I was ready."

 She says she has had to borrow money from her family since lockdown started. She also sells things on Facebook to get cash to bridge the gap between Universal Credit payments.

While her Universal Credit amount hasn't changed, her finances have been impacted in other ways:

- She no longer takes public transport, so no longer has access to Asda, which is cheaper and more affordable.
- She has organised for Sainsburys deliveries because they qualify for the vulnerable family list, but finds that her shopping basket is generally more expensive than it was when she shopped at Asda.
- She is more reliant on her local shops which are more expensive.
- Her water and energy bills have increased since they are all at home more.
- Her son no longer being fed at school means that she is having to provide his meals

at home. She is grateful for the £15 weekly vouchers, but finds that they get spent quickly, as the local shops she can go to are generally more expensive than the supermarkets.

- The fact that they have not been able to go to visit her mum at the weekend means that she is now having to cover weekend meals as well.
- She no longer has access to the food bank she relied on in her old location.

Sources of support she has accessed:

- School meals and vouchers
- Children centre (was supported by family workers and employability workers)
- Healthy Start vouchers
- Food bank (though not during lockdown)
- Period poverty charity
- Local church lunches
- Facebook groups
- Online blogs/recipes to cook on a shoestring budget (Jack Monroe in particular).

Physical health

• She is feeling the impact of not getting what she needs nutritionally. She used to buy vitamins for her and her children, but had to stop to reduce her expenses.

"So we're not getting the right amount from the food, but then again I'm not able to supplement it [with vitamins] either because it's expensive."

• She is still breastfeeding her daughter, and has been feeling more tired. She has noticed that she gets hungry and needs to eat a lot while breastfeeding.

"I just kind of put it down to everything but probably what it is, is I'm breastfeeding so yeah, I think I am definitely fatigued quite a bit. I am shattered..."

Emotional/mental health

Routine and being busy are important to her mental health. She suffers from PTSD and anxiety due to domestic violence. She is finding it challenging and isolating to no longer have access to the children's centre and other activities with her daughter. She has also not been able to see her mother, which has meant a loss of a food routine that had a social and emotional significance.

"It's a big part of my day and part of my week to meet my mum for something to drink and have a sandwich or something in the park or go to the restaurant together, you know, things like that. It's just stopped..."

Social and cultural experiences

• Food is important to her, she sees it as a way to "bring the family together." She also sees cooking as a key part of children learning to be independent. She enjoys cooking for her family, teaching it to her children and eating meals together.

"In my own family, I tend to try and make sure that at least we sit together, there's only three of us but at least we sit at the table. I think it's important to have that interaction."

• On the weekends, she would take the kids to see her mother and stepdad. Her mother was a stable source of support and would normally prepare enough food to feed the whole family from Friday to Sunday, something they can no longer do.

"When I was working my mum supported me quite a bit with the cooking and stuff because she'd come in, when my son was coming back from school she'd kind of back me up."

Case study: Alanna



Shopping, cooking and nutrition

• Alanna has found that small increases in electricity and food have made a big impact on their budget during lockdown; food is where cuts are made.

"Meals can be repetitive due to money and availability and sometimes I find myself feeding them and I just have toast so that they have a full balanced meal as I feel guilty cause I'm gluten free and it's beyond expensive."

• Due to health issues, they have multiple specialist diets in their household (e.g gluten-free and dairy free), which makes shopping more costly.

"I find this can be hard on the purse strings as these products are so much dearer. Almond milk 1 litre is 95p Semi-skimmed 2 litres is 97p…!"

• They used to use the Click 'n Collect system for shopping, which was easiest with the kids but can no longer access slots for this. They are also experiencing reduced shopping hours, and having to visit multiple stores to get bargains and make their budget stretch.

"I can no longer buy some multi-packs and deals I used to get. I know it only sounds

like 40 or 50p, but every 40 or 50p soon adds up"

• She is finding food shopping difficult as a single mum. To manage, she's switched to shopping more locally, which means products are often more expensive.

