

Destitution in the UK 2023

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There has been a shameful increase in the level of destitution in the UK, with a growing number of people struggling to afford to meet their most basic physical needs to stay warm, dry, clean and fed. This has deep and profound impacts on people's health, mental health and prospects; it also puts strain on already overstretched services.

This study, the fourth in the *Destitution in the UK* series, reveals that approximately 3.8 million people experienced destitution in 2022, including around one million children. This is almost two-and-a-half times the number of people in 2017 and nearly triple the number of children. Such high and increasing levels of destitution have no place in a country like ours.

Nearly three-quarters of people experiencing destitution are in receipt of social security payments – further evidence of benefit inadequacy. Ad-hoc support from the Government, first during the Covid-19 pandemic and now to help with the cost of living, has not halted the rising level of destitution. There is an urgent need for action to tackle destitution in the UK.

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Recommendations

- Universal Credit should have an 'Essentials Guarantee' to ensure everyone has a protected minimum amount of support to afford essentials such as food and household bills. An independent process should determine the Essentials Guarantee level, based on the cost of essentials. Universal Credit's basic rate would need to at least meet this minimum amount, and deductions would not be allowed to reduce support below that level.
- Undertake wider reforms to social security, including: lowering the limit on deductions from benefits to repay debts; reforming sanctions so people are not left with zero or extremely low income; and ensuring people can access disability benefits they are entitled to.
- Ensure cash-first emergency financial assistance is available in all areas, along with free and impartial advice services to address the crushing debt, benefits and housing issues that keep people destitute.
- Enable everyone in our communities to access help in an emergency whether they have 'no recourse to public funds' or not – and resource local authorities to meet this additional need. Local authorities, charities, independent funders and housing providers should also work together to prevent destitution and homelessness for people with restricted entitlement.

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Contents

	List of abbreviations	1
	Executive summary	2
1	Introduction	4
2	Methods	10
3	The scale and distribution of destitution in the UK in 2022	15
4	The reality of destitution: doing without basic necessities	51
5	The reality of destitution: income and debt	61
6	The reality of destitution: seeking help	71
7	Conclusions and actions needed	80
	Notes	87
	References	89
	Appendix 1: Comparing the features of the destitution surveys in 2015, 2017, 2019 and 2022	93
	Appendix 2: List of participating services	94
	Appendix 3: Case study areas in 2022	98
	Appendix 4: Survey questionnaire	99
	Appendix 5: Topic guide for the qualitative interviews	107
	Acknowledgements	111
	About the authors	113
	List of figures	
1a	Definitional breakdown of destitute households, 2022	18
1b	Definitional breakdown of destitute households, 2019	18
2	Essentials lacked in the preceding month by destitute households, 2022 and 2019	19
3	Lack of key essentials in the previous month reported by the three main subgroups of destitute households, 2022	19
4a	Banded weekly income level of destitute households, 2022	20
4b	Relative income position of households, 2022 (percentage bandings below or above the destitution threshold)	21
5a	Income levels reported by the three main subgroups of destitute households, 2022	22

5b	Relative income position of the three main analytical subgroups of households, 2022 (percentage bandings below or above the destitution threshold)	22
6a	Household type of destitute households, those in very deep poverty and all UK households, 2022	24
6b	Household composition of destitute households by the three analytical subgroups, 2022	25
7a	Destitute households by number of children, 2022 and 2019 (number)	26
7b	Destitute households by number of children by the three analytical subgroups, 2022	26
7c	Number of children in destitute households by whether lacking 2+ essentials, on a very low income or both, 2022	27
8a	Broad age groups of heads of destitute households, households in very deep poverty and all UK households, 2022	28
8b	Broad age groups of destitute respondents by the three main subgroups of destitute households, 2022	28
9	Limiting health conditions or disabilities by the three main subgroups of destitute respondents and overall, 2022	29
10	Summary of the migration profile of all destitute respondents, 2022 and 2019	30
11	Status categories of destitute respondents who had applied for asylum, 2022 and 2019	31
12a	Ethnicity of destitute respondents compared with the national population (England and Wales), 2022	32
12b	Ethnic composition of destitute households by the main analytical subgroups and overall, 2022	33
12c	Destitute respondents by ethnicity and migrant status, 2022	33
13	Household composition by ethnicity of destitute households, 2022	34
14	Number of children by ethnicity of destitute households, 2022	35
15a	Current living arrangements of destitute respondents, 2022 and 2019	35
15b	Living arrangements by the three main subgroups of destitute households, 2022	36
16	Housing tenure of destitute households in homes of their own, households in very deep poverty and all households, 2022	37
17a	Housing and living arrangements by ethnicity of destitute respondents, 2022	38
17b	Ethnicity and housing tenure of destitute respondents in private households, 2022	39

18a	Problems/issues that destitute households experienced in the previous 12 months, comparing 2022 with 2019 (grouped problems)	40
18b	Problems/issues that destitute households experienced in the previous 12 months, comparing the three analytical subgroups, 2022 (grouped problems)	41
19a	Sources of financial support for destitute service users in the previous month, comparing 2022 and 2019	42
19b	Sources of financial support for destitute service users in the previous month, comparing the three analytical subgroups, 2022	42
20a	Sources of in-kind support for destitute service users in the previous month, comparing 2022 with 2019	43
20b	Sources of in-kind support for destitute service users in the previous month by the three analytical subgroups, 2022	44
21	Destitution rates estimated from secondary indicators by region or country and by analytical subgroup (% of households, weekly basis), 2022	46
22	Map of destitution by quintile bands, 2022	47
	List of tables	
1	National estimates of destitution in the UK, 2022	15
2	National estimates of the increase in destitution numbers since 2019, change 2019–22	16
3	Top 30 local authorities' predicted destitution rates based on secondary indicators, showing rates for each component and overall (% of households, weekly snapshot), 2022	48
A1	The 2015, 2017, 2019 and 2022 destitution surveys compared	93
	Box	
1	Definition of destitution	10

List of abbreviations

AHC	After housing costs
B&B	Bed and breakfast
BNPL	Buy now, pay later
CPI	Consumer Price Index
CTB	Council Tax Benefit
DHP	Discretionary Housing Payment
DLA	Disability Living Allowance
DRO	Debt Relief Order
DWP	Department for Work and Pensions
EEA	European Economic Area
ESA	Employment and Support Allowance
EU	European Union
GB	Great Britain
HMRC	HM Revenue and Customs
IVA	Individual Voluntary Arrangement
JRF	Joseph Rowntree Foundation
JSA	Jobseeker's Allowance
LWF	Local Welfare Fund
NRPF	No recourse to public funds
PE	Physical education
PIP	Personal Independence Payment
UC	Universal Credit
UK	United Kingdom

Executive summary

Destitution has been increasing at an alarming rate since 2017. Action taken over the past three years has done little to protect people from the most severe form of material hardship. While destitution remains concentrated in particular localities, with some groups particularly exposed, there are warning signs that it is extending its reach to more people and places. We urgently need a bold and ambitious programme of action to address destitution and its corrosive impacts.

Focusing on those using crisis services, this report paints a picture of destitution across the United Kingdom (UK) in 2022 and 2023. Drawing on a survey of destitute service users in 2022 and interviews with a sample of destitute respondents and stakeholders, it provides a unique insight into how people have been unable to afford to meet their basic physical needs to stay warm, dry, clean and fed. It represents the fourth iteration of studies in our *Destitution in the UK* series.

Accelerating destitution

Destitution has risen sharply over the past three years, despite government action to boost incomes during the COVID-19 pandemic and cost-of-living crisis. Destitution is no longer a rare occurrence in the UK. Around 1.8 million households were destitute in the UK at some point over the course of 2022. These households contained around 3.8 million people, of whom around a million were children. Taking a longer-term view, between 2017 and 2022 the overall number of households experiencing destitution more than doubled.

A general tendency was apparent in our 2022 survey for destitution to have spread out from established areas of concentration to affect more places, although people living in London and other major cities and former industrial areas across the north of England, the Midlands, South Wales and West Central Scotland remain the most affected.

Disproportionate impacts on particular groups

The profile of people experiencing destitution has changed. For example, more families and more older people are now destitute. Nonetheless, single people aged between 25 and 44 remain the key group who experience destitution.

Other groups are also over-represented among the destitute population.

- In 2019, more than half of our destitute survey respondents said their day-to-day activities were limited due to a chronic health problem or disability. By 2022 this had increased to two-thirds, with men particularly affected.
- In 2022, a question on ethnicity was included in the survey for the first time. This revealed that some minority ethnic communities were disproportionately affected by destitution. In particular, the rate of destitution among Black, Black British, Caribbean or African-led households in the UK was three times their population share.
- While the great majority of destitute survey respondents in 2022 were born in the UK (72%), migrants are disproportionately affected by destitution. There has been an especially rapid increase in the size of the destitute migrant population since 2019. Migrants experiencing destitution are seriously and increasingly lacking in access to both cash and in-kind forms of support.

The need for urgent action

The study findings emphasise the need for urgent action to address the profoundly detrimental impact of living in destitution and prevent more people experiencing this most severe form of material hardship. Destitution impacts on health, mental health and people's prospects. At a societal level, it puts strain on

already overstretched services. It is morally unacceptable that people have to rely on food banks and other voluntary efforts to meet their basic physical needs. We need a stronger state safety net providing crisis support to everyone experiencing destitution, regardless of where they live or who they are, with cash-first assistance and ready access to free high-quality advice. While this would make an immediate difference to those most in need, we need bolder action to address the drivers of destitution, starting with a commitment to ending destitution in the UK and moving on to 'design out' destitution from our social security and immigration systems.

1 Introduction

Background to the *Destitution in the UK* series

Destitution denotes the most severe form of material hardship. People are considered destitute if they have not been able to meet their most basic physical needs to stay warm, dry, clean and fed. This report is the fourth in a series of mixed-methods *Destitution in the UK* studies, which integrates findings from a major quantitative survey of users of crisis services, with qualitative data from in-depth interviews with a sample of destitute respondents. This edition also benefits from the insights gleaned from in-depth interviews with national stakeholders across the United Kingdom (UK).

The original *Destitution in the UK* study, conducted in 2015 and 2016, was prompted by concerns that this severe form of hardship was increasing in an era of austerity-driven welfare and public sector funding cuts (Fitzpatrick et al, 2016), compounded by a ‘hostile environment’ policy, which restricted the housing and welfare support available to vulnerable migrants (Taylor, 2018).

When the second *Destitution in the UK* study was undertaken, in 2017 and 2018, ongoing welfare cuts, and in particular the 2015–20 ‘benefits freeze’, were continuing to erode the value of working-age social security entitlements (Portes and Reed, 2017). There was also widespread disquiet about both the structure and administration of Universal Credit (UC) (Jitendra et al, 2017), and rising concerns about ‘in-work’ poverty, especially that associated with insecure and marginal forms of work, such as ‘zero-hours’ contracts (Bailey, 2018). However, a crucial positive development between the first and second destitution studies was a substantial fall in levels of benefit sanctioning, which contributed to an estimated 25% reduction in destitution levels between 2015 and 2017 (Fitzpatrick et al, 2018).

At the time of the third *Destitution in the UK* survey, in October/November 2019, many of the above concerns remained relevant, in particular the ongoing impacts of the benefits freeze and problems with the roll-out of UC (especially the five-week wait for the first payment) (Vizard and Hills, 2021). Our quantitative analysis indicated that, between 2017 and 2019, there was an increase of 35% in the number of households, and 54% in the number of people, experiencing destitution over the course of the year (Fitzpatrick et al, 2020).

Moreover, by the time we commenced qualitative fieldwork in spring 2020, the COVID-19 pandemic had hit the UK, precipitating an unprecedented economic lockdown. Alongside a major Coronavirus Job Retention Scheme (‘furlough’), the Westminster Government implemented a number of temporary welfare enhancements during the pandemic. These included pauses in benefit sanctions and deductions, and an increase in UC weekly allowances and Local Housing Allowance levels. Some additional funding was also made available for discretionary payments via Local Welfare Fund and Household Support Fund schemes, which local authorities administered. Evictions moratoria and ‘Everyone In’ initiatives extended protection to those at risk of homelessness and rough sleeping during the pandemic, including migrant groups with ‘no recourse to public funds’ (NRPF) (Cromarty, 2021; Watts-Cobbe et al, 2022).

