



## Going without: deepening poverty in the UK

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Poverty is deepening in the UK. Between 2002/03 and 2019/20 the number of people in very deep poverty (below 40% of median income after housing costs) increased by 1.8 million, from 4.7 million to 6.5 million people. This report considers the changing face of very deep poverty and the risk of going without the essentials. It paints a picture of concentrated deprivation for some family types as the UK entered first the pandemic then the cost of living crisis.

In the coming months and years, JRF will be doing more work to explore the drivers of deep poverty, as we begin to look at what it would take to 'design-out' destitution in the UK – redesigning systems so they don't cause or perpetuate hardship. As we develop this work, we look forward to collaborating with people and organisations across the UK to further this mission.

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## Executive Summary

You don't need to look far in Britain in 2022 to see signs of deepening poverty and growing deprivation – whether it's people forced to sleep rough in our towns and cities, or families having to choose between eating or heating their homes. The pressure of the pandemic, and the spiralling cost of living, have made things worse. But the truth is, the UK came into this series of crises in bad shape, as this paper shows. Too many households were already struggling to meet the cost of essentials.

Everyone in our country should be able to afford the absolute essentials of eating, staying warm and dry, and keeping clean. Yet looking at the period running up to the pandemic, destitution was rising and warning lights were flashing. Around 2.4 million people experienced destitution at some point during 2019 – a shocking increase of 54% over two years since 2017. Rough sleeping more than doubled between 2010 and 2019 (Crisis, 2022). The number of food parcels distributed by the Trussell Trust rocketed from 1.1 million in 2015/16 to over 2.1 million today (Trussell Trust, 2022). The recorded diagnosis of malnutrition among people admitted to hospital has tripled between 2007/08 and 2020/21 (NHS Digital, 2021). These indicators all point to deepening poverty.

But you can't see much evidence of any of this in the headline poverty numbers, which have been held fairly steady by counter veiling trends. So JRF's new analysis looks beneath the surface to track the trends in very deep poverty – people with less than 40% of median income after housing costs, rather than the usual 60% benchmark. We look at the period between 2002/03 and 2019/20 (the start of the pandemic). What we find is a steady growth in the number and proportion of people in very deep poverty: an increase of 1.8 million, from 4.7 million to 6.5 million people, or from 8% to 10% of all people, a rise of a fifth.

Deep poverty is not randomly spread across society, but heavily concentrated. People in workless households, living in a family with a disabled family member or one headed by someone who is not white, are significantly overrepresented among people in very deep poverty. When we look at individual ethnic groups, people from black, Bangladeshi, Asian backgrounds other than Indian, Pakistani or Chinese, and 'minority ethnic groups not from Asian or black backgrounds' have the highest risk, people from white and Indian backgrounds have the lowest risk. But our analysis also finds the face of very deep poverty is changing. Between 2002/03 and 2019/20 the risk of living in very deep poverty has:

- increased by over half for people living in large families (three or more children), to reach 18% or 1.1 million people;
- increased by a third for people in families with a disabled person, to reach 15% or 2.3 million people;
- increased by a third for people in lone-parent families, to reach 19% or 900,000 people.



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And despite the high – and rising – risk of very deep poverty for those in workless households, as of 2019/20, more than half of those in very deep poverty lived in working families. Very deep poverty has increased by more than half for couples with a single breadwinner working full-time (their risk up from 7% to 12%), and for those in families with only part-time workers (up from 14% to 20%).

Much the same groups are disproportionately likely to be unable to afford enough food, to heat their homes adequately or to keep up-to-date with bills. Immediately prior to the pandemic:

- People in large families (with three or more children) were twice as likely to be behind on their essential bills, living in a cold home, or not eating properly compared to people in smaller families with children.
- People in single adult families with a disabled family member were four times more likely to be behind on bills, six times more likely to be living in a cold home and nine times more likely to be unable to afford to eat properly, compared to those in families where no one is disabled.
- Lone-parent families were three times more likely to be behind on bills or living in a cold house, and five times more likely to be unable to afford to eat properly compared to couples with children.
- Families where no one works were four times more likely to be behind on bills or to be living in a cold home and six times more likely to be unable to afford to eat properly compared to people in working families.

Clearly there was deepening poverty and hardship before the pandemic. This has been followed by a pandemic that dragged many low-income families into deeper debt and arrears, £20 per week being added to Universal Credit and Working Tax Credit only to be cut again just as energy costs started soaring, and the start of the most significant cost of living crisis in 40 years.

The combined effect can be seen in the very high levels of deprivation currently being experienced. In May this year, 7 million low-income households had gone without the essentials, 4.6 million were in arrears on at least one household bill or borrowing repayment, and 1.3 million had used credit to cover the cost of essentials. The Cost of Living Support package announced in May 2022 will provide some welcome – if temporary – relief, but for many, the one-off payments will barely touch the sides.

Ultimately we need systems in place that provide a greater level of genuine security. This includes our social security system, which should pool risks across different stages of life, and be there for us when we need it, should we find ourselves sick, disabled, caring for others, looking for work or low paid. Instead, the erosion of social security has played a central role in the deepening poverty we track here. Our analysis of basic benefit rates in 2019/20 compared to cash thresholds for destitution and deep poverty finds people without children are left facing destitution, while people with children are on the cusp of very deep poverty.

Without committed longer-term action, poverty will intensify further, and destitution will rise as a result. It's urgent, and it's morally wrong.

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In the coming months and years, JRF will be doing more work to explore the drivers of deep poverty, as we begin to look at what it would take to 'design-out' destitution and deep poverty in the UK. This analysis indicates social security, work, household formation, ethnicity, ill health and disability, and additional costs will all be key areas to dig into deeper. As we develop this work on tackling destitution and deep poverty, we look forward to collaborating with people and organisations across the UK to further this mission.

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## Introduction

In Britain in 2022 you can walk down the street in any big city and you will soon enough see people sleeping rough. Turn on the radio, and you might hear a struggling parent talking about the stress of having to skip meals to be able to keep their home warm enough for their children. Open a newspaper, and you might read of pupils so tired they're struggling to concentrate in class because their parents cannot afford to buy a bed for them.

These examples are not unfortunate, isolated anecdotes. Neither are they purely the consequence of the immediate cost of living crisis we currently find ourselves in. The Government's Cost of Living Support package announced in May 2022 will offer some welcome, if temporary, relief for some households in respect of that. But the truth is, these problems are part of a pattern of the intensification of poverty that has been underway for years.

For some time now JRF has seen the warning lights flashing. This has driven us to dig deeper into what is happening to people at the very sharpest end of poverty, and what we have found is alarming, as this briefing sets out. In the coming years JRF will focus more of our energy and resources on the issue of deepening poverty.

### Warning lights

JRF has been charting a rise in destitution for some time. Working with Heriot Watt University, we've monitored destitution since 2015 using a stringent definition. People are classed as destitute only if they are going without the essentials, as judged by the public's own view of what it means to be destitute (for example lacking food, shelter and warmth, the means to keep clean), or living with an extremely low income which is likely to jeopardise these basics; in 2019, this was less than £70 per week for a single person, after housing costs.

No one in our country should be facing this level of hardship, yet around 2.4 million people experienced destitution at some point during 2019. Shockingly, that was an increase of 54% over the mere two years since 2017 (Fitzpatrick et al, 2020).

Looking beyond this major systematic study, a quick review of key indicators (many collated by the Government itself) also reveals that we are heading in the wrong direction. Whether it is:

- Homelessness – rough sleeping in England more than doubled between 2010 and 2019, increasing by 141% from 1,768 to 4,266. The number caught under the wider definition of 'core homelessness' – added up from various official and unofficial tallies of hostel-dwellers, people stuck in officially unsuitable accommodation and so on – was also rising pre-pandemic (although more gently), up 17% from 2012 to reach around 201,000 in 2018-19. And it is forecast to rise faster over the next couple of years (Crisis, 2022).

- Hunger – there has been a phenomenal increase in the use of foodbanks, an institution that scarcely existed in our country before the Great Recession of 2008. The largest network, Trussell Trust, suggests the number of parcels they were distributing had roughly doubled, from 1.1 million in 2015/16 to 2.1 million today (Trussell Trust, 2022). It might be nice to imagine this was less a story of high demand, than a rise in charitable supply. Sadly, analysis confirms rising underlying need has driven the vast majority of the increase (Bramley et al, 2021).
- Getting sick – struggling to eat properly takes a serious toll on health, both mental and physical. Sometimes it can be hard to disentangle cause and effect, but one area where it's more straightforward is in those health conditions that are defined by not eating properly. Since 2007/08 NHS Digital has been collecting data on malnutrition. These show that primary hospital admissions for malnutrition more than doubled between 2007/08 and 2020/21, going from 391 to 807. Meanwhile, primary and secondary admissions combined (so including admissions for other reasons where malnutrition was later diagnosed) more than tripled in parallel, from 2,702 to 10,109 (NHS Digital, 2021).
- Going without – penury is biting on every aspect of life, although it often comes into clearest focus when we look at one aspect at a time. This is why stories and campaigns proliferate about 'fuel poverty', 'water poverty', 'bed poverty', 'period poverty', 'hygiene poverty', 'digital poverty', 'funeral poverty' and even 'pet poverty'. The problems that get filed under each of these headings are real, and deserve attention, but we mustn't lose sight of the fact that they all flow from the same root: the deepening of poverty means people are more likely to struggle to afford goods and services.

These immediate manifestations of poverty and hardship ultimately feed through and contribute to shortened lives. After decades of progress, advances in longevity looked to be grinding to a halt even before the pandemic thrust them into reverse. We can't assume that poverty is the only thing arresting the progress that we'd previously come to think of as automatic, but it won't be helping. Indeed, even before the pandemic, women specifically in poorer parts of Britain were seeing falling life expectancy (Marmot, 2020).

Then there is the pandemic itself, where early official analysis suggested a death rate more than twice as high in the more-deprived as opposed to the least-deprived areas of England (ONS, 2020b). Worse, by focusing on deaths at younger ages, the Health Foundation found a death toll nearly four-times higher in poorer places (the Health Foundation, 2021).