"A bag of gluten free pasta at the shop in the next village is 2.85. That's 1.85 dearer than Asda or Tesco!"

• She has simplified meals, with less ingredients, prioritising the children and finding creative ways to reduce food costs: slow-cooker meals with cheaper cuts of meat, buying more frozen or cheaper food, and carefully meal planning.

"Sometimes I'll just have pasta [gluten-free] with some cheese. You do find yourself not going to the bother of making yourself something, as long as the children are fed.."

• She used to shop in the reduced section a lot, thinking ahead to plan how to use the items. *"If you get it and freeze it on the day you get it, it's fine."*

"I think single parents should be considered too, and be prioritised like key workers."

Financial context and support

• Her total income is about £350 pw. She has found that having the children at home, both the younger kids who aren't at school, as well as the older children who are home due to job closure or shielding, is having a big impact on her budget. They used to spend £30-40pw on electricity. This has gone up to £50-60pw electricity.

"We've already used £20 from Saturday to today [Tuesday]. It was bed washing weekend, so I knew there'd be extra washing. So that's always a bit more on the week you're doing the beds..."

 Home schooling too means increases in spending – more use of devices and electricity. Her older children no longer have part time jobs, which previously provided them extra spending money.

"I've had to buy ipads and things for them too – They read school books on these. It's an additional expense I didn't need, but I had to do it"... "They need to use Zoom type things for classes, all these devices need to be charged"

• Other expenses, like clothing, have also increased because of less access to a variety of shops. She's found it's not an option to buy online, because it causes cash flow issues when you return items and have to wait to be reimbursed.

"The cheaper shops are not open, the likes of Primark, where a t-shirt is £1.20. Now

a pack of four is 8 or 9 pounds at Asda"

• She's worried about what will happen in the longer-term. She's thinking ahead to Christmas; normally any small savings would already be going towards that.

"...Moving house, the kids have been getting dirty as they unpack, so they have another shower. You have all of that in the back of your mind [cost of the extra showers]...

• She has found ways to be resourceful: using free 'reject' eggs from her son who works on a farm and tins of Spam that can create an omelette or quiche etc.

"Santa will be suffering. You're not putting it away. Christmas will be very lean for lots of families."

Physical health

- Alanna's family have various chronic health/auto-immune issues that they manage and they are shielding as a result.
- They didn't get any Government support, but she feels they should have.

"How do you go about accessing these things?...People are saying about a shielding letter from your Doctor? Our doctor didn't give us any letters, because he says he'd have to give to everybody...."

Cognitive load

• She is constantly doing small calculations and trade-offs to make her budget stretch. For example if the electric costs are higher this week, there will be less budget for food. Her diet is the first to change.

"....So do I turn heating on for a couple of hours just to heat water, start heating radiators because they're off, or do I turn on the immersion heater? One's as dear as the other! ...That's my biggest issue. Which will I turn on?"

Social and cultural experiences

• They can no longer afford a Friday take-away treat which they would have together as a family, or a special Sunday roast or BBQ every now and then.

"When all your extra money is now going on electricity, you can't do things like the family roast we used to do. We miss that.." • She is also feeling the impact of missed family meals with her Mum, who would sometimes buy the family a take-away or bring food around.

Case study: Michael



Shopping, cooking and nutrition

• Before Covid-19 Michael often used to work from cafes, buying himself lunches and take-aways, and often had meals with friends. Now, he's finding himself skipping meals more and more.

"I was cooking nice before, stuff like eggs, spinach on toast etc., nice breakfasts, now I often skip it...I guess that's partly because of money and partly because of routine...there isn't one."