Our interviews in spring 2020 indicated that these welfare and other support measures provided some much-needed relief to people facing destitution. However, access to other community and public services was highly restricted during lockdown periods (Fitzpatrick et al, 2020).

Context for this new *Destitution in the UK* study

The backdrop for this fourth *Destitution in the UK* study, conducted over 2022 and 2023, has been shaped by the ongoing effects of austerity and the COVID-19 pandemic, now compounded by a cost-of-living crisis that began in late 2021 (Harari et al, 2023).

Poverty had been intensifying in the UK in the years running up to first the pandemic and then the cost-of-living crisis, with the number of people in ‘very deep’ poverty (below 40% of median income after housing costs [AHC]) increasing from 4.7 million to 6.5 million people between 2002/03 and 2019/20 (Schmuecker et

al, 2022). These rising risks of very deep poverty have particularly affected lone parents, people living in larger families (with three or more children) and people living in families with a disabled person.

People living on low incomes in the UK were thus in an already vulnerable position before spiralling inflation in 2022 and 2023 caused price hikes in energy, food and other basic necessities that have hit poorer households hardest (Karjalainen and Levell, 2022; Brewer et al, 2023; Earwaker and Johnson-Hunter, 2023).

More than a decade of welfare cuts and freezes has left the value of working-age benefits standing at a near 40-year low (after adjusting for inflation) (Joseph Rowntree Foundation and The Trussell Trust, 2023), with UC standard allowances for many working-age people now failing to clear even the 'extremely low income' threshold needed to escape destitution (Bramley, 2023).

The impact of this erosion in basic benefit levels is compounded by debt deductions from UC of up to 25% of the standard allowance (albeit this is a reduction from the previous 40% ceiling for government debts) (Ben-Galim, 2022). Of the £124 million deducted from benefits across Great Britain in November 2021, £80 million was for debt owed to the Government for benefit advances, overpayments and errors and £44 million was for third-party deductions for things like rent arrears, Council Tax arrears and fuel bills (Child Poverty Action Group, 2022). No affordability checks are carried out before applying these deductions (Bennett-Clemmow et al, 2022).

Benefit sanctions look likely again to become a more significant factor in destitution, with the Government announcing plans to 'strengthen the way sanctions are applied' and to introduce work-search conditions to wider groups, including lead carers for younger children (HM Treasury, 2023). There are already signs of a recent 'surge' in sanctioning rates among people in receipt of UC since the COVID-19 pandemic (Parkes, 2023).

Meantime, The Trussell Trust, the largest network of food banks in the UK, distributed close to 3 million emergency food parcels in 2022/23 – the highest annual number ever and an increase of 37% from the previous year (The Trussell Trust, 2023). The Trussell Trust comments:

'While the pandemic and cost of living crisis have had a major impact on food bank need, they are not the main cause. Rather, they have exposed and exacerbated a longer-term crisis: that of a weakened social security system that is unable to protect people from the most severe forms of hardship.'

The Trussell Trust, 2023.

Likewise, academic research has indicated that insufficient income from the social security safety net is the most significant driver of food-bank need (Bramley et al, 2021; Sosenko et al, 2022).

The UK Government's main response to the hardship associated with the soaring inflation on consumer goods was to subsidise the energy bills of domestic consumers, to offer a £150 Council Tax rebate to most households and to implement ad hoc (but repeated) 'Cost of Living Payments' targeted at particular groups (Resolution Foundation, 2022). In the financial year 2022/23, these special Cost of Living Payments were issued in two instalments (July and November 2022). Households in receipt of UC (and the legacy benefits and Tax Credits it is replacing) or Pension Credit received £650, households in receipt of disability benefits received a £150 Disability Payment, and older households received a £300 addition to their Winter Fuel Payment. Low-income households who only claim Housing Benefit or a contributory benefit (for example, Jobseeker's Allowance), people with no recourse to public funds (NRPF) and people who do not claim benefits did not receive these targeted payments.

Also relevant to the context for this year's *Destitution in the UK* report is further intensification of the 'hostile' or 'compliant' environment for vulnerable migrants. Government ministers have claimed that the recently passed Illegal Migration Act 2023 seeks to deter illegal entry to the UK 'so that the only humanitarian route into the UK is through a safe and legal one'.¹ However, critics have argued that it will not deter new arrivals, it fails to establish alternative sanctioned routes for those seeking asylum, it will exclude tens of thousands of people from accessing the asylum system and it will lead to a surge in homelessness and destitution (Hay, 2023; NACCOM and Praxis, 2023; Public Law Project, 2023; Refugee Council, 2023).

National stakeholder perspectives

For the first time in this *Destitution in the UK* series, we undertook a series of national stakeholder interviews early in the fourth study, in April and May 2022. The 10 stakeholder interviewees included experts on poverty, debt, homelessness, migration and asylum, as well as a small number of independent funders. The interviews were designed to explore the views of these well-placed key informants on the impact of both the COVID-19 pandemic and the emerging cost-of-living crisis on the nature and scale of destitution in the UK, and on the services seeking to support people directly affected by it.

Stakeholders generally placed the impact of these recent events firmly in the context of other systemic 'shocks' over the past decade or more:

"... austerity, Brexit, COVID. Now cost of living – another 'C'. For local government and many charities, austerity hasn't ended. Before and after COVID, that hasn't ended. There has been an emergency increase in funding, but that's not going to be here forever."

National stakeholder, funder.

This meant that most emphasised the longer-term nature of the issues driving destitution:

"COVID will have had some effect, but actually it's probably not the most significant factor. I think it's mainly around a historical failure of benefits to actually keep up with the cost of living ... the huge increase in energy costs will have a really dramatic effect, but it's more a case of it exacerbating an existing problem, rather than it being a new thing. It's why there's been some reluctance within the sector to talk about the cost-of-living crisis, because it makes it sound like it's this new thing, but actually, it's not really."

National stakeholder, anti-poverty sector.

Many stakeholders felt that the profile of those affected by destitution had remained relatively stable, even as the overall number affected was likely to have increased.

"... we know COVID has had an impact with people not being able to make ends meet, and yes, the change in the job market, but I really feel that it's made the situation worse for people who already were struggling. I do think there will be people who were previously comfortable who have been pushed into struggle with COVID, but I think that would be in the minority, to be honest."

National stakeholder, anti-poverty sector.

Some, however, speculated that new cohorts may now be at risk:

"Maybe people who two, three years ago you would never have considered might be at risk of becoming destitute, but I think the pressures on people at the moment are such that anyone who is on low income or benefits is at risk of anything tipping them over the edge and pushing them."

National stakeholder, homelessness sector.

The 'cushioning' effect of COVID-19 special measures was acknowledged as having played a key role in mitigating the impact of the pandemic on poverty and destitution. There was particular concern about the impact on vulnerable migrants and people with complex support needs of the unwinding of 'Everyone In' and other special homelessness measures, especially in England:

“Everyone In ... was a huge game-changer because ... particularly [for] people with no recourse [to public funds] or a restricted eligibility, there were suddenly options available ... You could accommodate them, and then you could work with them and you could work to try and regularise their immigration status ... People who’ve been entrenched street homeless or in really terrible accommodation for a long period of time were able to be supported ... turned out it didn’t take much time out of the other side for things to start sliding back to normal.”

National stakeholder, homelessness sector.

With regard to changes in the service landscape that COVID-19 wrought, stakeholders identified a pivot towards the provision of food and other basic necessities. They also noted an embrace of broader more ‘wrap-around’ approaches on the part of many voluntary sector organisations:

“... charities that had never done food security work, or had never done fuel vouchers, or mental health support. Lots and lots of examples of charities pivoting to do those things ... For many of those charities, that wasn’t their core area or skill set. Some of that, you do for a period, and then there may be more expert partners who can sustain that work. Some charities, I think, will definitely be embedding that long term.”

National stakeholder, funder.

On the other hand, several national stakeholders said that there was an emergent focus on ‘cash first’ approaches, and the beginning of a shift away from in-kind models of support:

“There’s still a lot of perception around the ‘deserving poor’ versus the ‘undeserving poor’, and the question around giving out cash or vouchers, as opposed to, people still think people can’t be trusted essentially, to have cash, although there’s mounting evidence showing that actually it just allows people to buy what they need, whether that’s spending it on fuel, whether that’s in the supermarket, or whatever ... It’s things like moving away from white goods, towards a voucher to buy their own white goods, and just moving away from supermarket vouchers towards cash. Which I think is a good step, because it just kind of recognises that people who need financial support, make choices about what they consume, in the same way that everyone does.”

National stakeholder, anti-poverty sector.

In terms of the pandemic-prompted shift from face-to-face to remote modes of service delivery, stakeholders said that the extent of this varied significantly between sectors. For example, voluntary sector homelessness services were said to have remained largely face to face throughout the COVID-19 crisis:

“The homelessness sector was interesting because there was still a lot of face-to-face work going on. They were keyworkers, they were still going out, but, for example, the statutory provision, a lot of that’s shifted to phone or online, and I’m not sure how much of it has gone back.”

National stakeholder, homelessness sector.

The advice sector, on the other hand, had accelerated an ongoing shift to remote modes of working during lockdown, with only limited reversal of this by spring 2022:

“... most [advice services] ... are only [now] offering face-to-face appointments ... while we’ve got offices, and shops, and things have been open for ages, that’s been much slower to happen in the support and advice sector ... Things are reopening now, which I think is positive. Most of our local partners are planning to offer a blended approach from here, they’re opening the doors again, which is a good thing because I think they will then be able to help the most people.”

National stakeholder, anti-poverty sector.

In the migrant sector, a move away from drop-in-type services during and after the pandemic had been a particularly fraught issue:

“... there’s fewer drop-ins, and therefore, some of the agencies that we work with ... are not getting as many referrals [for that reason]. We don’t, for any way, shape or form, think that suddenly there’s far less people in need ... So [the] real concern is where are [the] people, and how are they surviving, how are they supporting themselves? ... The local drop-ins ... you can’t replace.”

National stakeholder, asylum/migrant support.

More generally, while the advantages of remote telephone and online service delivery for some groups were acknowledged, most stakeholders emphasised the need for an ongoing face-to-face service:

“... we’re very conscious of the fact that a lot can be done with an online tool ... but it can’t be the default for everyone. There’s a lot of people it won’t work for, and that’s either due to their own circumstances in terms of who they are and what they can process, but it’s also, on some issues, it’s so complicated that it would be unadvisable for them to proceed without doing so [using a face-to-face service].”

National stakeholder, anti-poverty sector.

The impact of the cost-of-living crisis, not only on vulnerable people, but also on the services that seek to assist them, was flagged:

“... there’s a risk in the service sector ... [for] the services providing support for people who are destitute, because their costs are going up and they are looking at their own energy bills. Can they afford to keep the lights on? If they are on commissioned contracts with no potential for uplift, they’ve got no wriggle room. They are not able to increase their staff salaries accordingly. These are low-paid jobs, so their own staff are at risk of real problems.”

National stakeholder, homelessness sector.

Study aims

The aims of this *Destitution in the UK* study were shaped in the light of the context as described above, and were as follows:

- to update our national estimates of the overall scale of destitution in the UK to 2022
- to identify trends with respect to the overall prevalence of destitution in the UK, and also its social and geographical distribution
- to deepen our understanding of the drivers of destitution, and the pathways in and out of it
- to explore the impacts of COVID-19 on levels and experiences of destitution, and subsequently of the cost-of-living crisis
- to reflect on the key policy and practice implications of our findings.

Report structure

After we summarise the study methodology in Chapter 2, including setting out the definition of destitution that is used throughout this research, Chapter 3 presents the core statistical findings on the scale and distribution of, and trends in, destitution in the UK in autumn 2022.

Drawing on qualitative interview data gathered in May/June 2023, the subsequent three chapters capture the experiences of people facing destitution with respect to: access to basic necessities (Chapter 4); income and debt (Chapter 5); and seeking help (Chapter 6). Finally, Chapter 7 presents the overall conclusions of the study and draws out some policy implications.