The picture darkens further when we factor in the financial consequences of a pandemic, which dragged more low-income families into debt and arrears (Earwaker and Bestwick, 2021). Just at that point, the £20 increase to Universal Credit and Working Tax Credit was removed, energy prices shot up, and we entered the most significant cost of living crisis for 40 years. A new JRF survey of low-income households reveals the depths of hardship being experienced in 2022: 7 million low-income households had either gone without enough food in the previous 30 days or gone

without at least one essential (such as a warm enough home or basic toiletries) since the start of 2022 because they couldn't afford it. Some 4.6 million were in arrears on at least one essential bill or borrowing repayments, and 1.3 million had used credit to cover the cost of essentials (Schmuecker and Earwaker, 2022).

## Deepening poverty

When so many frightening indicators are pointing to deepening hardship, the headline poverty numbers might come as a surprise as they have been broadly flat. To look at what is happening beneath the surface, JRF analysed the numbers on very deep poverty – people with less than 40% of median income, after housing costs, as opposed to the usual 60% benchmark.<sup>i</sup>

**Table 1: How do destitution, very deep poverty and poverty compare?**

Measure	Definition	2019/20 income threshold (£ per week)			
		Single adult	Couple	Single parent with a young child	Couple with two young children
Destitution	Lacking two or more essentials over past month because couldn't afford them, or income is extremely low	£70	£105	£95	£145
Very deep poverty	Less than 40% of median income, after housing costs, adjusted for household size and composition	£110	£190	£148	£266
Poverty	Less than 60% of median income, after housing costs, adjusted for household size and composition	£166	£285	£223	£400

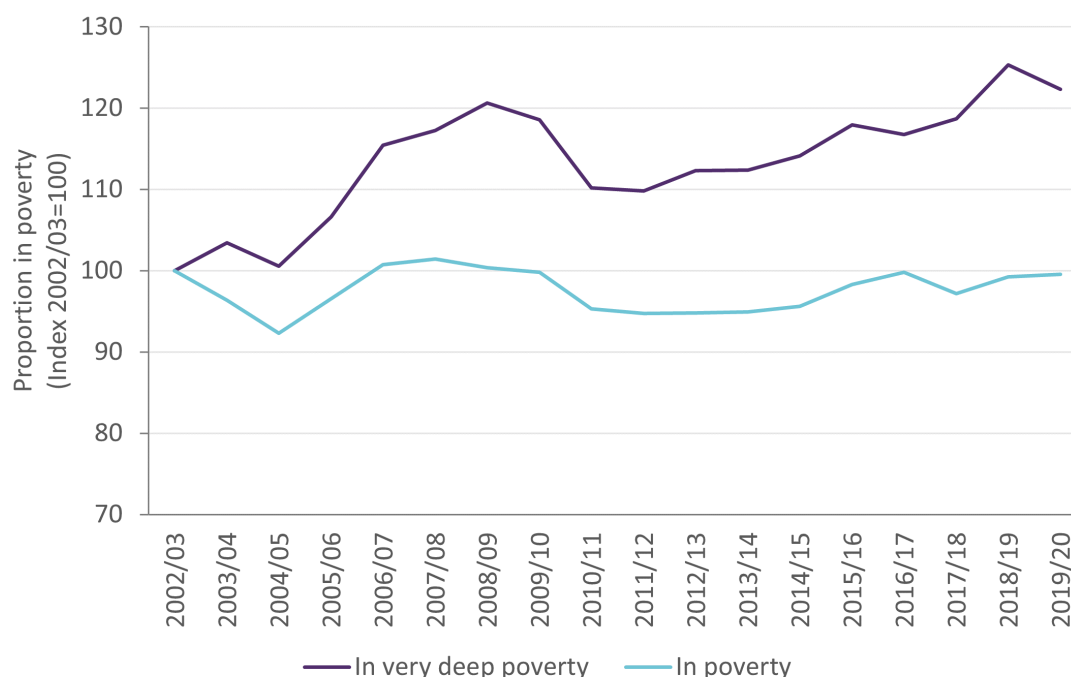
Our analysis shows a steady growth in the number and proportion of people in very deep poverty. Since 2002/03 it has increased by 1.8 million, from 4.7 million to 6.5 million people or from 8% to 10% (figure 1).<sup>ii</sup> This growth spans Labour, Coalition and Conservative governments, and isn't simply the product of austerity.

A steady headline poverty rate which masks a trend of deepening poverty might, at a glance, feel counterintuitive. This is partly explained by the changing composition of who is in poverty, as successful reductions in pensioner poverty and child poverty in the early 2000s were counterbalanced by growth for other groups. This includes working-age people without children, private renters, and people in working poverty. More recently, child and pensioner poverty have started to climb again, but near-continual jobs growth right through the 2010s has kept unemployment low. These conflicting trends have held the overall poverty rate relatively steady, while poverty has deepened, often the result of people already in poverty being pushed deeper into



it, as our analysis below sets out. With deepening poverty comes an increased risk of destitution.

**Figure 1: Deeper, not wider: diverging trends in poverty and deep poverty**



Source: JRF analysis of Households Below Average Income dataset

Having established this overall picture, we wanted to get a sense of the impact of deepening poverty on the likelihood that people are going without essential items. The vast majority of people in very deep poverty are either working-age adults, or children; just one in ten are pensioners. Consequently, it makes sense for us to focus the rest of our analysis on people in working-age families only.

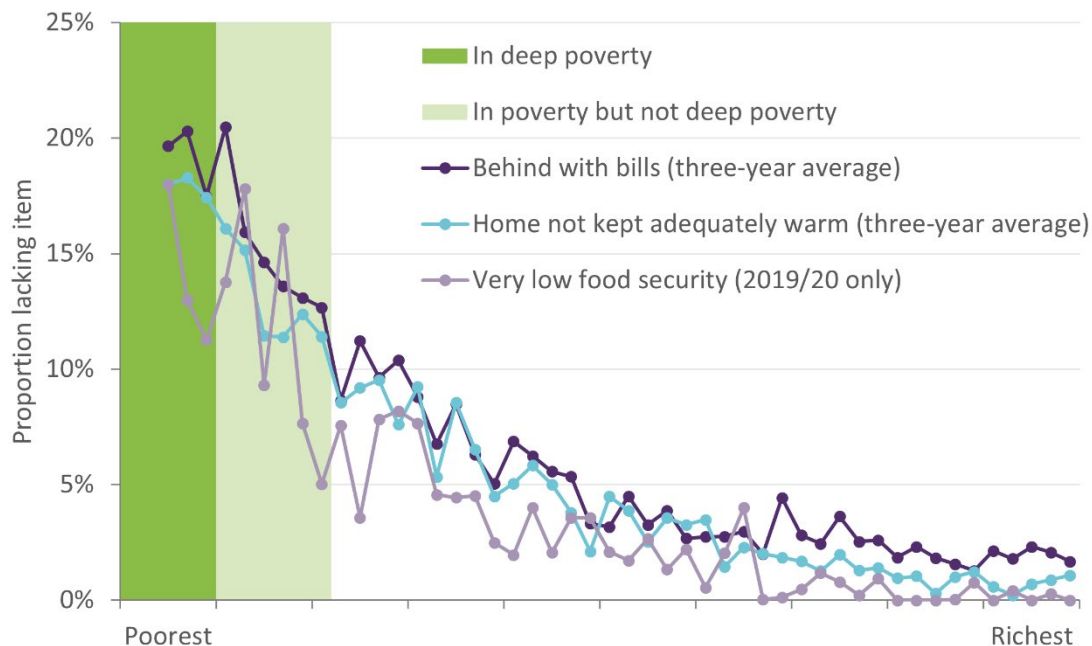
The same large data source that is used to calculate the official poverty figures, the Family Resources Survey, also asks families about various things that they might be missing out on. Precisely because we want to focus on the hardest edges of poverty, we looked at three very basic necessities from that list – enough food, a warm enough home, and keeping up with essential bills<sup>iii</sup>. Putting aside the very bottom of the income distribution where there are well-established data problems (we don't show the bottom 4% here), the chart below shows the risk of going without these basics accelerates steeply as income falls. Deepening poverty exacerbates the risk of going without, and ultimately pushes people nearer to destitution.

Not all the news has been bad. Before the current cost of living crisis, cheap imports, low interest rates and energy costs that seemed to go down as often as they went up, offset some of the pressures of cuts and freezes to benefits and stagnant wages. As a result some of these measures of material deprivation fell (Bourquin et al, 2019).

But today we find ourselves in a very different context. The pandemic dragged low-income households deeper into debt (Earwaker and Bestwick, 2021), and a recent JRF survey of low-income households (bottom 40%) shows the rising cost of essentials means a huge increase in families going without. It found 5.2 million households (45%) either cutting down on or skipping meals, or going hungry in the previous month, and 3.2 million (27%) unable to adequately heat their home since the start of 2022. Rather

than having to choose between heating or eating, 2.3 million households (21%) had gone without both (Schmuecker and Earwaker, 2022).

**Figure 2: The risk of going without basics accelerates steeply as income falls**



Source: JRF analysis of Households Below Average Income dataset

Our analysis reveals how we have entered this period of crises in bad shape. A decade of cuts and freezes to social security have left our system offering inadequate protection. Despite recent substantial – and welcome – announcements of one-off payments to help the poorest families through the coming months, JRF analysis continues to show that the basic rate of social security stands at a 40-year low in real-terms. This matters not only for those out of work, but those in work too, as the basic rate of out-of-work benefits is the foundation on which the whole of the rest of the Universal Credit system is built.

What is more, we could still be in the foothills of the cost of living crisis. In the first half of 2022, every successive inflation projection has been worse than the one before and the Governor of the Bank of England has predicted ‘apocalyptic’ food price rises. We know another hike to energy prices will come in the autumn, just as the weather turns colder. The Chancellor’s announcement of an emergency Cost of Living Support package will provide welcome relief. But for many, the one-off payments will barely touch the sides of the hardship that already exists. Rather than keep focusing on the administration of pain relief through emergency packages, we need some major surgery to make sure our systems of support are adequate, help to build people’s resilience and enable them to flourish. While this would not do away with the need for emergency responses in the current context, it might lessen the scale of them.

## Who is most at risk?

Focusing on working-age families, we looked at who was in very deep poverty and then also – and closely related – who was going without the bare essentials: food, warmth and keeping up with essential bills as we came into this period of successive crises.