• He doesn't have a car, so has been using local butcher and other stores more frequently due to queues. His opinion is that the local stores have fresher and higher quality food, but thinks he's missed out on deals that could save him money

"...Now I have skipped meals, yeah I have. I think fuck it, I'll just go to bed sort of thing. You know, all I have is a tin of peas and toast....peas on toast. That's poor isn't it?! That's poor, that's poor...!"

• Has also been buying freezer food in large amounts to reduce cost and buying less meat or opting for cheaper cuts, cooking in bulk, using the slow cooker more often.

He's resorting to canned food as meals more than he'd like, e.g eating peas on toast as a meal which doesn't fill him up.

"I've got lots of tins as well, like chicken soup and some curry for when I don't make big batches...and of course peas!"

• He's been adapting by creatively making things out of the leftovers the next day (e.g he made 'jerk haddock' from some food the night before). He would like to start growing his own food.

"My next business plan is to show people how to sow and how to reap. I don't know how to grow but want to know how to, I have always liked the idea of an allotment."

• He has never used a food bank before, even though he has been very 'skint' before. Would be more open to using a food bank if it 'was handled differently' e.g. delivered to the door so that people don't see you're poor. Previously, he looked into food banks, pretending that he was doing so for a friend.

"You know those food banks...I know a guy who runs them and so I asked but he said you have to be referred by a doctor or something like that, by an official. I said 'I know someone who' rather than saying it was actually for me... there is shame in it... and I put myself lower down in the pecking order than those with families.

Financial context and support

• His income has been reduced by a third, which he is struggling to adjust to. He feels he should be able to access his pension, as he's prioritised paying into his pension rather than saving, but now can't access it.

"Now I have to economize. Yeah, I'm struggling at the moment. My outgoings, loans, credit cards etc. remain the same. I have called and they have said I can get a payment holiday....I would need a year's payment holiday to catch up which is worrying..."

• He enquired about council tax reductions and was turned down, which seemed to put him off applying or even thinking he would be eligible for support; he hasn't applied for Universal Credit as he doesn't think he'll qualify, because his business still has a small amount coming in.

"I have resigned myself to the fact that my credit score is... going to be knackered now..."

• His earnings have roughly dropped by a third to £1050 a month. He has no savings, as he'd put it into his pension. He has about 10k credit card debt.

"Everything coming in is about £1050 a month, it's not enough, I've got nothing..."

Reduced his spending to a minimum as follows:

- Rent + Council Tax £800
- Food weekly before £100 or more, now £30/35
- Bills weekly before £65; stayed the same (but expecting an increase in winter)
- He has resorted to using his credit card to tide him over. He is sliding into more debt and stopped paying credit cards to have more money for food/household bills.

"...Before I was in short-term skintness, now I am in long-term skintness and I don't know how long I am going to be on this path and that's the worry. It's a bit grim, it's tough out there..."

• He says he doesn't feel he can ask any of his family/friends for financial support and thinks there should have been some sort of tailored support for him based on his situation.

"I'm 51, I could go to my mum but she's 76. You don't want to tell them the full story."

Emotional/mental health

• He seems to feel a lot of shame about not being able to afford food, and tries to focus on the positives in the situation.

"It has given me time to reflect and concentrate on the positives and accustomed to being skint and not being too envious. That's what I keep telling myself anyway, but it is hard, the fridge isn't so full..."

• He admits that he doesn't feel comfortable talking to people about his situation, or asking for help, especially with male friends. He is concerned about what will happen if this continues indefinitely.

"I don't want to say to my friends the situation I am in, it's a bit of pride or stuff like that. I think you are more likely to have a chat with female friends, mates of misses and stuff like that but you don't get the social environment in order to have those conversations anymore."

Cognitive

• He's feeling the weight of managing a business and working part time, operating in an unknown situation and trying to balance thinking about paying debts vs paying utilities and food is a constant juggle.

"I don't really know where I will be if this continues, I have already stopped paying back my credit cards and I've told them. I decided I had to because otherwise I won't have anything to eat... they are not happy about it...".