Report context

While this study, like its predecessors in our series on destitution, is tightly focused on the extreme state of material and/or income deprivation represented by the concept of destitution, the authors recognise that

this experience sits within the much broader context of ‘very deep’ and other forms of poverty and hardship that many people across the UK face (Edmiston et al, 2022; Schmuecker et al, 2022). The findings should be read alongside the evidence presented in the Joseph Rowntree Foundation’s (JRF) *UK Poverty Report 2023* (JRF, 2023) and *Cost of Living Tracker* (Earwaker and Johnson-Hunter, 2023), as well as other major sources of evidence about poverty, disadvantage and need in the UK, and the Department for Work and Pensions’ (DWP) *Households Below Average Income* (Department for Work and Pensions, 2023).

2 Methods

Overview

The original *Destitution in the UK* study (Fitzpatrick et al, 2015, 2016), conducted in 2015 and 2016, involved a wide array of methods, including:

- an extensive literature review
- interviews with 50 key experts
- an omnibus survey of 2,000 members of the general public
- analysis of more than 40 quantitative datasets
- in-depth case studies of destitution in 10 locations across the UK, which included a survey of nearly 2,000 households experiencing, or at risk of, destitution.

The first follow-up study, conducted in 2017 and 2018 (Fitzpatrick et al, 2018), repeated key quantitative and qualitative elements of the original study, in slightly modified form, and increased the number of case study areas from 10 to 16. The second follow-up study, conducted in 2019 and 2020, expanded the fieldwork scope from 16 to 18 case study areas, with the inclusion of two new areas in London (Fitzpatrick et al, 2020). This current and third follow-up study, conducted over 2022 and 2023, continues with this expanded suite of 18 case study areas. The key innovation in this most recent study is the inclusion of an online version of the quantitative survey, whereas previously only paper questionnaires were used, as discussed further below.

All four studies have employed the consensus-based definition of destitution, established in the Interim Report of the original study (see Fitzpatrick et al, 2015, for details) and presented in Box 1. The only amendment made in the current study was to adjust the income thresholds upwards – see the accompanying Technical Report: Bramley and Fitzpatrick (2023b), and also Bramley (2023). These upward adjustments were more substantial than in previous studies in the light of rapid inflation in the cost of basic necessities since the last study.

Box 1: Definition of destitution

People are destitute if

EITHER:

(a) they have lacked two or more of the following six essentials over the past month, because they cannot afford them:

- shelter (they have slept rough for one or more nights)
- food (they have had fewer than two meals a day for two or more days)
- heating their home (they have been unable to heat their home for five or more days)
- lighting their home (they have been unable to light their home for five or more days)
- clothing and footwear (appropriate for weather)
- basic toiletries (such as soap, shampoo, toothpaste and a toothbrush).

To check that the reason for going without these essential items was that they could not afford them, we: asked respondents if this was the reason; checked that their income was below the standard relative poverty line (that is, 60% of median income 'after housing costs' [AHC] for the relevant household size); and checked that they had no or negligible savings.

OR:

(b) their income is so extremely low that they are unable to purchase these essentials for themselves.

We set the relevant weekly 'extremely low income' thresholds by averaging: the actual spend on these essentials of the poorest 10% of the population; 80% of the JRF 'Minimum Income Standard' costs for equivalent items; and the amount that the general public thought was required for a relevant-sized household to avoid destitution. The resulting weekly amounts (AHC) were £95 for a single adult living alone, £125 for a lone parent with one child, £145 for a couple with no children and £205 for a couple with two children. We also checked that households had insufficient savings to make up for the income shortfall.

In essence, this consensus-based definition of destitution seeks to capture people who cannot afford what they need to meet their most basic physical needs to stay warm, dry, clean and fed.

With regard to the definition's primary 'material deprivation' criterion ((a) in Box 1), the six essential items specified, the need to have lacked two or more of them and the relevant duration of lack for each specific item were all endorsed by clear majorities of the general public in the omnibus survey we undertook as part of the original study (Fitzpatrick et al, 2015).

The secondary (alternative) 'extremely low income' criterion ((b) in Box 1), also endorsed by the public in the omnibus survey, is not intended to provide a new 'poverty' line. Rather, it indicates an income level below which people cannot meet their core material needs for basic physiological functioning from their own resources. This criterion was introduced because the omnibus survey established that a majority of the public took the view that people who were only able to meet the most basic living needs with help from charities, for example, should be considered destitute.

Quantitative research

As in the first three studies in our series on destitution, the development of core national estimates of destitution involved a number of interconnected steps (for further detail, see the Technical Report: Bramley and Fitzpatrick, 2023b; also Bramley and Fitzpatrick, 2023a):

- a survey of users of a representative sample of crisis services in 18 UK localities, selected to ensure an appropriate range of expected incidence of destitution, urban/rural attributes and size/type of migrant populations (see further below)
- estimating the total number of users of relevant crisis services across all 18 case study areas, and how many were destitute, over the course of a week, as well as providing a profile of their characteristics and experiences
- reviewing a wide range of existing statistical datasets in order to generate indicators of groups and factors associated with high risks of destitution, covering every local authority in Great Britain (GB)²
- comparing our survey-based estimates for the 17 GB³ localities with predicted rates of destitution based on the secondary indicators, and calibrating the latter indicators for consistency with the average survey findings
- using information within the survey about repeated use of the particular services sampled, as well as use of other relevant services, over the previous year, to generate estimates of the total number of unique destitute service users over the course of 2022.

The online survey pilot

As discussed in Chapter 1, since the last destitution survey was conducted in 2019, the COVID-19 outbreak had forced many crisis services that had previously delivered support in person to adopt remote forms of service delivery. Some services participating in the destitution survey had moved over mainly or entirely to telephone-based services, sometimes with an online element as well, while some food-focused services had switched to home delivery models. While, by the time of our 2022 fieldwork, some services had resumed face-to-face services, or planned to do so, many advice services in particular retained a predominantly or exclusively remote mode of delivery.

This presented challenges for the destitution study, which had previously relied on collecting survey responses using a paper questionnaire in face-to-face settings. Heriot-Watt University and Kantar Public (our research partners) therefore conducted a pilot study in July 2022 to explore the feasibility of adding an online approach to the study.

Heriot-Watt University invited six crisis services to participate in the pilot across three case study areas, purposively selected to include day centres, food delivery services, drop-in advice centres and telephone and email advice services.

We found that response rates to the online survey were very low overall (10%), far below that achieved with the paper questionnaire in previous destitution surveys (52–64%). There was no indication that the questions were difficult to follow or complete online once service users began participation in the survey. Instead, the main issue was engaging service users to begin the survey in a remote setting without the encouragement or support of either service staff or Kantar interviewers (see below).

Use of the online version of the questionnaire was therefore minimised insofar as possible in the main survey, and deployed mainly in services where all or a large part of their provision was remote and use of the paper questionnaire was not feasible.

The main survey

We conducted the 2022 main quantitative survey in October/November of that year, three years after the second follow-up survey was undertaken (in October/November 2019). This autumn timing was selected to avoid seasonal extremes in mid-winter or mid-summer, which may affect, for example, expenditure on heating costs.

As noted above, the key change in 2022 was the addition of an online version of the survey where paper-based questionnaires were impractical (see Appendix 1 for a comparison of approaches across all four surveys to date, and the Technical Report – Bramley and Fitzpatrick, 2023b – for full details).

The destitution survey, always a complex logistical exercise, faced additional challenges in 2022. Aside from the practical difficulties associated with the shift to remote working in some services, service user numbers were reduced in some areas due to government Cost of Living Payments falling during survey weeks, and also due to some extremely wet weather. There were also repeated postal strikes, which affected the timeliness of paper questionnaire returns. The steps taken to counter these problems are detailed in the Technical Report (Bramley and Fitzpatrick, 2023b).

The 2022 destitution survey successfully involved 111 crisis services (see Appendix 2), across 18 case study areas (see Appendix 3), and generated 3,702 questionnaire returns from their service users. Response rates varied dramatically between the paper-only (52%), hybrid (where both online and paper modes were deployed: 18%) and online-only (5%) modes. Wherever possible, the same services were asked to participate in the survey as in the previous survey, with substitutes used only in cases where services had closed or were for some reason unable to participate at the time of the 2022 survey. In the event, around 80% of the 111 services participating in 2022 were nominally the same as the 112 that participated in the 2019 survey. However, post-COVID changes meant that, in some cases, these services had changed character in substantial ways since 2019, including moving to online service provision or home delivery rather than face-to-face provision.

One specific and highly relevant form of statutory service, Local Welfare Funds (LWFs),⁴ was included within the study scope alongside voluntary sector crisis services in 2017, 2019 and also in 2022. Securing the active participation in the survey of these statutory services can be challenging (we were successful in only four case study areas in 2019). However, we managed to secure the participation of the relevant LWF in half (nine) of the case study areas in 2022. As in 2019, data on caseloads from all other extant LWF services was obtained by correspondence or Freedom of Information request and used to adjust the weights for cases who indicated that they had used LWFs during the year (see the Technical Report: Bramley and Fitzpatrick, 2023b). Retrospective changes of this kind were made to the weights for 2019 survey data in appropriate cases to facilitate comparisons of the numbers of destitute households in different situations between 2019 and 2022.

All of the issues covered in the 2019 questionnaire were also covered in 2022. Only one new question was added in this iteration of the *Destitution in the UK* study, on ethnicity. In recognition of the post-COVID expansion of voluntary sector services, 'local community groups/organisations' were added as a new category of services in relevant questions. Other changes were limited to minor wording or ordering amendments. The revised questionnaire is presented in Appendix 4. Note that it was translated into 22 languages identified by participating services as likely to be relevant in case study areas.

As in the 2017 and 2019 studies, Kantar Public was involved as a key partner in the 2022 destitution survey, taking the main responsibility for fieldwork tasks as well as managing technical aspects of the online survey. Kantar interviewers were placed in all services that were willing to have them present to help service users to complete the questionnaire. We know from experience that the in-person presence of Kantar interviewers substantially improves response rates.

Qualitative research

As discussed in Chapter 1, soaring inflation in basic necessities and the cost-of-living crisis, and the ongoing impact of COVID-19, shaped the backdrop to the present iteration of the *Destitution in the UK* study, and formed the key focus of the qualitative element of the work.

Also, as already noted in Chapter 1, before the pilot exercise for the 2022 survey, we undertook 10 interviews with senior national stakeholders. Intelligence gathered in these interviews on, for example, the shift to hybrid forms of service delivery, and the expansion in food-aid services, informed the design of the rest of the study we present in this report.

A sample of 31 survey respondents experiencing destitution at the time of the autumn 2022 survey was purposively selected for interview, aiming for a relatively even balance between single people and families. We also sought to capture subgroups of particular policy interest, including larger families (with three or more children) and people from minority ethnic communities. The decision was taken to limit the qualitative sample to UK-born participants in this iteration of the study as it would not be possible to do justice to the diverse legal and other circumstances of migrants to the UK within this relatively small number of interviews.

The achieved qualitative sample was broadly half female and half male, with a relatively even split between interviewees aged between 25 and 45 years old and those aged over 45 (including five interviewees aged 65 or over). Only one interviewee was aged under 25. Families with dependent children constituted just over half of the sample, including seven larger families (with three or four children). Nearly a third of the sample comprised interviewees from minority ethnic communities.

All interviewees were in receipt of some form of benefit and almost two-thirds of those we interviewed (n=18) were in receipt of, or had applied for, Universal Credit (UC). Two-thirds of interviewees reported a disability (n=20). A third (n=10) were in paid work at the time of interview, enabling us to explore the nature of 'in-work' destitution.

As in previous studies in the series, all interviews were conducted by telephone. All interviewees were given £30 in vouchers. As can be seen from the topic guide (see Appendix 5), the interviews focused on:

- participants' current living situation
- participants' economic/income status

- problematic debt
- participants' access to basic necessities
- the effects of the cost-of-living crisis
- the impacts of destitution on both adults and children
- sources of material help and services.

We used a shortened version of the survey questionnaire to check whether interviewees were still destitute at the point of interview (three-quarters were, a slightly higher proportion than that found in the 2019 survey; Fitzpatrick et al, 2020). Interviews were fully transcribed, with permission, and analysed using NVivo software.

3 The scale and distribution of destitution in the UK in 2022

Introduction

This chapter presents our national UK estimates for destitution in 2022, using the definition of destitution presented in Chapter 2, Box 1, and reflects on changes since 2019 in particular.

We begin by reviewing the level of, and changes in, the total numbers of households and people experiencing destitution in the UK, before unpacking the changes in people's access to basic necessities and income patterns that are driving these trends in destitution. We then examine the demographic profile of people affected, their housing and living circumstances, the recent problems they have faced and their sources of support. We also review the geography of destitution.