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There are some groups that become more prevalent as income falls. To look at this we take a two-step approach. First we look at the general population compared to people in poverty, before going on to look at how people in very deep poverty differ from the broader poverty group. In each graph below, the bars show what proportion of people – in the population, in poverty and then in very deep poverty – are of a given family type.

The number highlighted on the right of the charts is the ‘risk’ of poverty (or very deep poverty) for each family type. This helps us to get a grip of where there are relatively smaller groups with a big risk – so for example, whereas ‘only’ 19% of people in poverty are lone parents, that is still disproportionately high compared to their population size (9%). And the risk score shows this relatively small group has a very high risk of poverty: fully 47% of all lone parents are in poverty.

In interpreting all these risk rates, bear in mind that across people in working-age families as a whole the poverty rate is 23% and the very deep poverty rate is 11%.

### The children factor

Overall, people in working-age families with children (the top panel) make up just over half of all people in working-age families, but this rises to something approaching two-thirds when we focus only on the people in working-age families in poverty. And their risk of poverty is correspondingly high. With more mouths to feed, and more caring responsibilities and obstacles to earning, it is not hard to understand why families with children are more often in poverty than others.

But in moving down to the very deep poverty income level, the concentration of families with children almost falls back down to the share of just over half seen across the whole population. The risk is now much closer to the whole-population average too.

This is essentially because our social security system – for all its flaws – does offer a greater degree of protection to families with children compared to families without children, reducing some the deepest forms of hardship (see for example JRF, 2021, and figure 10 below). However this picture is changing for some family types, as we see below, and we again need to look beneath the headline to get a better picture.

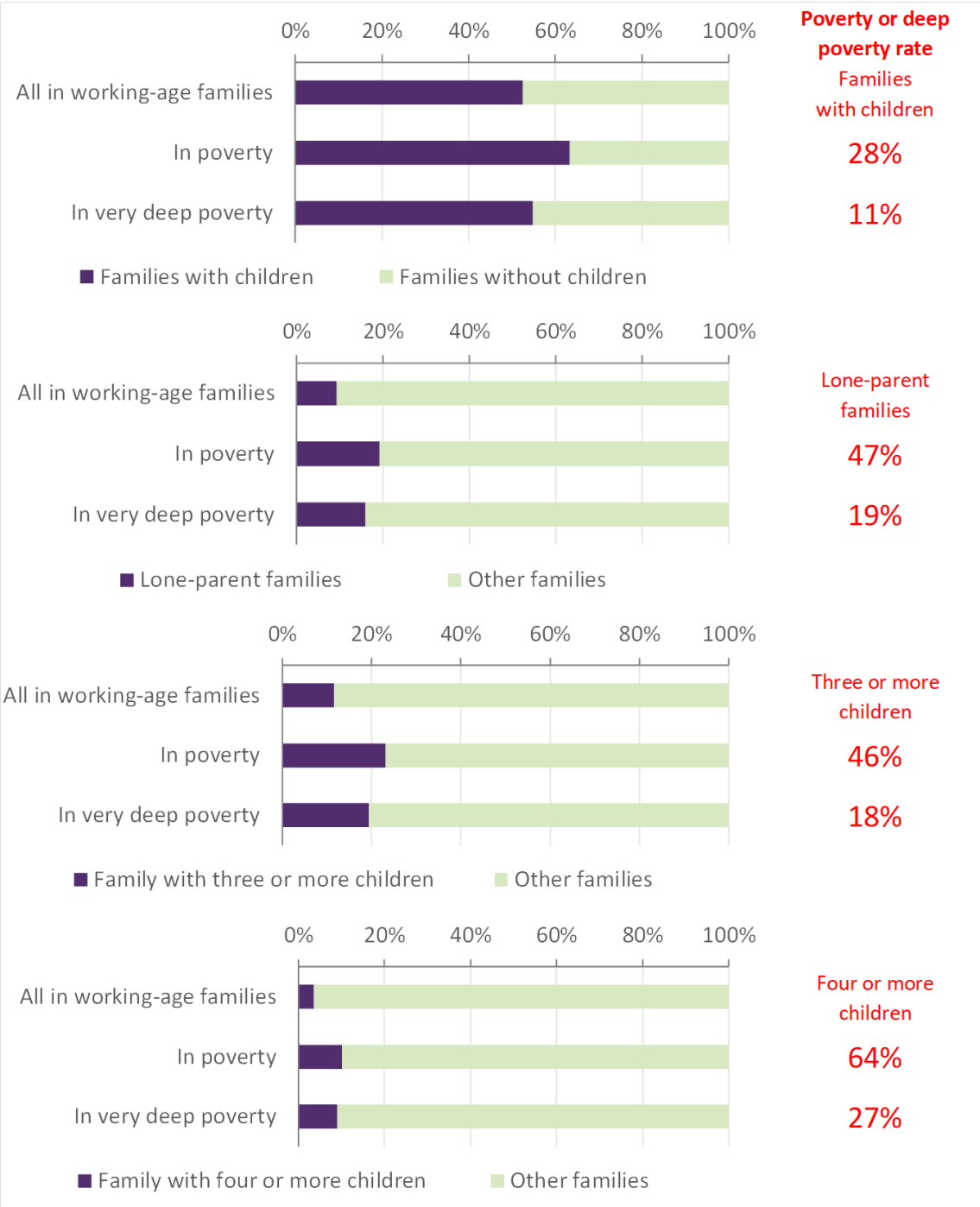
Lone parents are a relatively small group, but they are one with a very high proportional risk of poverty. Less than a tenth of the people in working-age families (9%) they make up almost a fifth (19%) of those in poverty. The share in very deep poverty is slightly lower (16%), but they are still substantially overrepresented.

Finally, it is worth homing in on larger families – that is, those with three or more children. Their risk of poverty is also very high, and they are substantially over-represented among people in poverty and very deep poverty. They make up just 12% of the overall population yet nearly a quarter (23%) of the people in working-age families in poverty and nearly a fifth (19%) of those in very deep poverty.

Moreover, this effect intensifies as family size increases further. Those whose families have four or more children make up about 4% of the overall working-age population

10% among poverty and 9% in very deep poverty. The risk rates here are exceedingly high, at 64% for poverty and 27% for very deep poverty, in both cases well over double the overall working-age population risk.

**Figure 3: family misfortunes - how children affect poverty rates**



Source: JRF analysis of Households Below Average Income dataset

### Major risk factors: worklessness, ethnicity, disability and living alone

Other major risk factors for poverty are ethnicity, disability and worklessness. Unlike with children, here the risk is as great and continues to rise as we step from poverty to very deep poverty. Clearly, the groups here are not mutually exclusive: a family could be headed by someone who wasn't white, and also have a disabled member or be workless, or indeed all three.

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People in households headed by someone who is not white, for example, are 17% of the whole working-age population, but this rises to 27% among people in poverty, and 28% among people in very deep poverty. Their risk of very deep poverty is high at almost a fifth (18%). The section below breaks this down for individual ethnic groups, where the data allows.

Likewise, people in families with a disabled member<sup>iv</sup> are 29% of the population, but 39% of the group in poverty and 39% of the group in very deep poverty. Poverty rates and deep poverty rates are even higher where a family with a disability is headed by a single adult, and so not in a position to pool resources in the same way as a couple. The very deep poverty risk rate for this sub-group is almost double that for the whole population, at 20%.

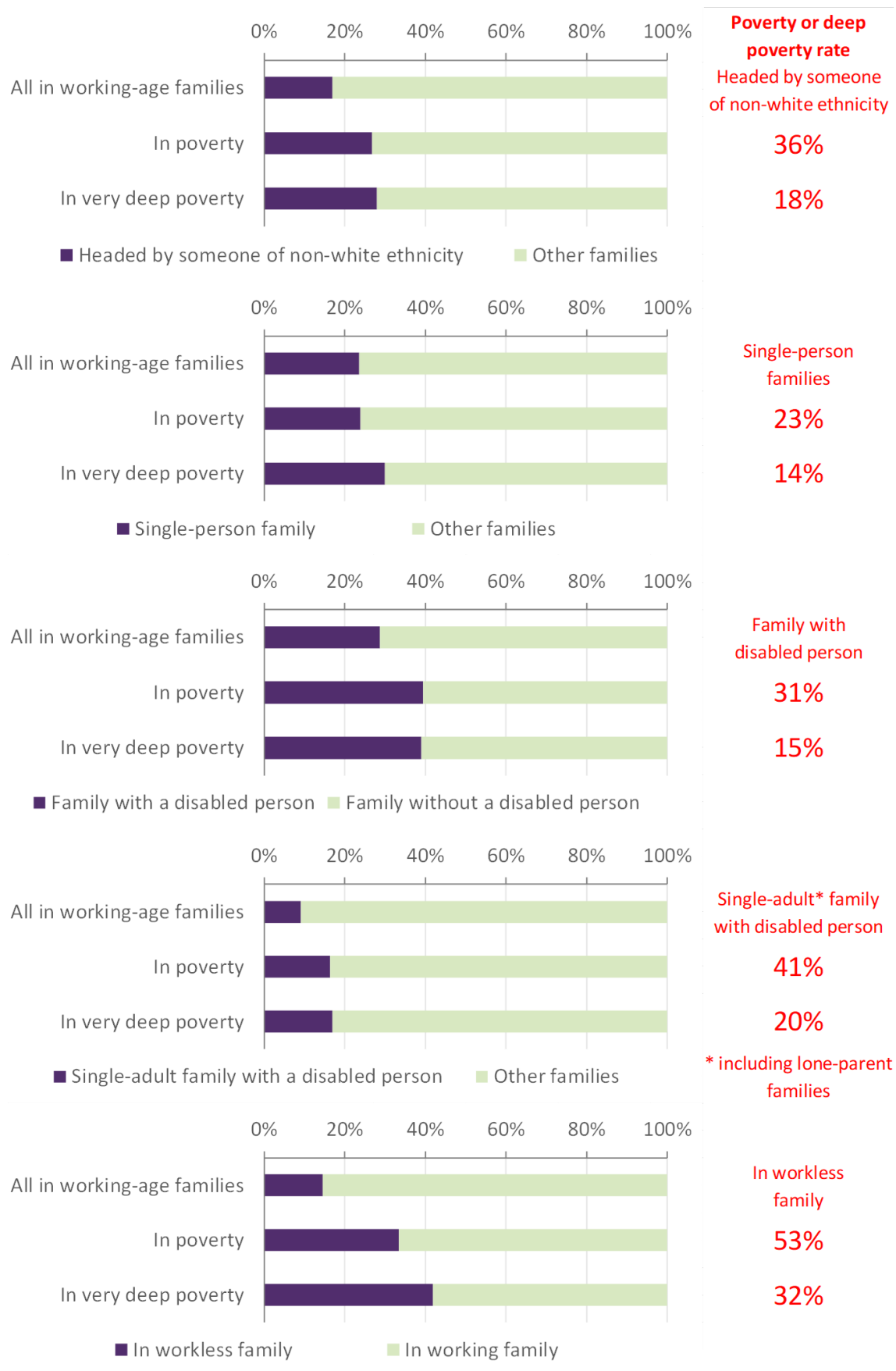
Less surprising, perhaps, is the heavy over-representation among all levels of poverty for families where no one works. The proportion rises from 15% in the whole population to 33% among people in poverty, and then again to 42% of people in very deep poverty. This is a striking concentration: most (53%) of these families are in poverty, and a third (32%) are in very deep poverty.