Throughout this chapter, and the report more generally, we examine the position of the three key destitute subgroups that were identified in our previous destitution reports:

- 'migrants' (households where the respondent was born outside of the UK)
- respondents with 'complex needs' (experiencing two or more of homelessness, drug and/or alcohol problems, offending, domestic violence or begging)
- 'UK-other' respondents.

For consistency with previous surveys, we include migrants with complex needs within the complex-needs rather than migrant group. This allows change over time for these groups to be observed, comparing with our surveys in 2015, 2017 and 2019.

For the first time in this series on destitution in the UK, the chapter explores the profile of destitution by ethnicity and by the number of children in a household, and takes a closer look at disability.

National estimates of destitution in 2022

Table 1 presents national estimates of the number of households experiencing destitution over the calendar year 2022, with a breakdown of the number of people involved by adults and children.⁵

Table 1: National estimates of destitution in the UK, 2022

	Households	Adults	Children	Total number of people
Migrants, no complex needs	408,300	857,600	338,200	1,195,800
Complex needs	250,600	318,300	64,300	382,600
UK-other	1,108,000	1,636,900	633,100	2,270,000
Total	1,766,900	2,812,800	1,035,600	3,848,400

Source: 2022 destitution survey (national-annual weighted)

Key messages

- Destitution is no longer a rare occurrence in the UK, with 1.8 million households containing 3.8 million people affected by it over the year in 2022.
- Families with children are significantly affected by destitution, with around one million children affected during 2022.
- Although migrants to the UK are disproportionately affected by destitution, as are people with complex needs, a clear majority of people affected by destitution (59%)⁶ are UK nationals without complex needs.

In 2022, 23% of destitute households were migrants (no complex needs), 14% were people with complex needs⁷ and 63% were UK-other.

The total number of migrants who were destitute in 2022, including those with complex needs, comprised 488,600 households containing 1,318,000 people, of whom 355,900 were children.

Migrants (people born overseas) constituted 20% of heads of households in the UK in 2022,⁸ compared with 27% of destitute migrant households, implying that the risk of destitution for migrants overall (including those with complex needs) is 35% above the average rate (see further below).

People with complex needs as defined here are a very small minority of the adult population, of the order of 0.57% of the working-age population (Bramley et al, 2020), which would imply a relative risk ratio for destitution of around 25 times for this group.

Table 2 shows the key percentage changes in the numbers of households and people destitute since 2019.

Table 2: National estimates of the increase in destitution numbers since 2019, change 2019–22

	Households	Adults	Children	All people
Migrants, no complex needs	95%	130%	155%	136%
Complex needs	33%	20%	194%	34%
UK-other	63%	37%	59%	42%
Total	64%	53%	88%	61%

Source: 2019 and 2022 destitution surveys (national-annual weighted)

Key messages

- There has been an almost two-thirds increase in households facing destitution in three years.
- The number of children facing destitution since 2019 has almost doubled.
- Over the five years between 2017 and 2022, the number of households facing destitution more than doubled, with even higher increases for people overall and for children.

The number of households experiencing destitution at some point in 2022 is estimated to have increased by 64% since 2019, and the number of people overall and children experiencing destitution increased by 61% and 88% respectively. Since the 2019 estimates were 35% above those for 2017, the overall number of households facing destitution has more than doubled over five years (122%), with higher increases for people overall (148%) and for children (186%).

Thus, the figures in Tables 1 and 2 carry the stark message of a large increase overall in levels of destitution in the UK between 2019 and 2022, which followed a previous large increase between 2017 and 2019.

Furthermore, these destitute households include many more children, many more migrants and somewhat more people with complex needs. For the first time in this series of studies on destitution, it is estimated that around a million children experienced destitution over the course of a year (2022), nearly double the number in 2019 (550,000).

The largest percentage increase since 2019 was in destitute migrant households (with no complex needs), which increased by 95%, as compared with rises of 63% and 33% for the UK-other and complex-needs groups respectively. For all migrants (with or without complex needs) the increase was 92%.

The complexity of the research design used in the destitution survey means that these estimates are subject to margins of error in the order of +/-20% for some total numbers and up to 10 percentage points for some percentage rates (see the Technical Report: Bramley and Fitzpatrick, 2023b, Appendix F and Annex F.1). However, our key measures of change from 2019 exceed this margin massively.

Changing forms of destitution

As discussed in Chapter 2, the definition of destitution used in this study is comprised of two elements (see Box 1). People were considered destitute if:

either:

- they had lacked two or more of a basket of six essentials over the previous month, because they could not afford them (the 'material deprivation' criteria)

or:

- their income was so low that they were unable to purchase these essentials for themselves (the 'extremely low income' criteria).

In total, 62% of all of those surveyed in crisis services met the criteria for destitution. Figure 1a shows the breakdown of destitute households in 2022, distinguishing between: those who lacked two or more essentials but had income above the destitution threshold; those whose income was below the threshold but did not lack two or more essentials; and those who experienced both problems. Figure 1b shows the equivalent analysis for 2019.

While all groups experiencing destitution increased in size, there were changes in the composition of destitution.

Key messages

- There was a large increase in the share lacking two or more essentials only.
- There was a reduction in the share both lacking two or more essentials and having a very low income.
- There was a reduction in the share with a very low income only.

Figure 1a: Definitional breakdown of destitute households, 2022

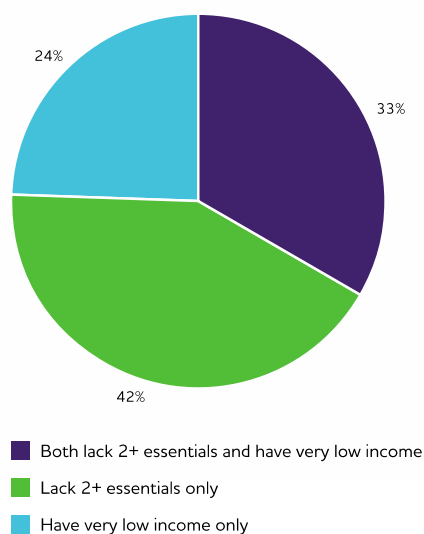
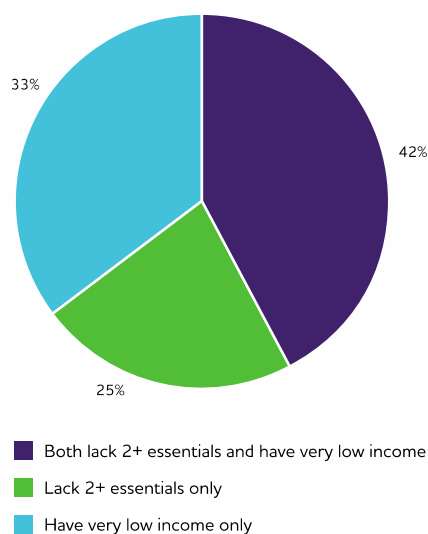


Figure 1b: Definitional breakdown of destitute households, 2019



Note: In the Figures in this report, unrounded data has been plotted, with data labels rounded to the appropriate unit. Percentages rounded in this way may not sum to 100.

Source: 2019 and 2022 destitution surveys (national-annual weighted)

Figure 1a shows that 42% of those we identified as destitute met the deprivation of essentials criterion alone, while 24% met the 'extremely low income' criterion alone. This means that 33% of destitute households met both the extreme material deprivation and (revised) extremely low-income thresholds (see Bramley, 2023).

While two of the slices of the pie chart shrank as percentage shares, they still increased substantially in terms of absolute numbers of households: the income-only deprived group rose by 80,000 households and the group deprived on both criteria rose by 136,000 households, while the group deprived on essentials only rose by a massive 475,000 households.

These patterns make sense in the current context, for two reasons. The first is that the UK Government's Cost of Living Payments may have contributed to the lowered proportions of destitute households with very low incomes.⁹ Second, the steep rise in the cost of living (particularly energy and food) has put more essentials out of reach for people on low incomes and so we see an increase in levels of deprivation in this regard (see also Earwaker and Johnson-Hunter, 2023).

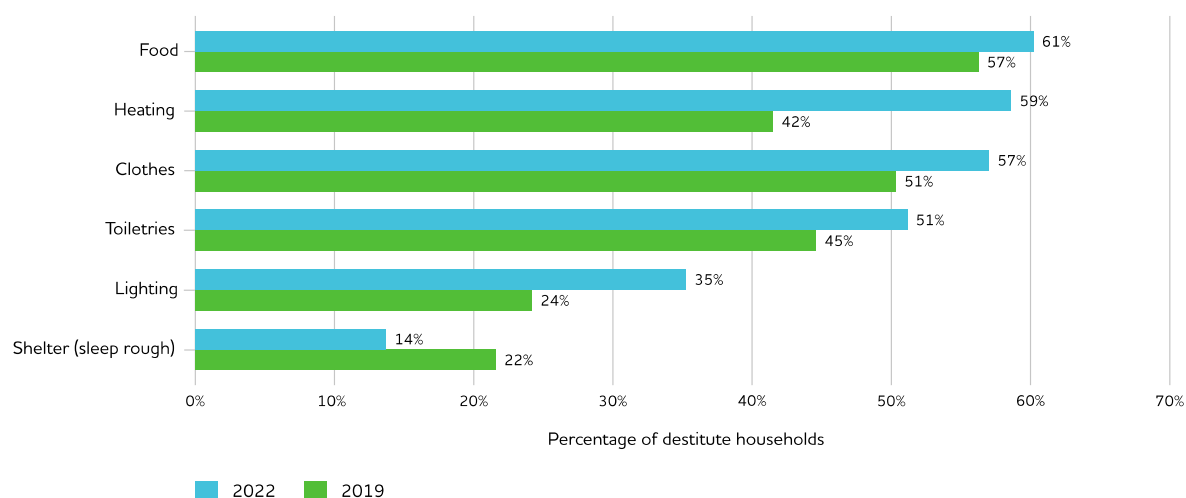
Lacking essentials

Figure 2 goes into more detail on which of the six essentials destitute households lacked in 2022 and compares this to 2019.

Key messages

- Food remained the greatest lack in 2022 and had increased since 2019.
- The greatest increase in 2022 was in heating, with a lack of lighting also increasing sharply.
- The only proportionate decrease was in rough sleeping – this is because of a much smaller rise in the numbers affected than for the other essentials rather than an absolute reduction in numbers.

Figure 2: Essentials lacked in the preceding month by destitute households, 2022 and 2019



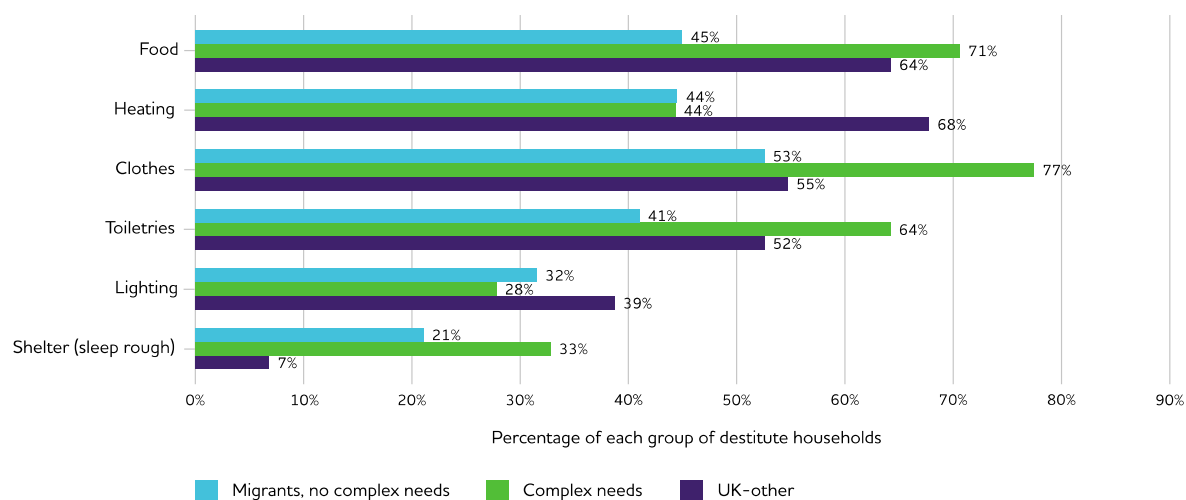
Source: 2019 and 2022 destitution surveys (national-annual weighted)

As in previous studies, food was the most common lack in 2022. For the first time, however, the second greatest lack was heating, followed by clothes and toiletries, with lighting and shelter the least likely items lacked. Figure 2 also shows the change in essentials lacked between 2019 and 2022. In 2022, there was an increase in the share of every category of essential lack in the period, with the exception of rough sleeping, which reduced. This may reflect the continuing after-effect of the 'Everyone In' and similar policies during the COVID-19 pandemic (see Chapter 1), but it is worth noting that the overall numbers affected did not decline.