But of course the working group is far larger. And what is also striking is the fact that more than half the total of all people in 'very deep poverty' are today in a family where at least one adult is working. While work offers a route out of poverty for many people, even at this very low level of income we are mostly looking at families where at least one adult works.

Another group that also stands out in a different way are single-person households. They are not overrepresented in poverty – they make up 24% of the population and 24% of people in poverty – but they do make up a disproportionate number of people in very deep poverty at 30%. Not being able to pool your resources with another adult comes with risks of real hardship as this finding, and that of both lone parents and the 'single disabled' group mentioned above, shows.



**Figure 4: Prevalence of various family characteristics as income falls**



Source: JRF analysis of Households Below Average Income dataset

## Whose risk of very deep poverty is increasing – and what is the impact?

The next step is to review how very deep poverty has changed over time – and also to explore the sort of deprivation it was translating into by the end of the 2010s.

When we take a long view – comparing 2002/03 to 2019/20 – we can show that very deep poverty has grown much higher for people living in large families, families with a disabled family member, and people in lone-parent families. At the same time, people in workless families have also seen their already high risk increase further.

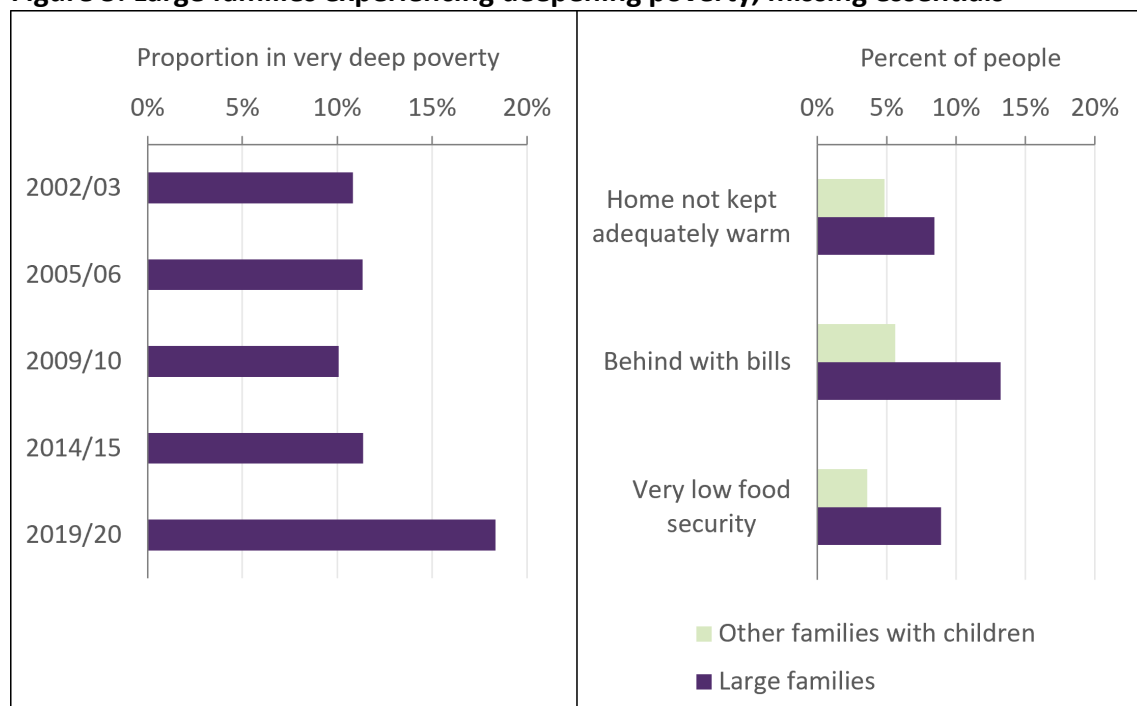
### Large families

People living in large families saw their risk of very deep poverty rise by more than half over the period, increasing from 11% to 18%. That was an increase of 500,000 people to 1.1 million, despite the fact the share of large families in the overall working-age population was actually lower in 2019/20 than in 2002/03. This increase is heavily concentrated in the second-half of the 2010s, despite the proportion of these families in work increasing over the period.

The impact of social security cuts and freezes are crucial here, including some that have particularly targeted larger families, notably the introduction of the benefit cap in 2013 (and its lowering in 2016) and the two-child limit in 2017 (Stewart et al, 2021). The greater deep poverty now found among the largest families with four or more children, as reported above, underlines this conclusion, as they will be especially severely hit by these sort of changes. Over time we expect the negative impact of the two-child limit to increase further.

Not coincidentally, immediately prior to the pandemic and cost of living crisis large families were already **twice as likely** to be behind on their essential bills, living in a cold home, or not eating properly compared to people in smaller families with children.

**Figure 5: Large families experiencing deepening poverty, missing essentials**



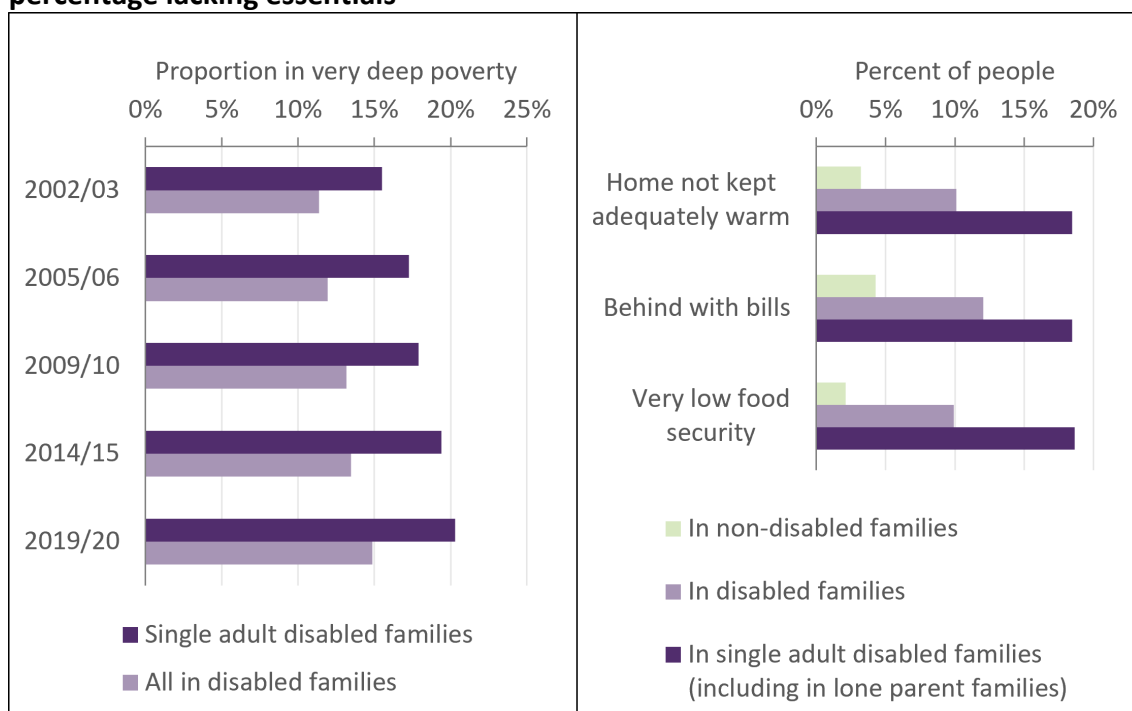
Source: JRF analysis of Households Below Average Income dataset

## People in disabled families

People living in working-age families with a disabled member saw their risk of very deep poverty increase by around a third between 2002/03 and 2019/20, increasing from 11% to 15%. That was an increase of 1 million more people, to 2.3 million people. All these numbers are about how incomes stand in relation to the general population, taking no account of the additional costs of living that many disabled people face. One way of factoring them in is to consider more specific material deprivation indicators.

As flagged above, unable to pool risks and resources in the same way as couples, the single disabled group (strictly speaking, those in families with both a single adult and a disabled family member) are at even higher risk of deep poverty. And as night follows day, the likelihood of being unable to afford the bare essentials is also especially stark for this group. Compared to people in families with no disabled people, they are **four times** more likely to be behind on bills, **six times** more likely to be living in a cold home, and **nine times** more likely to be unable to afford to eat properly.