In all, 86% of destitute households lacked one or more of the six essentials, 76% lacked two or more and 37% lacked four or more.

Figure 3 looks at the deprivations that the three main analytical subgroups experienced.

Figure 3: Lack of key essentials in the previous month reported by the three main subgroups of destitute households, 2022



Source: 2022 destitution survey (national-annual weighted)

Key messages

- As in previous years, the complex-needs group experienced a lack of key essentials more than the other two groups, although not in the case of heating and lighting.
- The UK-other destitute group experienced a lack all of the essentials rather more than the migrant destitute group, except in the case of shelter (rough sleeping), with the most common lacks being heating and food.

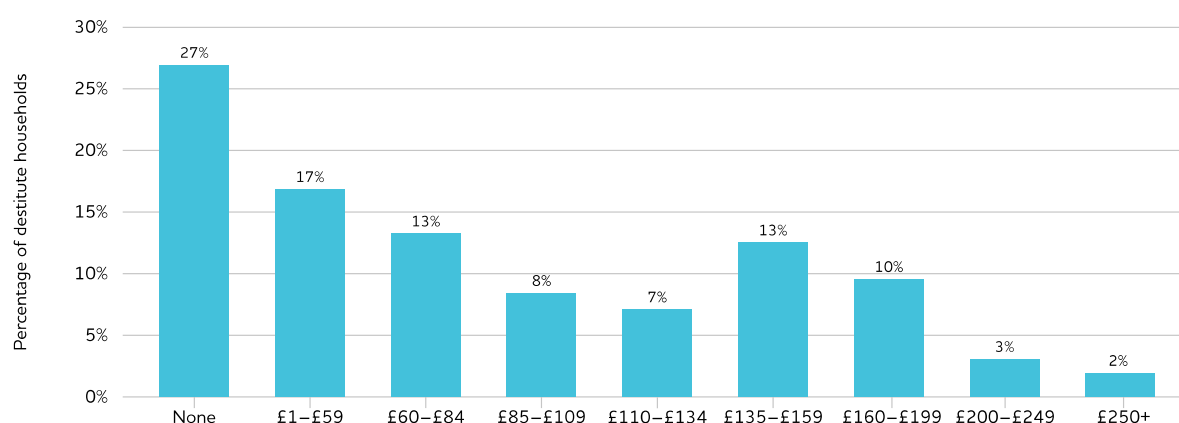
While the complex-needs group still experienced more deprivations in most categories than the other two groups, the difference was rather less than in previous surveys and in 2022 heating and lighting were exceptions. This reflects the fact that most of this group are not in their own accommodation and so are not always having to pay separately for heating and lighting. Of the complex-needs group, 71% had lacked food, 77% had lacked clothes and 33% had slept rough for a period in the previous month.

As with other indicators, the picture of change is one of the UK-other destitution group growing rapidly in size, driven substantially by a lack of heating and lighting, but also food, clothes and toiletries to a significant degree. Thus, the biggest absolute increases in terms of numbers of households affected since 2019 were in the UK-other group, where many more households were lacking heating (+439,000) or food (+328,000).

Income patterns

Figure 4a shows the distribution of destitute households across the income bands used in the 2022 survey.

Figure 4a: Banded weekly income level of destitute households, 2022



Note: Income is weekly after housing costs and other deductions.

Source: 2022 destitution survey (national-annual weighted)

Key messages

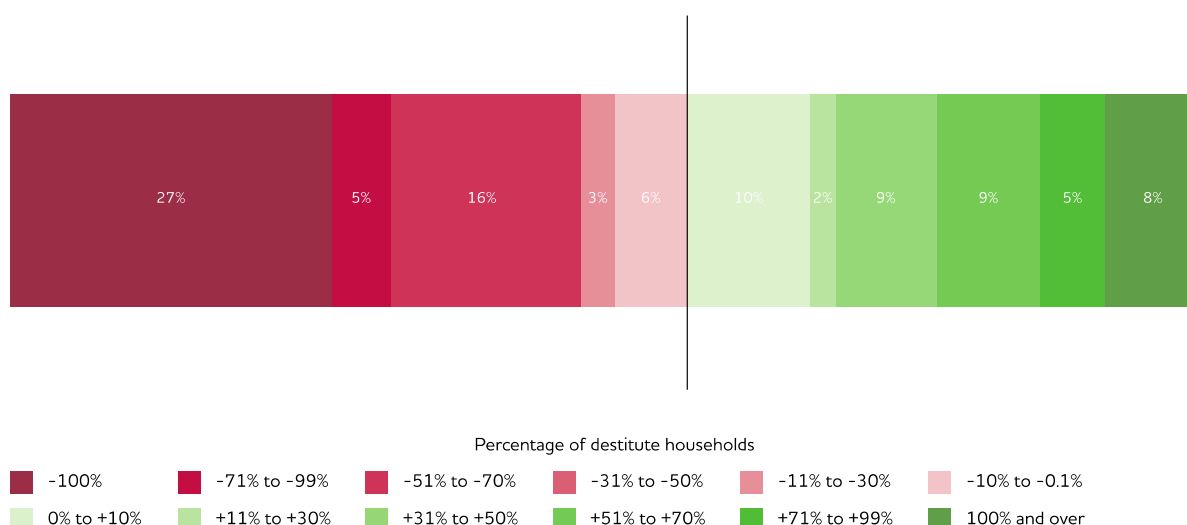
- More than a quarter of destitute households had no income at all.
- More than half had incomes below £85 per week, with around three-quarters below £135 per week.

Figure 1a showed that 57% of the population of destitute service users had incomes below the (revised) 'extremely low income' threshold we set for our secondary destitution criteria (compared with 75% in 2019; see Figure 1b).¹⁰ Figure 4a shows that, in 2022, 27% had no income at all, another 17% had less than £60 per week and 13% had between £60 and £84. At the other end of the scale, most households in the UK (86%) had incomes above £200 per week, but only 5% of destitute households did.

The (in)adequacy of income should, ideally, be assessed allowing for the size and composition of households (as in most official poverty statistics, which use 'equivalised income'). Figure 4b approximates this, by presenting the income position of households relative to the income threshold we have estimated to be

necessary to be just on the margin of destitution (Bramley, 2023). It plots the approximate proportion of destitute households in percentage bandings below or above that threshold from our survey in 2022.

Figure 4b: Relative income position of households, 2022 (percentage bandings below or above the destitution threshold)



Source: 2022 destitution survey (national-annual weighted)

Key message

- Two in five destitute households had less than half the income threshold for destitution, with more than a quarter having no income at all.

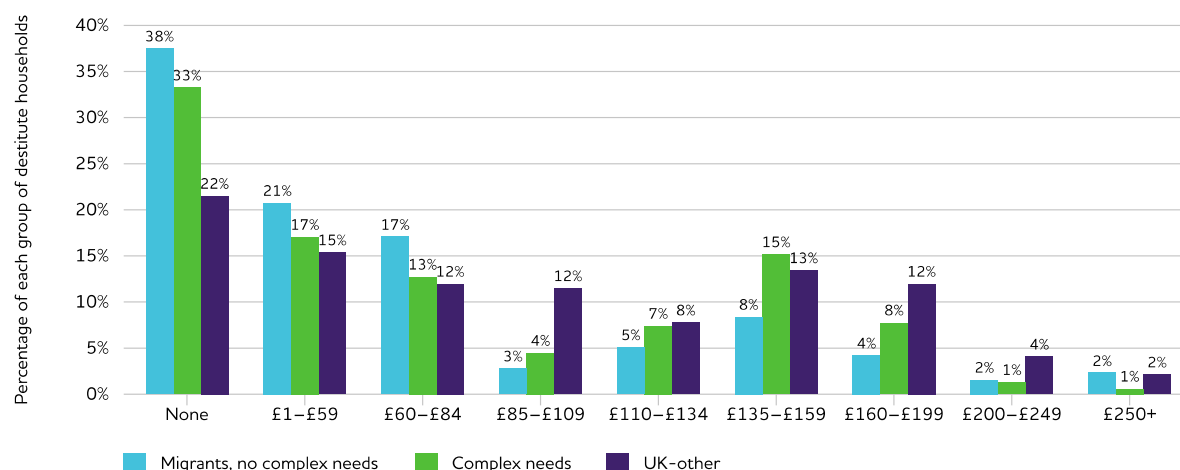
Figure 4b shows that destitute households had widely varying incomes relative to the destitution threshold, including 27% with no income (100% below the threshold) and quite a lot more than 50% below the threshold, with only a moderate share just below the threshold. On the positive side of the threshold, 10% were only just above the threshold and another around 10% were in the range up to 50% above, with 22% more than 50% above but only 8% with more than double the threshold. The fact that a significant proportion were in the positive zone on relative incomes shows that it is still possible to experience the most basic material deprivations even at those income levels.

Turning now to consider the income levels of our three analytical groups, Figure 5a shows the income distributions against the income bands used in the survey in 2022.

Key messages

- Migrants (without complex needs) had the greatest concentration in the no and very-low income bands.
- UK-other destitute households were somewhat less prevalent in the no and lowest income bands and slightly more represented in the somewhat higher bands used (which are still very low relative to typical household incomes in 2022).

Figure 5a: Income levels reported by the three main subgroups of destitute households, 2022

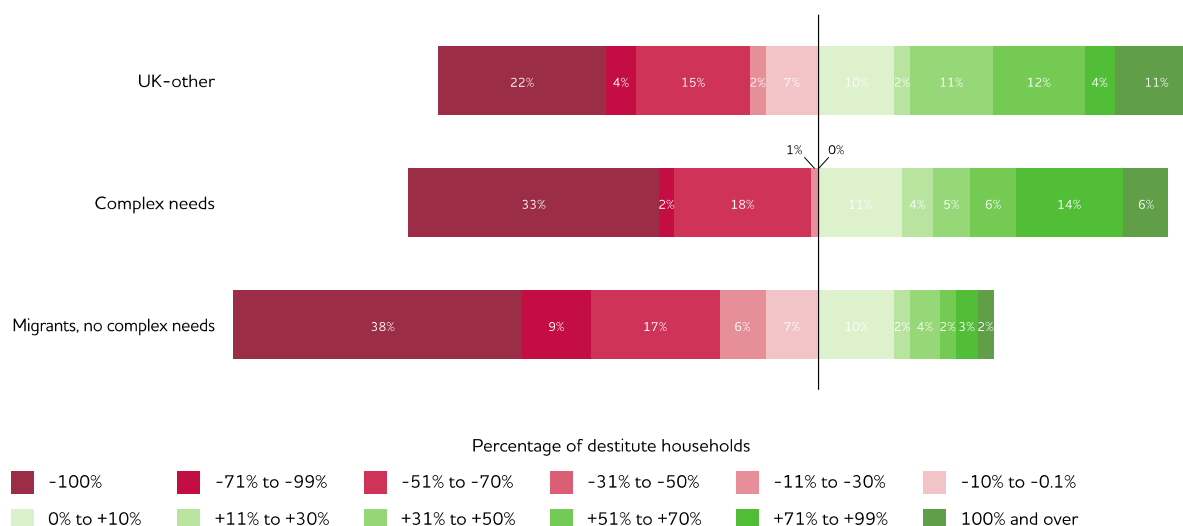


Note: Income is weekly after housing costs and other deductions.

Source: 2022 destitution survey (national-annual weighted)

In all, 38% of destitute migrant households (no complex needs) had no income at all, with 59% having an income of less than £60 per week (after housing costs were taken into account). The findings are hardly better for the complex-needs group: 33% had no income, and 50% had less than £60 per week. The UK-other group was somewhat less concentrated at this very bottom end of the income spectrum, but still 37% had an income of less than £60 per week. As with Figure 4b above, Figure 5b shows these income levels adjusted for household composition, expressed in percentage bands above or below the relevant threshold based on household composition.