**Figure 6: Proportion of people in disabled families in very deep poverty and percentage lacking essentials**



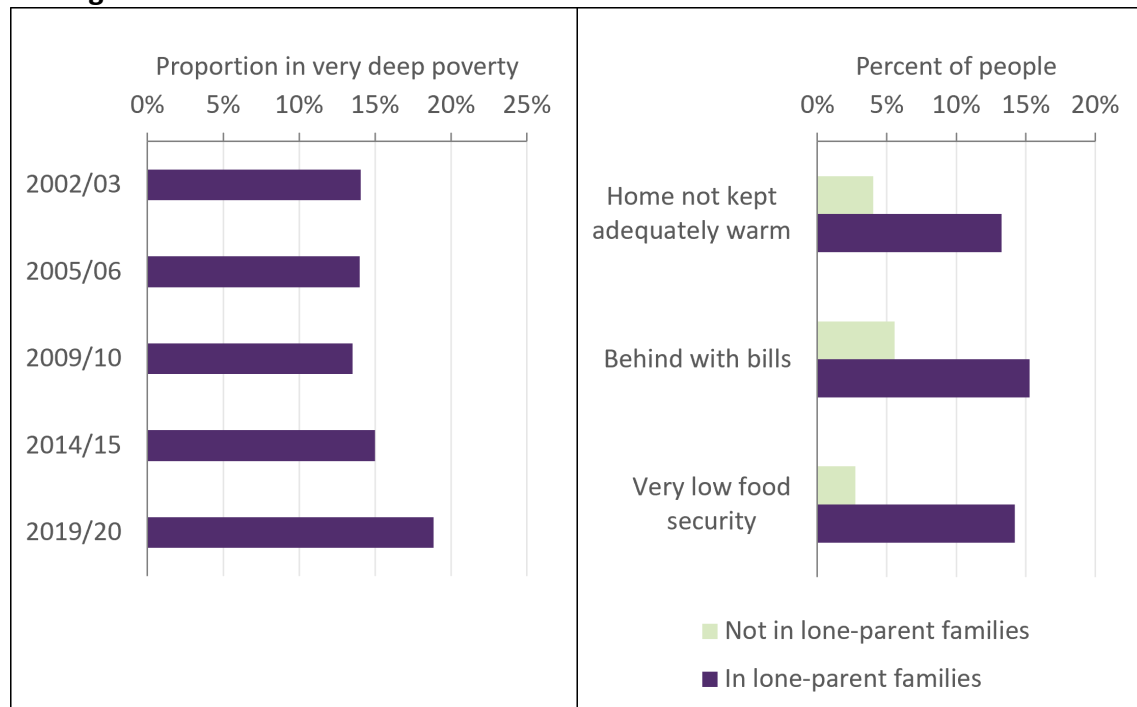
Source: JRF analysis of Households Below Average Income dataset

## Lone-parent families

People living in lone-parent families saw their risk of very deep poverty increase by a third over the period (from 14% to 19%). That is an increase of 200,000 people to 900,000 over a period when there has been rising employment for this group. Unlike with some of the other groups, this is an increase which is entirely concentrated in the austerity years: things were moving the right way for this group before. If we used a 2010 baseline, these increases would be slightly larger.

Even prior to the current cost of living crisis hitting they were **three times** more likely to be behind on bills or stuck in a cold house, and **five times** more likely to be unable to afford to eat properly compared to couples with children.

**Figure 7: Proportion in lone-parent families in very deep poverty and percentage lacking essentials**



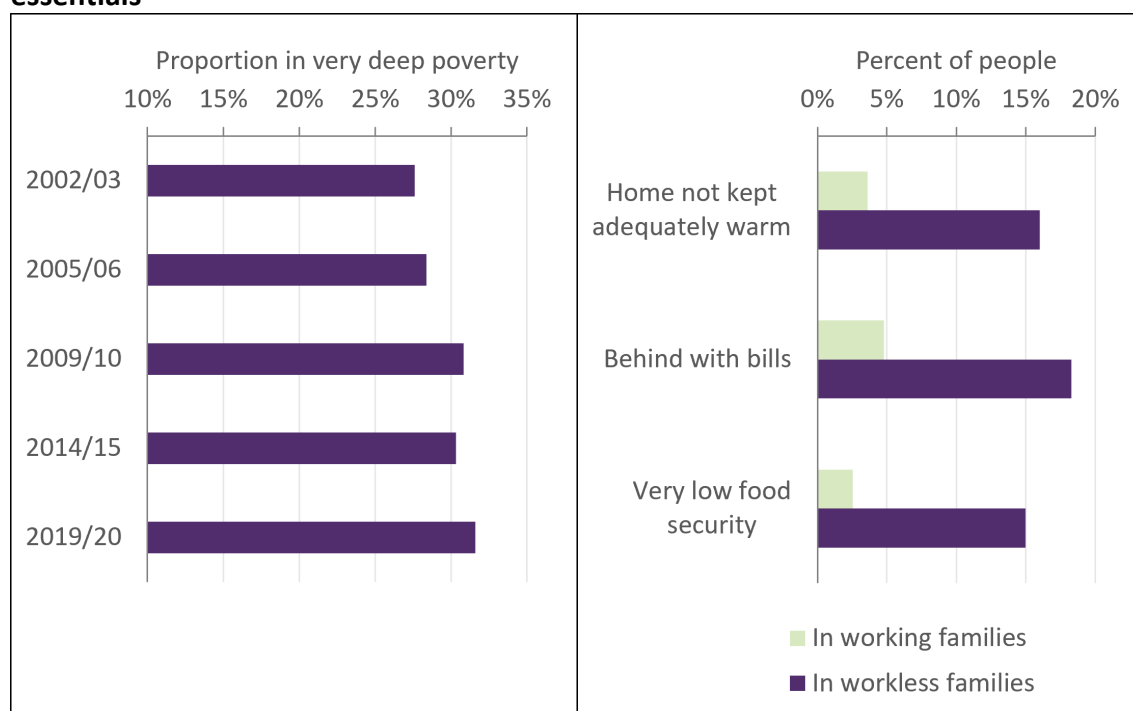
Source: JRF analysis of Households Below Average Income dataset

### Very deep poverty when you're out of work – and, increasingly, when you're working

The number of people in families as a whole where no one works has tended to fall over 20 years prior to the pandemic, a trend only temporarily interrupted around the time of the global financial crash. Despite this, the number of people in workless families in very deep poverty increased by 300,000 between 2002/03 and 2019/20. Whether adults are looking for work or whether they are sick, disabled or caring for others, where none are in work the risk of very deep poverty is high at 32% – an increase of a seventh (from 28%).

Compared to people in families where someone works, it is no surprise to find that people in workless families face a heightened risk of going without the essentials: they are **four times** more likely to be behind on bills or be living in a cold home and **six times** more likely to be unable to afford to eat properly.

**Figure 8: Proportion in workless families in very deep poverty and percentage lacking essentials**



Source: JRF analysis of Households Below Average Income dataset

But as noted above, being in work does not guarantee protection from very deep poverty, and overall most people in very deep poverty are in working families. In working-age couples, where one person works in full-time work and the other is not working, very deep poverty has increased by more than half from 7% to 12%, while there has been an increase of over half in the deep poverty rates for people in families where there are only part-time workers (an increase from 14% to 20%).

Overall, our analysis shows there were rising numbers of gravely overstretched families, even before the surging cost of living piled on even more pressure. Even with the help the Government has announced, there were intense concentrations of people missing out on the basics, and living constantly on the brink of crisis.

### Very deep poverty and going without essentials for different ethnic groups

As shown above, people in working-age families in households headed by someone of non-white ethnicity are more likely to be in poverty and in very deep poverty compared to similar households headed by someone of white ethnicity. We began with this very basic split in part due to a small sample size for some non-white ethnicities, which means that we need to combine multiple years of data to look at very deep poverty. By combining three years of data, we can go deeper into the data and look at differences in very deep poverty or lacking essentials between different ethnic groups.

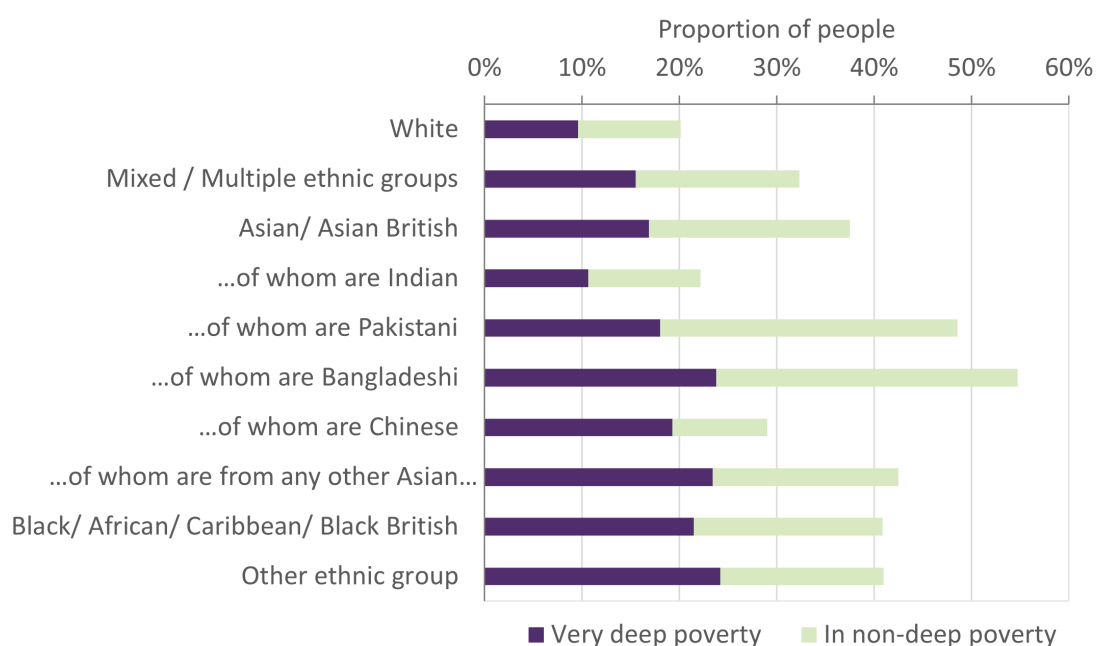
Some of the very deep poverty patterns are similar to the well-known differences in overall poverty by ethnicity; for example, people in households headed by someone of white or Indian ethnicity having low rates of very deep and overall poverty, while other groups have higher rates of very deep and overall poverty. People from Bangladeshi,



'other Asian', black and 'other' ethnic backgrounds stand out, with more than a fifth experiencing very deep poverty.