Figure 5b: Relative income position of the three main analytical subgroups of households, 2022 (percentage bandings below or above the destitution threshold)



Source: 2022 destitution survey (national-annual weighted)

Key messages

- All three groups had a concentration in the ‘-100%’ group, with no income, but this was much more pronounced for both migrant and complex-needs groups.
- All three groups were somewhat clustered just above the threshold, and also the band 51% to 70% below that.
- Migrants (with no complex needs) were strikingly overrepresented in bands that fell significantly below the threshold level, compared with the other two groups, while having few cases above the threshold level.

The migrant group (with no complex needs) clearly had the lowest incomes, including the most with no income at all, and this is clearly related to the fact that many of them are not eligible for social security benefits. The complex-needs and UK-other groups were also generally on an extremely low income relative to their household size, but most do have access to at least some social security benefits (see below).

The profile of people affected by destitution

In this section we look in more detail at the sociodemographic profile of households affected by destitution. For each aspect we compare the destitute population with national household population benchmarks, where appropriate, both overall and for the most comparable group of households in ‘very deep’ poverty (those with incomes below 40% of the median, AHC). This benchmark draws particularly on the UK Households Below Average Income (2021–22) data (Department for Work and Pensions, 2023).

Economic and benefit status

Key messages

- One in ten destitute respondents were in paid work.
- Three-quarters were in receipt of social security benefits.

Relatively few (11%) of the destitute population were in paid work (including informal, part-time or cash-in-hand work), compared with two-fifths (42%) of households in very deep poverty and nearly two-thirds (63%) of all households¹¹ having at least one person working full or part time (Households Below Average Income, 2021–22). In total, 72% of all destitute respondents in 2022 reported being in receipt of social security benefits, very similar to the 73% in 2019.

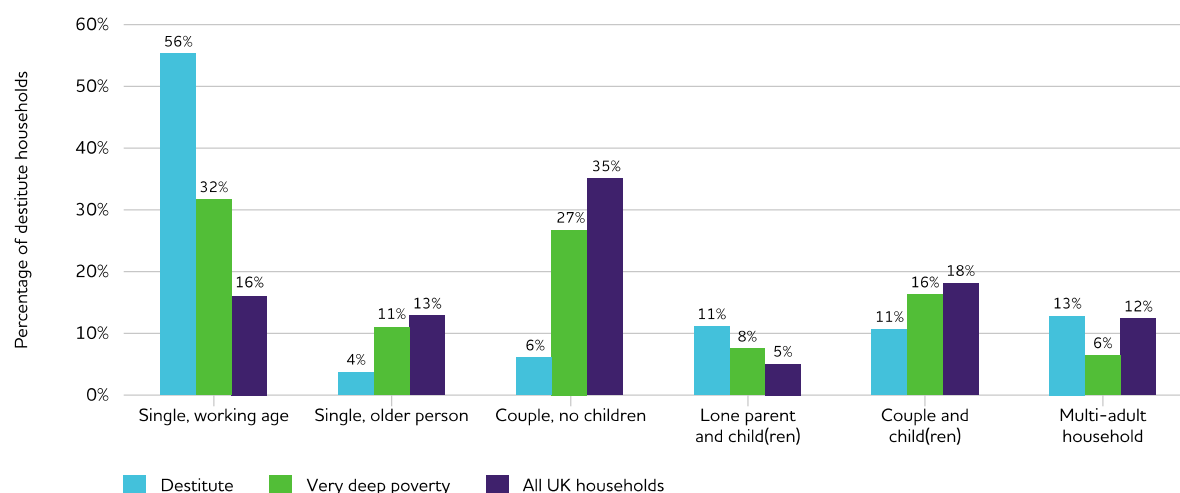
The major development in the welfare benefits system affecting working-age people in recent years has been the rolling out of Universal Credit (UC), and we asked questions in the survey about whether people had applied for and received UC. More than half of destitute survey respondents reported receiving income from UC (56%), and another 8% had applied for it (with varying outcomes).

Around 8% of those answering that they received UC also reported receiving no money from benefits in the previous month (which may mean that they were still in the process of applying for it, subject to the five-week waiting period, subject to a sanction or assessed as ineligible for payment). We consider sources of income further below.

Household type

Figure 6a looks at the household-type composition of the destitute population.

Figure 6a: Household type of destitute households, those in very deep poverty and all UK households, 2022



Notes: This household-type classification in the 2022 destitution data includes people in hostels or sleeping rough, who are nearly all classified as single. People living with relatives or friends, as well as larger households that are not included in the first five categories, are classified as multi-adult households (which might include some children as well). In this and some of the following Figures we compare data with two benchmarks: all UK households and households whose equivalised income AHC is below 40% of the median (the latter is referred to in the text as 'very deep poverty').

Sources: 2022 destitution survey (national-annual weighted); Households Below Average Income (UK, 2021–22)

Key messages

- The profile of destitute households was overwhelmingly skewed to the single working-age demographic.
- Other household types with higher shares in the destitute category than in the comparator 'very deep poverty' category were lone-parent families with children and multi-adult households.

Single working-age adults were **3.5 times** more likely to experience destitution compared with their share in the UK population (constituting 56% of destitute households versus 16% of the UK population). This group were also twice as likely to experience very deep poverty compared with their share in the UK population (32% versus 16%). Lone parents with children were around **twice as likely** to experience destitution compared with their share in the UK population (11% versus 5%).

Since 2019, there has been an increase in the share of the (now much larger) destitute population living in lone-parent households and in couple-family households, while multi-adult households have declined in both share and absolute numbers. The largest increase in absolute terms is in single working-age households, up by 436,000 since 2019.

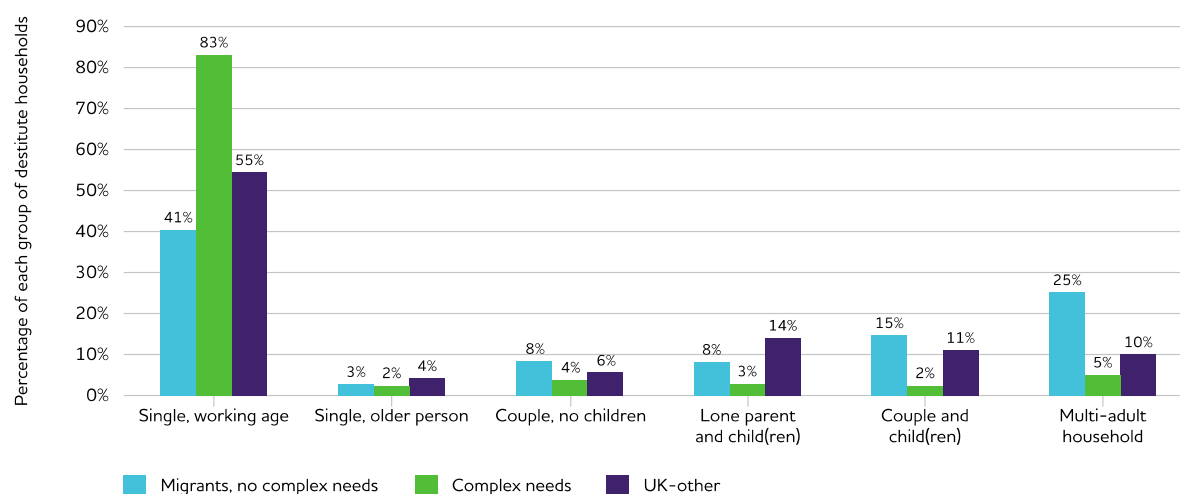
In terms of gender, male single households are the most common and have increased a lot in absolute numbers (from 317,000 in 2019 to 580,000 in 2022), with female single households growing rather less (from 232,000 to 337,000). On the other hand, the vast majority of lone parents are female and their number grew strongly too (from 65,000 in 2019 to 191,000 in 2022).

Figure 6b examines the household composition for our three analytical subgroups.

Key message

- There was a strong contrast between the complex-needs group, almost all of whom were single working-age households, and the other two groups, which contained somewhat more of a spread across other household types.

Figure 6b: Household composition of destitute households by the three analytical subgroups, 2022



Source: 2022 destitution survey (national-annual weighted)

The overwhelming majority of the complex-needs group were single working-age adults (83%), with relatively few living in any other household type. The migrant and UK-other groups were more similar, with single-person households still the biggest group, but with some more representation of other types of household. Migrants were somewhat more likely than the UK-other group to be living as part of a couple, in couple families or multi-adult households, while those in the UK-other group were more likely than migrants to be single adults or lone parents with children.

The large overall increase since 2019 in male single households, and in female lone-parent households, is heavily concentrated in the UK-other category.

Number of children

There is a wider concern currently that larger families (with three-plus children) are suffering disproportionate risks of poverty in general and deeper forms of poverty (Schmuecker et al, 2022; Brewer et al, 2023). We examine the destitution survey data in Figures 7a to 7c to see what evidence this may yield on this issue.

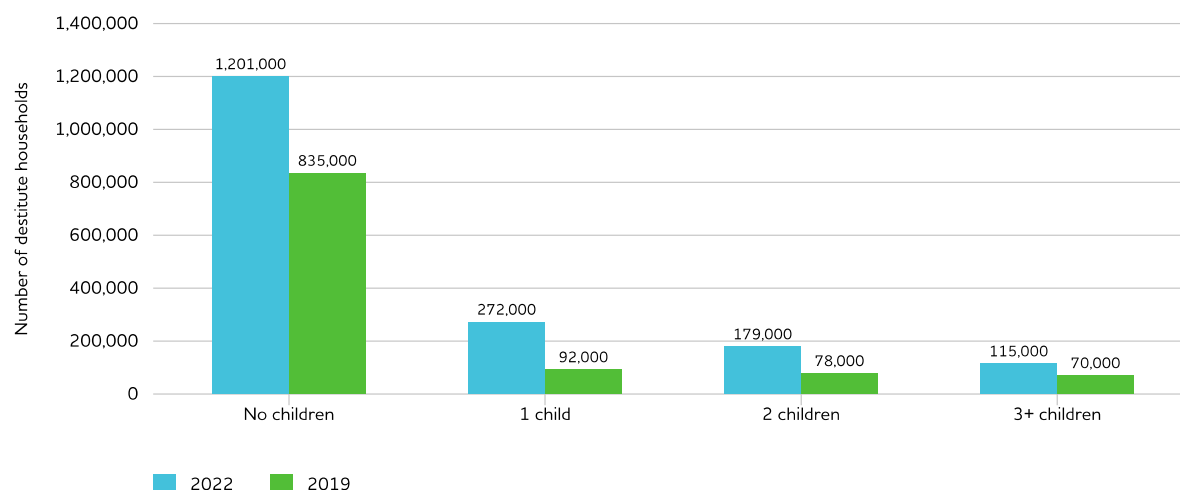
Figure 7a looks at the changing number of households in the destitute population between 2019 and 2022, broken down by number of children.

Key message

- There have been sharp increases in the number and proportion of destitute households with children since 2019.

While there were large increases in all the categories of household shown in Figure 7a, the highest percentage increases were in one-child households (up by 195%, or 180,000 in absolute terms), followed by two-child households (up by 128%, or 100,000 households, or 200,000 more children), with households with three or more children up by 64% (an extra 45,000 households, but at least 150,000 more children). Nevertheless, the share of destitute families with three-plus children was higher at 20% than the share of families with three-plus children in the overall UK population (15%) (Office for National Statistics, 2023a).

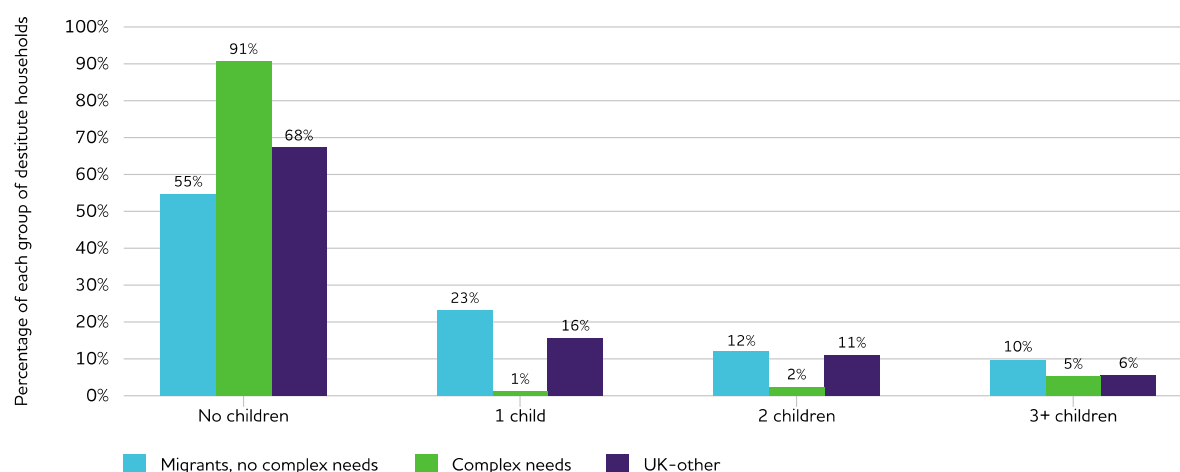
Figure 7a: Destitute households by number of children, 2022 and 2019 (number)



Source: 2019 and 2022 destitution surveys (national-annual weighted)

Figure 7b looks at the breakdown in terms of the numbers of children in destitute households across the three analytical subgroups.

Figure 7b: Destitute households by number of children by the three analytical subgroups, 2022



Source: 2022 destitution survey (national-annual weighted)

Key messages

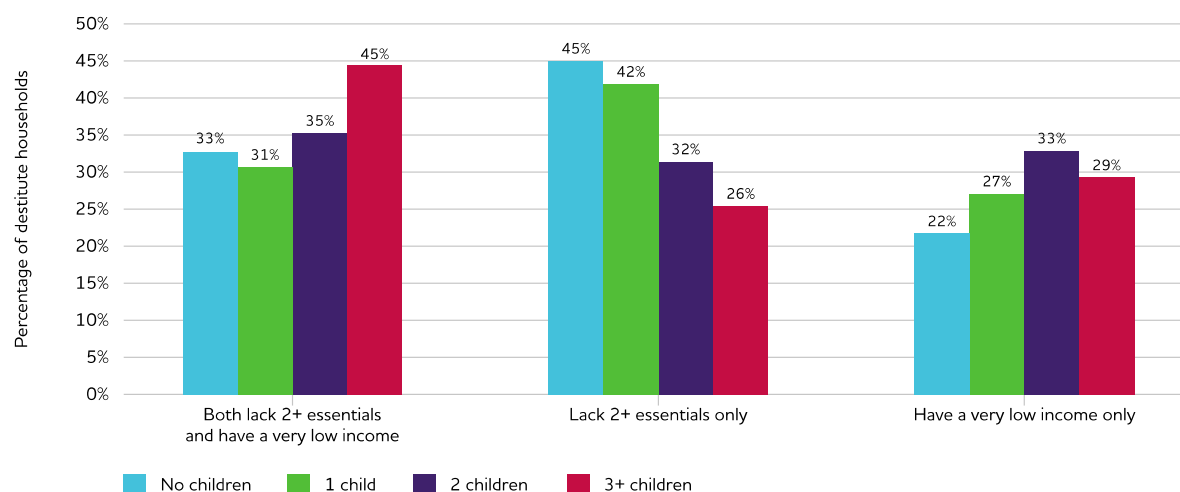
- Complex-need households with children were relatively rare in 2022, but there was a concerning emergence of a significant number with three-plus children.
- Destitute migrant households were increasingly likely to have children, to a greater extent than UK-other households.

Figure 7b shows that complex-need households contained children relatively rarely, although 5% of such households actually had three or more children in 2022, a sharp increase on 2019. Given the particular vulnerability of children in these households, this is a matter of some concern.

Migrant households were more likely than UK-other households to have one or three-plus children, with a similar proportion having two children. Fully 45% of destitute migrant households in 2022 had children, compared with 32% of UK-other households.

Figure 7c delves a little deeper into the destitution profile of households with different numbers of children, distinguishing those lacking essentials, those with a very low income and those with both defining factors for destitution.

Figure 7c: Number of children in destitute households by whether lacking 2+ essentials, on a very low income or both, 2022



Source: 2022 destitution survey (national-annual weighted)

Key message

- Destitute households with three-plus children were more likely to be in the group with both a very low income and lacking essentials.

Although, as noted above, there has not been a disproportionate growth in the number of destitute families with three or more children, there are aspects of their situation that give rise to additional concerns. These include the increasing reach of benefit restrictions – the ‘two-child limit’ and benefit cap (see Chapter 5) – as well as the association of three-plus children with households that are vulnerable owing to their migration status.

Age group

We now consider the age of respondents experiencing destitution, starting again with a comparison with wider benchmarks for 2022, in Figure 8a.

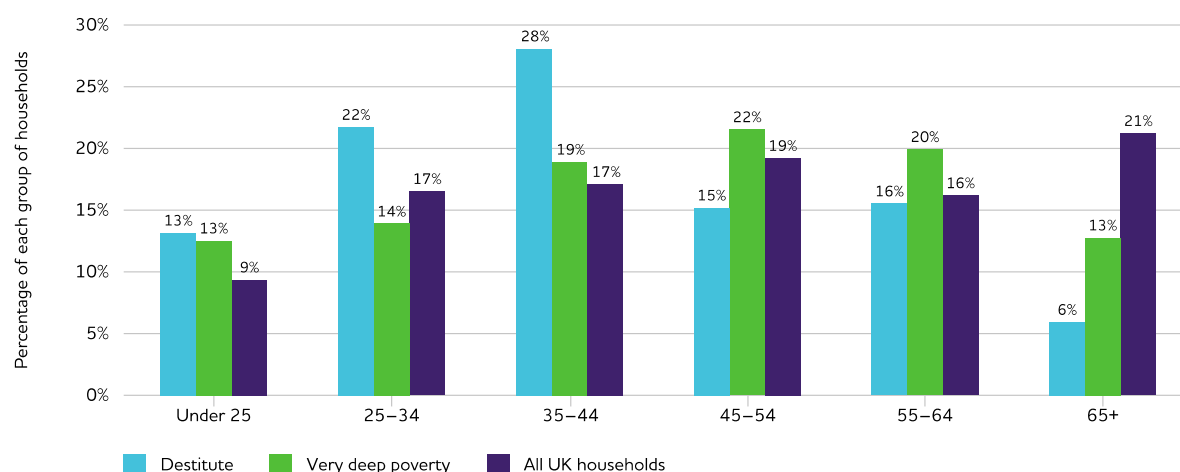
Key message

- The most common age ranges for heads of destitute households were 35–44 and 25–34, with a relatively low share of those in the 65 and over age group.

Figure 8a shows that the destitute population was younger than the general population. The largest numbers of destitute heads of household were to be found in the 35–44 age group, but 25–34 year olds and the under-25s also faced disproportionate risks. However, the overall age profile of the destitute population has become somewhat older since 2019.

The largest numerical growth since 2019 has been in the 35–44 age group (up 262,000), with less growth in the young and middle years. The destitute 65 and over age group has grown rapidly (by 254%) from a low base in 2019, but is still a relatively small part of the total destitute population (6% as compared with 21% of the general population).

Figure 8a: Broad age groups of heads of destitute households, households in very deep poverty and all UK households, 2022

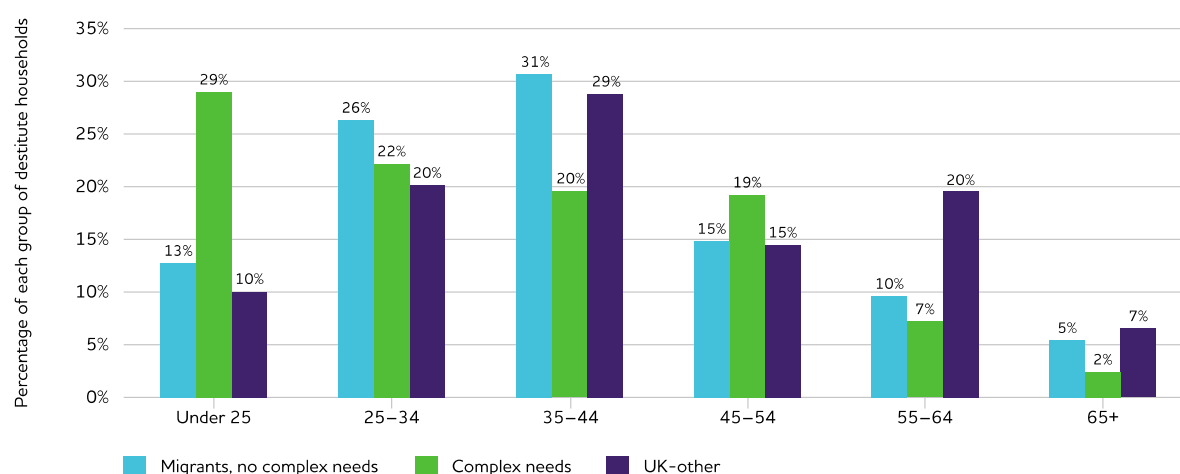


Note: 'Very deep poverty' is measured as being below 40% of median equivalised income AHC.

Sources: 2022 destitution survey (national-annual weighted); Households Below Average Income (UK, 2021-22)

The analysis of destitute households by age group is continued in Figure 8b, where this is shown for the three analytical subgroups.

Figure 8b: Broad age groups of destitute respondents by the three main subgroups of destitute households, 2022



Source: 2022 destitution survey (national-annual weighted)

Key messages

- The complex-needs group had notably more under-25 respondents than the two other groups, while having relatively few aged 55 or over.
- The migrant group was somewhat younger than the UK-other group.

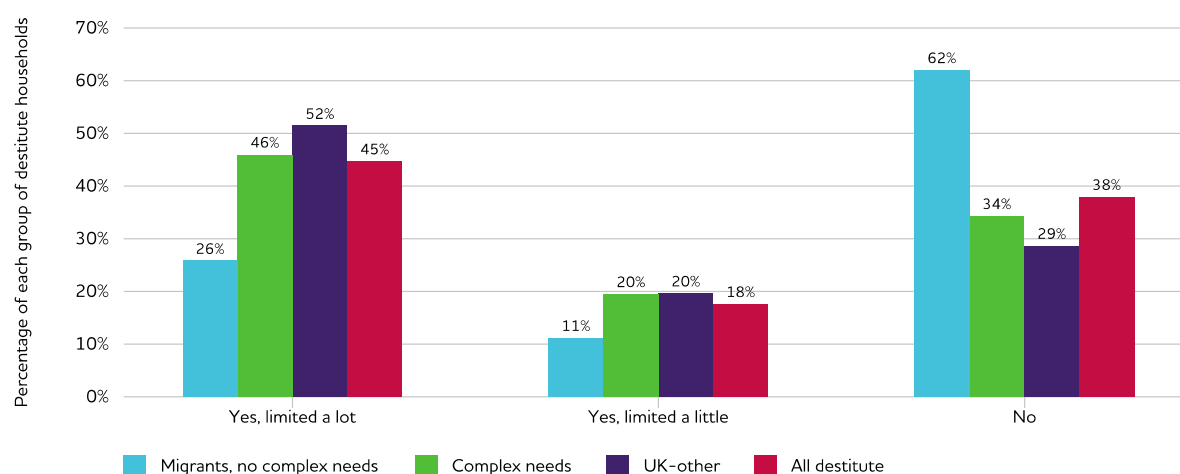
As compared with 2019, it seems that the complex-needs group is getting younger, the UK-other group is getting older and migrants are growing most in the early to middle adult years. Migrant numbers have grown strongly in the 25-44 age range since 2019 (from 78,000 to 218,000), while for complex needs the growth has been mainly in the under-25 age group (from 34,000 to 69,000). UK-other numbers have grown most in absolute terms in the age ranges 35-44 (from 105,000 to 285,000) and 55-64 (from 95,000 to 195,000), but in percentage terms the sharpest growth has been in the 65-plus age group (up nearly 300% to 65,000).

Disability

In 2019, a standard question on disability was introduced, which asked about conditions that limit people's daily activities 'a lot' or 'a little'.