There is however less variation overall between ethnic groups that are not white or Indian, with the very deep poverty rate ranging between 16% and 24%, compared to a spread of 29% to 55% in overall poverty rates. Around two thirds of people in poverty in households headed by someone of Chinese ethnicity are in very deep poverty, the highest proportion of any group. This compares to just over a third of people in poverty in households headed by someone of Pakistani ethnicity. More work is needed to look at why this might be the case, but difference in household composition is likely to play a role.

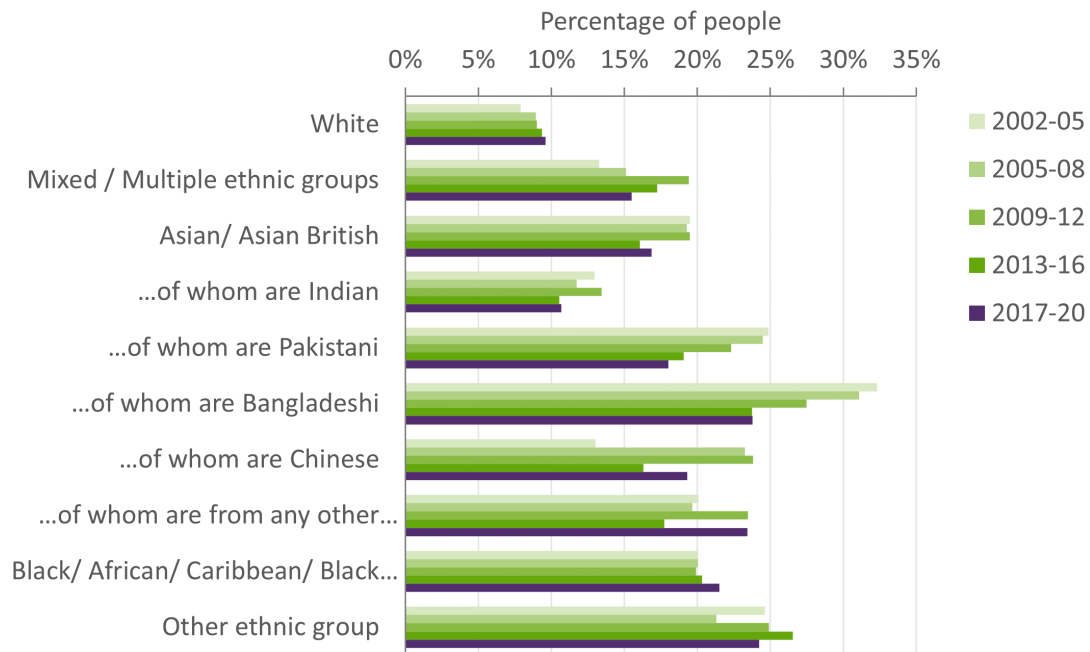
**Figure 9: Very deep poverty and poverty by ethnicity of head of household, 2017/18-2019/20**



Source: JRF analysis of Households Below Average Income dataset

Looking at changes since 2002, there were steady reductions by around a quarter in the deep poverty rate for people in working-age families in households headed by someone of Pakistani and Bangladeshi ethnicity. On the other hand, there was a steady but small rise in the deep poverty rate of households headed by someone of white ethnicity (although this remains the ethnic group with the lowest rate of very deep poverty). There has been no progress in reducing deep poverty for people in households headed by someone of black ethnicity, with a rise in the latest period. Changes over time for other groups are more volatile.

**Figure 10: Changes in rates of very deep poverty by ethnicity over time**



Source: JRF analysis of Households Below Average Income dataset

While there has been progress in reducing the percentage of some ethnic groups who are in deep poverty, this is against a backdrop of increasing populations over the period, with faster increases for all non-white ethnic groups compared to the white group. This means that over half of the increase in very deep poverty since 2002-05 has been made up by people from non-white ethnic groups, as shown in the table below.

**Table 2: Composition of the increase in deep poverty for people in working-age families between 2002-05 and 2017-20 (three-year averages)**

Ethnicity of head of household	Change in deep poverty	
	Change in rate	Change in number
White	+2ppt	+900k
Mixed / Multiple ethnic groups	+2ppt	+50k
Asian/ Asian British	-3ppt	+350k
...of whom are Indian	-2ppt	+50k
...of whom are Pakistani	-7ppt	+100k
...of whom are Bangladeshi	-9ppt	+50k
...of whom are Chinese	+6ppt*	+50k
...of whom are from any other Asian background	+3ppt*	+100k
Black/ African/ Caribbean/ Black British	+1ppt	+200k
Other ethnic group	0ppt	+50k
Overall	+2ppt	+1,850k

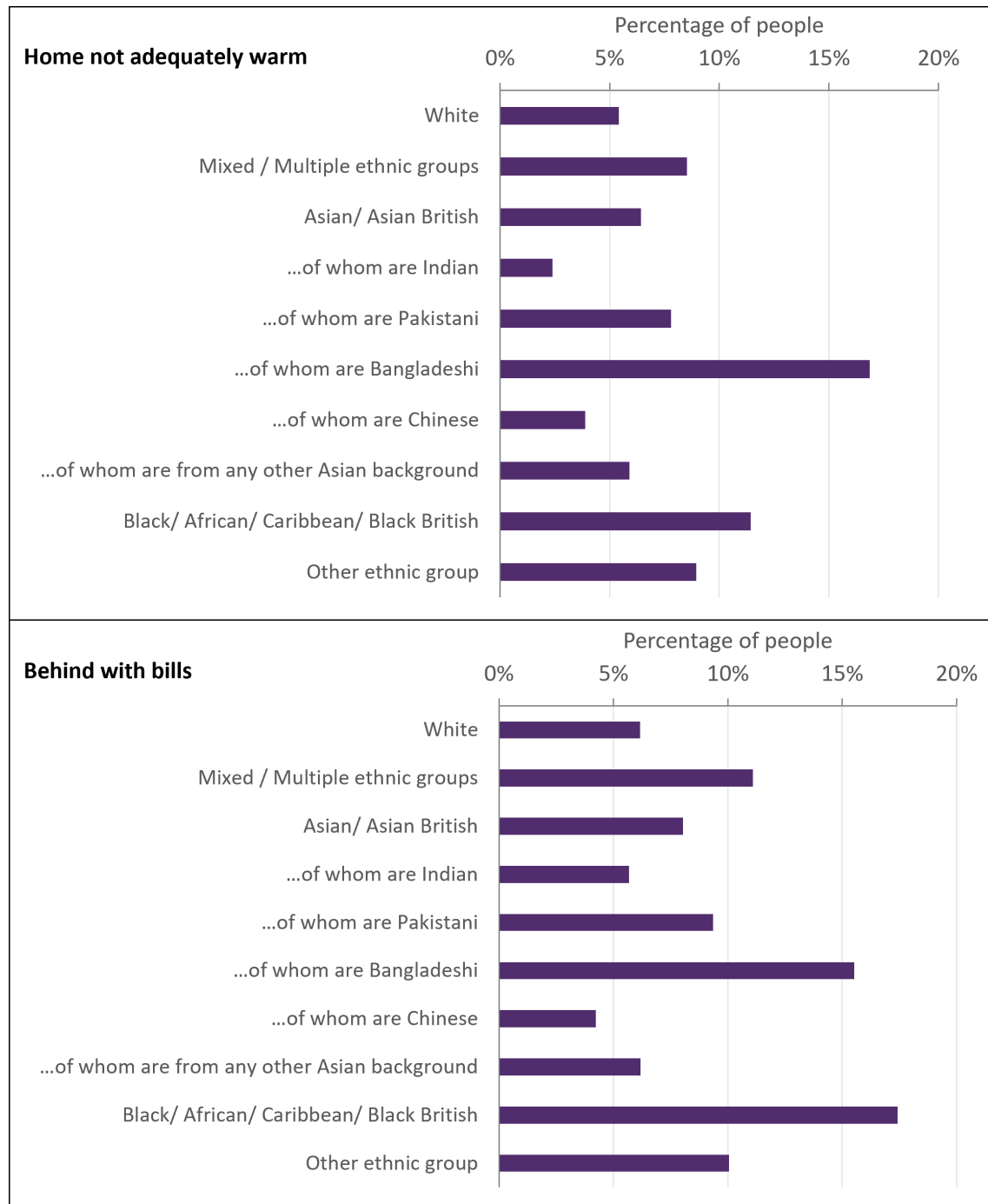
\* Series is volatile over time so this change may not be representative of the true picture.

Figures may not sum due to rounding.

Source: JRF analysis of Households Below Average Income data

We can only analyse how likely people are to go without two of the three essentials looked at above: whether someone's home cannot be kept adequately warm and whether the family is behind with bills, as we only have food security data for the latest year. One in six people in households headed by someone of Bangladeshi ethnicity are unable to keep their homes adequately warm compared to just 1 in 42 in households of Indian ethnicity and 1 in 26 in households of Chinese ethnicity. People in households headed by someone of black or Bangladeshi backgrounds are most likely to be in families behind with their bills, with 1 in 6 people in such families. This compares to just 1 in 24 people in households headed by someone of Chinese ethnicity.

**Figure 11: Proportion of people in families in cold homes or behind with bills by ethnic groups**



Source: JRF analysis of Households Below Average Income dataset

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## Drivers of deepening poverty

Our analysis shows deep poverty and going without the essentials are connected, just as you would expect. For the millions of Britons on the wrong side of both problems, the result is constant stress and anxiety, with children starting life held back by poverty. Over the coming years JRF plans to focus more of our energy and resources on the issue of deepening poverty, building on the commitment we have already made through our funding of the Destitution in the UK studies. We will be asking what it would take to 'design-out' destitution and deep poverty. As part of this commitment, we will do more detailed work on the dynamics, drivers and solutions to deepening poverty. The analysis laid out in this briefing indicates some areas that we will explore further in future.

Some of the drivers appear fairly straightforward to identify; there is the Labour Government's pre-2008 policy mix that favoured those in work, children and pensioners, while those out of work and without children were left behind (Lupton et al, 2013a; 2013b). There is also the negative impact of welfare reforms initiated by David Cameron's Governments after 2010, effects which fell far more heavily on groups such as lone parents, large families, disabled people and certain ethnic groups (Portes and Reed, 2018). In both periods, despite the countervailing force of a rising employment rate, the upshot was deepening poverty.

Other drivers are more complex to unpick. Six themes to explore indicated by this analysis include household formation, ill health and disability, the nature of work, high or additional costs, and the experiences of different ethnic groups.

On household formation, our analysis shows that where a whole household's income is reliant on a single adult, without the opportunity to share living costs with another adult, people are more vulnerable to very deep poverty and going without the essentials. This has ever been the case for single adults without children, who have long been overrepresented among people in very deep poverty. But single adults with children are now joining them in greater numbers.

Physical and mental ill-health and being disabled clearly have a significant impact on people's likelihood of being in very deep poverty and going without essentials. This is likely driven by some combination of difficulties accessing work, a failure to address the disability employment gap, discrimination, the quality of health and care services, benefit assessment processes that have made it harder to claim entitlements, a failure to adequately compensate people for the extra costs of being disabled, and a growing number of disabled people in the population.

More broadly, work – and indeed being out of work or unable to work – clearly matters too. This raises questions about the adequacy of social security when people are out of work, the effectiveness of employment support, labour market interventions and job design. In addition, there is work to be done in digging into the types of work that people in very deep poverty do – looking at issues such as the number of hours, pay, volatility, insecurity, contract type, self-employment, and the interaction between work and social security.

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On costs, whether it is additional costs (for example the additional costs of being disabled or having a large family) or high costs (for example high rents or childcare costs), either makes it harder for families to make ends meet. Where earnings are not sufficient or the social security system fails to do enough to help cover the costs, people are likely to be at risk of deepening poverty and going without essentials.

Further study of deep poverty by ethnic group is also needed. Here, the higher rates of poverty for some ethnic groups are mirrored in the very deep poverty rates, but there are differences in terms of the trends and levels of variation between the groups. These are likely to be partly explained by working patterns, benefit receipt and differences in family composition.

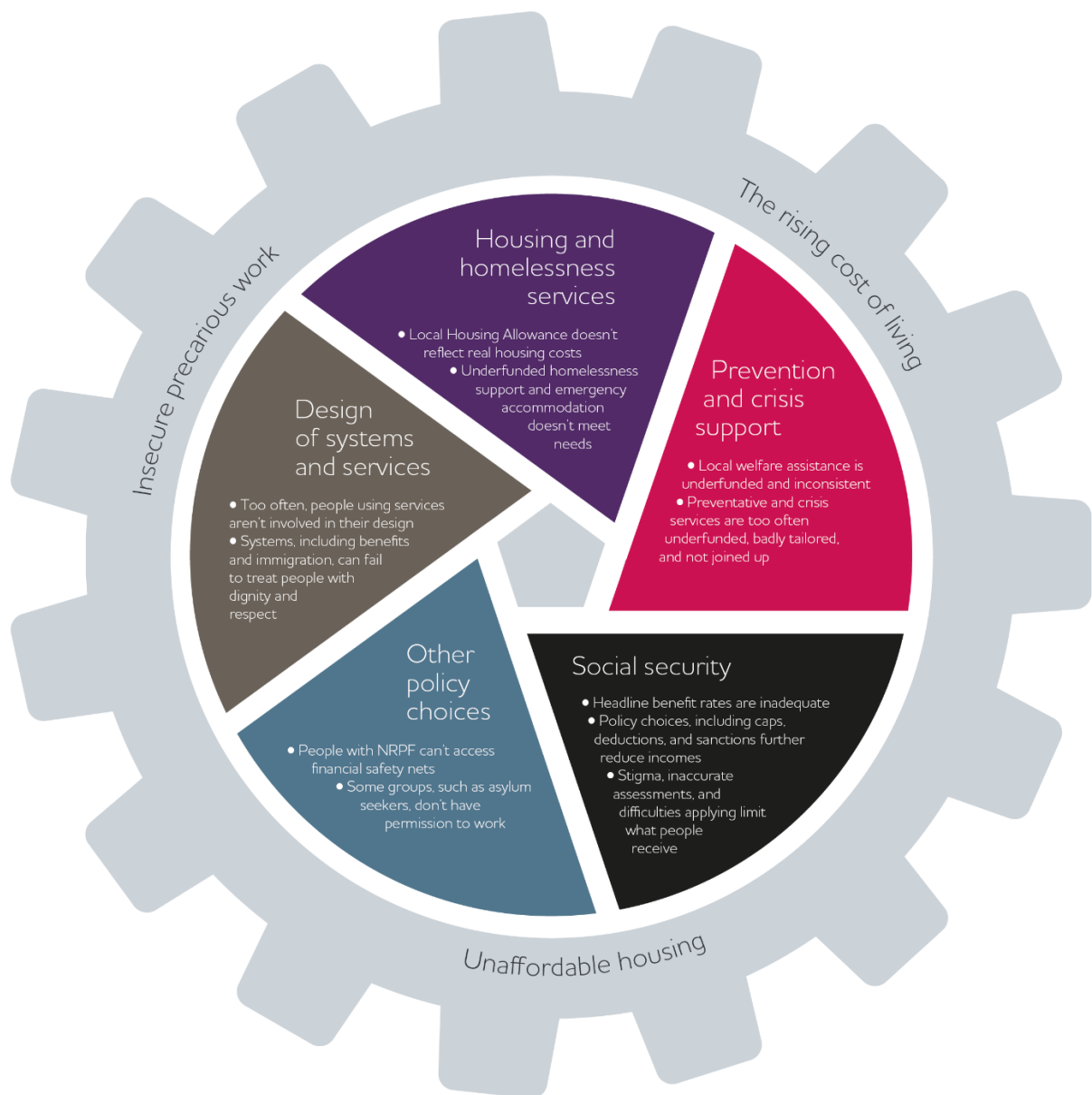
A final factor that jumps out from this initial analysis is the cumulation of multiple risks. Where people have overlapping risks the impact can be acute, with very high risk of very deep poverty and significantly elevated risk of going without the essentials, as in the case of households with a disabled family member headed by a single adult.

## Avenues for policy action

JRF will be doing further work to explore these drivers (and others that emerge from subsequent work) and their policy implications. To begin scoping avenues for policy action we also carried out a quick scan of policy work and recommendations in this area. We found a considerable degree of consensus across academic work, think tanks and campaigning charities about the areas where change is needed to make progress towards ending destitution and deep poverty. Figure 12 summarises the key themes.



**Figure 12: Avenues for policy action**



## Key



Avenues for policy action



Background forces

### More adequate social security is a priority

An area of particularly strong consensus was around the negative impact of the erosion of our social security system. Detailed work done by a team at Heriot Watt University on the drivers of foodbank use indicates the relative importance of social security compared to other drivers (Bramley et al, 2021). Quite simply, they find the primary cause of foodbank use is not having enough money to cover the essentials, which is caused in turn by:

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1. The design of the social security system.
  2. Ill health and adverse life events (such as relationship breakdown or eviction).
  3. A lack of formal or informal support.

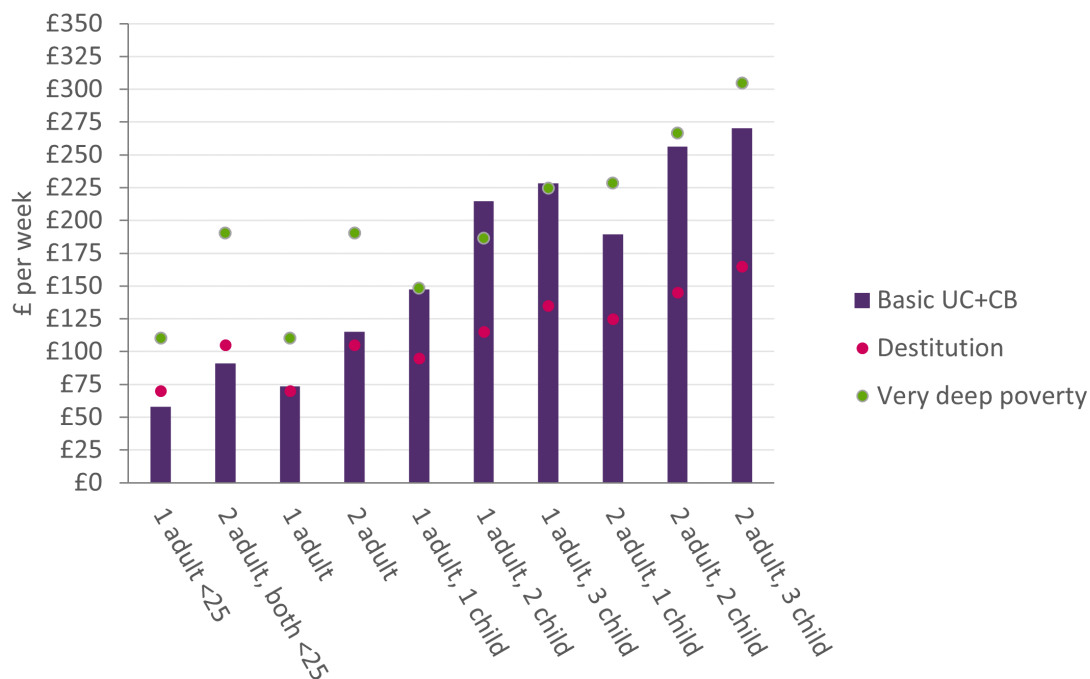
Thinking about the degree to which these three causes can be influenced, it is clear that we cannot entirely prevent ill health and adverse life events from occurring. But what we can do is make sure that whatever life throws at people, there are systems, services and networks in place to protect them from going without the essentials and experiencing hardship, while helping them get back on their feet. We can also help create the conditions for informal support to flourish. But with more people experiencing destitution and very deep poverty, we are currently failing in this basic task.

The need to reform our social security system is a fundamental issue here, and over 2022 JRF will be doing further work in this space, asking what a social security system that ‘designs out’ destitution and deep poverty would look like. There are three interlinked problems to consider:

- 1. Basic adequacy of the system** – despite what people often think, benefit rates are not based on an objective calculation of how much income is needed to cover the cost of life’s essentials (or the additional costs of raising children or living with a disability – see for example Hirsch and Lee, 2021 and John et al, 2019). The link between housing support and the actual cost of private renting has also been broken.

A decade of cuts and freezes has eroded the level of support to the point where our basic rate of benefits is inadequate. Looking at the social security system in 2019/20 (to coincide with the analysis above), where people found themselves needing to rely on basic benefits, households without children were not clearing the destitution threshold if they were under 25, and barely clearing it if they were over 25. They were a long way short of escaping very deep poverty. Families with children, on the other hand, did have income higher than the destitution threshold, but found themselves right on the limit of very deep poverty. This simplified analysis does not take account of a number of factors that in reality bring incomes even lower still, such as the fact housing costs are not always covered in full by housing payments, and some households face deductions from their benefits or are subject to the benefit cap. In these cases disposable income will be even lower, and destitution more of a risk.

**Figure 13: What you need, and what you get – destitution and deep poverty versus basic benefit rates for different family types**



**Notes:** All adults age 25+ except where stated otherwise.  
 All children are born after 5 Apr 2017 and are under age 14.  
 UC and Child Benefit rates are for 2019/20, exclude housing support and disability / caring Elements, and are for an out-of-work family.  
 These benefit levels do not account for the benefit cap, which brings entitlement below the level shown for impacted families.  
 Destitution line is After Housing Costs (AHC) and taken from Destitution in the UK 2020 (Technical Report).  
 Very deep poverty line is 40% of median equivalised AHC income, from HBAI 2019/20.

Source: JRF analysis of DWP benefit rates, Households Below Average Income publication and Destitution in the UK

- 2. Decisions to reduce adequacy** – welfare reforms have introduced arbitrary upper limits and caps (such as the two child limit and the household benefit cap) which exacerbate the adequacy problem, making payments even less responsive to people’s actual circumstances. Other policy choices, such as the high level at which debt deductions from social security are set (for example repayments for benefit advances or overpayment, or debts owed to other creditors such as energy companies), mean people can get substantially less than the full payment that they are entitled to on paper.
- 3. Problems accessing entitlements** – from the five week wait for a first Universal Credit payment, to the problems with accuracy in the Work Capability Assessments and Personal Independence Payment assessments, there are too many people who do not get what they’re actually entitled to or have to wait too long to get it. The DWP’s own estimates of take-up of the so-called legacy benefits (which are being replaced by Universal Credit) shows take-up can be as low as 81% for Housing benefit, meaning a fifth of households that could be claiming are not (DWP, 2020). Unhelpfully, equivalent statistics are not published for Universal Credit. Clearly a lot of people are missing out on the support they are entitled to.

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Taken together, all this means that the amount you or your family receives can end up being an awfully long way from any rational calculation of what you actually need to live. And what should be a firm foundation for families across the UK can be eroded at every turn by arbitrary caps, disproportionate debt deductions, and inaccurate assessments of need.

## **The need to reform systems and services**

Beyond the social security system, local welfare and crisis funds are meant to help people through problems, and avoid smaller issues becoming a crisis, by providing help such as cash to cover the funeral costs for a loved one, or a new cooker to replace a broken one. Until 2013, the Government's 'Social Fund' included a system of discretionary (interest-free) crisis loans and emergency grants. When these were abolished, the coalition Government provided limited financial support for councils to offer local alternatives, which it was suggested could take their place. However, in practice such schemes are virtually always inadequate, as well as being patchy and inconsistent – it is estimated a fifth of local authorities in England no longer offer a scheme at all, leaving 13 million people living in an area that doesn't offer crisis support (Nichols and Donovan, 2022).

Other types of problem require more specialist advice, support and intervention – for example that could be for problem debt, problem substance use, leaving custody or fleeing domestic violence – and often such crises do not occur in isolation but in parallel or quick succession. Yet too many services respond to pick up the pieces rather than seek to prevent crises, and they are still organised around departmental silos rather than people's actual lives and experiences, leaving them insufficiently tailored or integrated. In addition, many still operate on a deficit model, rather than starting from the assets and aspirations of individuals, their families and communities. Housing and homelessness emerged as a specific area where the inadequacy of the social security system collides with the shortcomings of help and support. Whether it's help and advice for people at risk of eviction, access to emergency accommodation or support to maintain a tenancy, the same challenges came up frequently.

Finally, the failures of specific systems and policy choices can put some groups of people at particularly high risk of destitution and deep poverty. For example, people with no recourse to public funds (NRPF) attached to their migration status (or those facing problems documenting their migration status, as was the case in the Windrush scandal) are routinely locked out of social security and even crisis safety nets. JRF's most recent destitution study showed migrants without complex needs made up about a fifth of those experiencing destitution, and almost half (47%) of this group received no income from benefits at all (Fitzpatrick et al, 2020)

Not having the right to work – a condition that applies to many asylum seekers, for example – can also push people into destitution. Meanwhile, the failure to adequately resource the enforcement of labour market standards leaves people vulnerable to labour market exploitation, whether that's not being paid the legal minimum wage, unsafe working practices or, at the extreme, modern day slavery.

Across these different systems and services – whether it's social security, immigration or local and specialist support – ultimately, people with lived experience of issues need

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to have more opportunities to help design and shape the systems they use. Too many of the services which people access for ongoing help or crisis support don't treat people with the dignity and respect they deserve or incorporate the expertise people have developed from their own experience to make services more effective.

Overall, the picture is one of interlocking systems failing to support people either at crisis point or in the longer term. And these policy issues are playing out against a backdrop of deeper structural problems which put people at risk of being pulled deeper into poverty – including unaffordable housing costs, a rising cost of living, and insecure and precarious work.

## What next?

We all want a country where everyone can flourish. But the intensification of poverty we're currently seeing – not least among families with children – is plainly at odds with this goal.

Over the last twenty years, there has been a growing number of people in very deep poverty, particularly among large families, disabled people, lone-parent families and workless households. The face of very deep poverty is changing. After the big push to reduce poverty among children a generation ago, we are now seeing growing numbers of children being exposed to intense hardship. These same groups are also far more likely to be going without the bare essentials of enough food and heat, and be unable to keep up to date with bills, compared to other people in the population.

But the lag of official statistics is such that this analysis is based on data from before the pandemic – it tells us about the poor shape we were in as we entered these turbulent years.

In the intervening two years, low-income households were far more likely to be dragged into debt and arrears by the pandemic than better-off households (Earwaker and Bestwick, 2021). The £20-per-week increase to Universal Credit (and Working Tax Credit) played a vital role in holding poverty down during the pandemic, but the extra money was taken away at the worst possible time, leaving people facing the largest overnight cut to social security in modern times just as energy prices started to rocket.

And now we find ourselves facing the most significant cost of living crisis in 40 years, with the cost of essentials, especially energy, soaring. This pressure is intense for low-income households – particularly where they are on a fixed income – because more of their money goes on the essentials whose prices are rising faster. Their inflation rate is now demonstrably higher (IFS, 2022).

At the start of 2022 the Government was slow to listen to the scale of hardship families were already facing. As a result, people have been going without the essentials and building up arrears and debt. The Cost of Living Support package announced in May will provide some welcome – if temporary – relief when the first payment is made in July. But for many, the one-off payments barely touch the sides of the hardship they already face.



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Ultimately we need systems in place that provide a greater level of genuine security. This includes our social security system, which should pool risks across different stages of life, and be there for all of us who need it should we find ourselves sick, disabled, caring for others, looking for work, or low paid. Yet the erosion of social security has played a central role in the deepening poverty we track here, leaving people unable to afford the essentials.

The Government was right to act and introduce a sizable and targeted emergency package of support to help households now. But while emergency payments will help people through this period, this will not fundamentally alter the base adequacy of what people have to live on. Without committed longer-term action, poverty will intensify further, and destitution will rise as a result. It's urgent – and it's morally wrong.

### **A mission to 'design-out' destitution and deep poverty**

Against this backdrop of intensifying poverty, JRF will be asking what it would take to 'design-out' destitution and deep poverty over the coming years. If we cannot achieve this we have little hope of making headway with our wider mission of ending poverty, which the rest of our work will continue to address.

Through a programme of work on destitution and deep poverty we want to collaborate with others to:

- Build insight and understanding into destitution and deep poverty, looking at the drivers and dynamics.
- Convene, curate and create solutions at the national level and campaign on measures that will reduce deep poverty and end destitution.
- Undertake sustained, ambitious and practical work in one or more places, to galvanise a mission and experiment with ways to design-out destitution and deep poverty at the local level.
- Demonstrate what a more compassionate alternative to no recourse to public funds can look like and deliver.

If you would like to work with us, we would love to hear from you – contact details are at the end of this briefing.

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## Notes

<sup>i</sup> Some of the trends we are reviewing are even more alarming on a total net income basis (Before Housing Costs), but we concentrate here on disposable income **After** Housing Costs. This is generally JRF's preferred measure of poverty, and we believe it is especially important at a time when Local Housing Allowance has become detached from actual housing costs, because unmanageable housing costs are now far more liable to push households deeper into poverty.

<sup>ii</sup> Comparisons of household income and other measures such as expenditure or material deprivation suggest that those households reporting the lowest incomes may not always have the lowest living standards. However, a broadly consistent upward trend for twenty years is highly unlikely to be due to worsening data quality alone, given trends in other less direct measures of the very deepest forms of poverty already mentioned. The data cited here is from the 'Poverty and Inequality' spreadsheet published by the Institute for Fiscal Studies at:

<https://ifs.org.uk/uploads/Poverty%20and%20Inequality.xlsx>. The Social Metrics Commission has also found a similar trend of rising deep poverty (Stewart et al, 2021).

<sup>iii</sup> This uses three categories that are asked of all working-age families. Missing responses have been imputed for families with children, but some missing data remains for families without children for the questions about a warm enough home and keeping up with essential bills.

<sup>iv</sup> The income from extra-cost disability benefits such as the Personal Independence Payment have been included as income, in line with official statistics, but these are actually paying for extra costs of disability, rather than increasing living standards, meaning living standards of households containing a disabled person are over-stated in this analysis.

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## About the Joseph Rowntree Foundation

The Joseph Rowntree Foundation is an independent social change organisation working to solve UK poverty. Through research, policy, collaboration and practical solutions, we aim to inspire action and change that will create a prosperous UK without poverty.

All research published by JRF is available to download from [www.jrf.org.uk](http://www.jrf.org.uk)

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