More than half of destitute respondents reported such a limiting illness or disability in 2019, and this proportion had risen to almost two-thirds by 2022 (62%). There was a pronounced gender dimension apparent in 2022, with men substantially more likely to report a disability than women (72% versus 54%). As Figure 9 demonstrates, there was an even stronger pattern of association between disability and our three analytical subgroups.

Figure 9: Limiting health conditions or disabilities by the three main subgroups of destitute respondents and overall, 2022



Source: 2022 destitution survey (national-annual weighted)

Key messages

- Almost three-quarters of the UK-other group, and two-thirds of the complex-needs group, reported having a disability.
- The migrant group were much less likely to report a disability than the other two groups.

Three-quarters (72%) of the UK-other group reported having a disability, including 52% who said that they had a condition that limited their activities a lot, and a further 20% who reported that their activities were limited a little. The proportions were almost as high for the complex-needs group, 66% of whom reported having a disability, including 46% who said that it limited their activities a lot. The migrant group (no complex needs) were much less likely to report limiting health conditions and disabilities: only just over a third (37%) did so.

Life-limiting health conditions and disabilities increased in severity for the complex-needs group over the three years from 2019 to 2022 (46% were limited a lot in 2022 versus 34% in 2019). However, the biggest change was for the UK-other group, with the share of this group reporting health conditions that limited their activities a lot rising from 36% in 2019 to 52% in 2022, and an absolute increase of 273,000 in the number reporting being limited a lot.

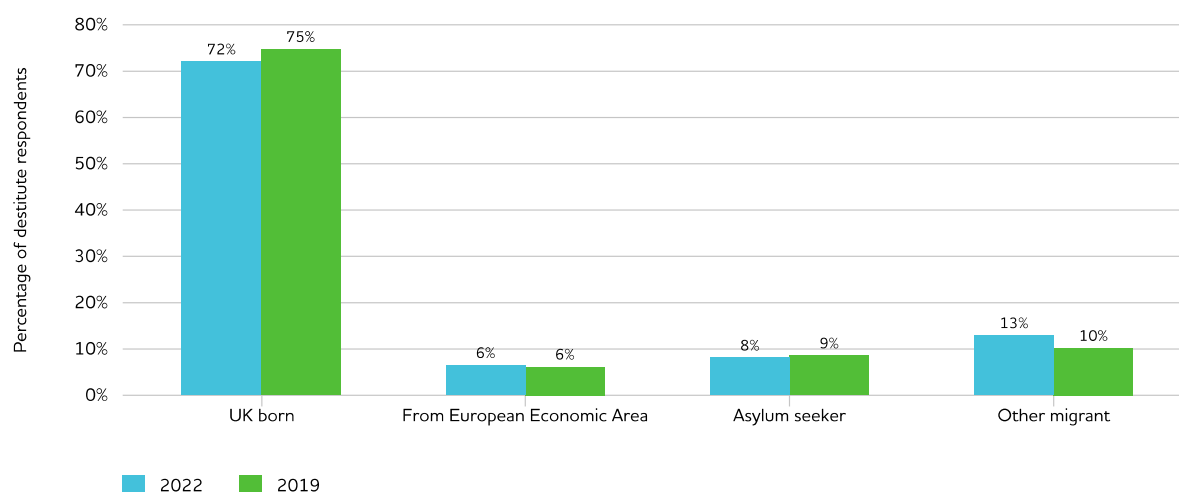
The best recent benchmark for these measures is the 2021 Census (England and Wales only), which showed that 17.7% (9.8 million) of working-age adults reported limiting conditions, with 7.5% limited a lot and 10% limited a little (Office for National Statistics, 2023b). This indicates that for the destitute groups the incidence of being limited a lot is between 3.5 (migrants with no complex needs), 6 (complex needs) and 7 (UK-other) times that of the relevant population benchmark. Of course, these limiting conditions and disabilities may be either or both a cause and a consequence of destitution, as is further illustrated in later chapters.

Migration and asylum

While we define migrants broadly to include anyone born outside the UK, the groups at higher risk of destitution tend to be those who have arrived relatively recently. In recent years this has included people born in the European Economic Area (EEA), people who have claimed asylum in the UK and 'other' migrants (including non-EEA migrants and those who are undocumented). In this subsection we therefore look first at the overall breakdown of the destitute population in terms of these groups, before taking a closer look at the asylum group.

Figure 10 presents a simple profile of destitute households in 2019 and 2022 in terms of these key categories.

Figure 10: Summary of the migration profile of all destitute respondents, 2022 and 2019



Source: 2019 and 2022 destitution surveys (national-annual weighted)

Key messages

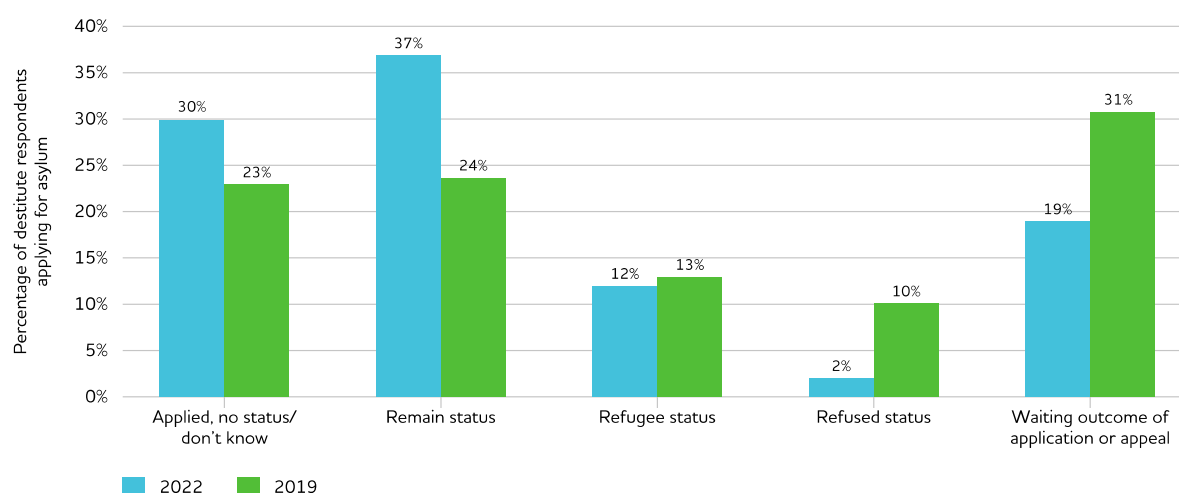
- In both 2019 and 2022, the majority (around three-quarters) of people who were destitute were born in the UK.
- While the proportions were broadly similar in the two years, there are indications of an increase in the migrant share overall and of the size of the 'other migrant' group relative to both EEA and asylum cases.

Figure 10 shows that more than a quarter of destitute respondents in 2022 (27%) were migrants to the UK, but still the great majority of heads of destitute households in the UK in 2022 (72%) were born in the UK. This proportion has been fairly consistent throughout the *Destitution in the UK* series. The proportion from the EEA remains steady (although that reflects an increasing number) – while net migration from the EEA has fallen greatly since Brexit, the transition period has also passed and some EEA-born people have experienced difficulties in negotiating the process of gaining 'settled' status and thereby gaining fuller access to UK welfare, housing and other services (Bramley et al, 2021).

The share of asylum cases in the destitute population has fallen slightly, but the absolute number who are destitute has still increased, and stands at around 150,000. Meanwhile, the 'other migrant' group has seen an increasing share within the destitute population, with a total of 230,000 households in 2022. This has been the largest driver of the strong growth in migrant destitution identified at the beginning of this chapter.

Turning to the asylum group specifically, we can review the changing pattern of stage or status in the asylum process, as shown in Figure 11.

Figure 11: Status categories of destitute respondents who had applied for asylum, 2022 and 2019



Source: 2019 and 2022 destitution surveys (national-annual weighted)

Key messages

- In 2022, the most common status category for destitute respondents who had applied for asylum was leave to remain, with 37% of asylum seekers reporting this.
- Looking across categories, up to 49% were waiting for a decision and/or uncertain of their position.

There has been some increase in the share of asylum cases where we do not know the status because the respondent said they had applied for asylum but did not fill in the following question on 'current status' or responded to the category 'not sure' (see the survey questionnaire in Appendix 4). We suspect that most of these respondents are waiting for their case to be resolved, which puts them in a similar position to those awaiting the outcome of their application or an appeal. If we combine these two categories, it appears that up to 49% in 2022, and 54% in 2019, were waiting for a decision and/or uncertain of their position (see also NACCOM, 2023).

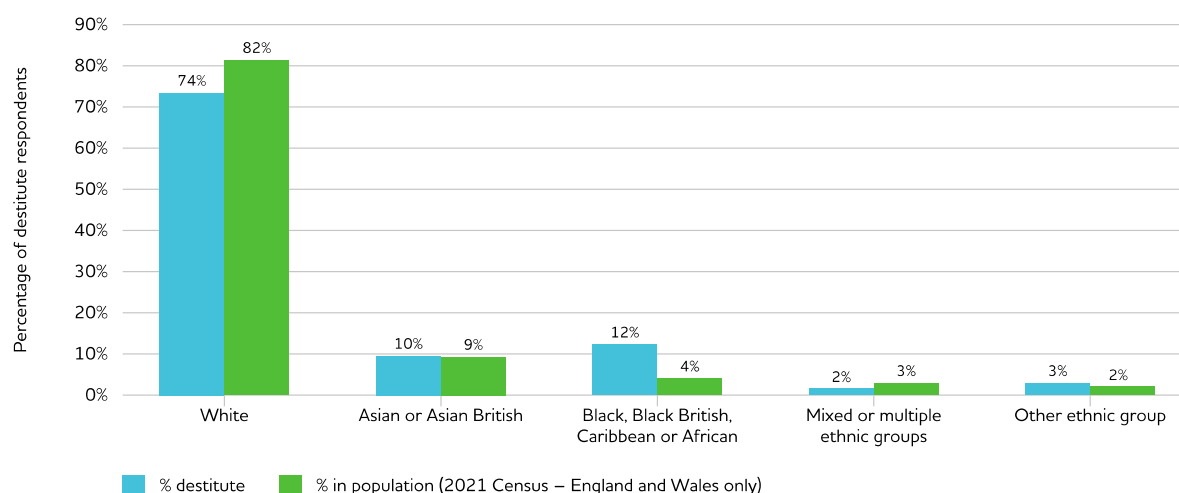
There seems to have been a substantial increase in the proportion who have a leave-to-remain status. The proportion with a 'refused' status has dropped from 10% to 2%, which in part may reflect a backlog in decision-making. The recent passage of the controversial Illegal Migration Act 2023 may lead to further changes in these patterns.

Looking at all migrants destitute in 2022, the largest region of origin was South Asia (28%), followed by Old EU (countries that were members of the EU before 2004) (17%) and sub-Saharan Africa (also 17%). Next in importance came the Middle East and North Africa (12%), followed by New EU (countries that joined the EU in 2004 or later) (11%) and then the former USSR/other Eastern Europe (7%, possibly boosted by the Ukraine conflict). Smaller numbers came from North America and Australia (4%), South East and East Asia (1.5%), the Caribbean (1.4%), Latin America (1.3%) or other countries (0.4%). Some of these numbers have changed sharply since 2019, with big rises in shares from South Asia, Old EU, the former USSR and sub-Saharan Africa, and falls in shares from the Middle East/North Africa and Latin America. Also, the proportion of respondents unwilling to answer this question has risen sharply.

Ethnicity

The next demographic characteristic considered is ethnicity. Since this involves a question newly added to the destitution survey in 2022, we are not able to report trends in this factor since 2019. Figure 12a compares the ethnic profile of destitute respondents to the population of England and Wales.

Figure 12a: Ethnicity of destitute respondents compared with the national population (England and Wales), 2022



Note: Census data is for England and Wales only.

Sources: 2022 destitution survey (national-annual weighted), excluding cases with missing ethnicity information; 'Population of England and Wales' (GOV.UK, 2022)

Key messages

- Black, Black British, Caribbean or African destitute households were three times more likely to be destitute than their population share in England and Wales.
- White destitute households were less likely to be destitute than their population share in England and Wales.

The startling statistic that Black, Black British, Caribbean or African destitute households were three times more likely to be destitute than their population share in England and Wales is a stand-out finding of this study (see Bramley et al, 2022, for a very similar finding on homelessness).

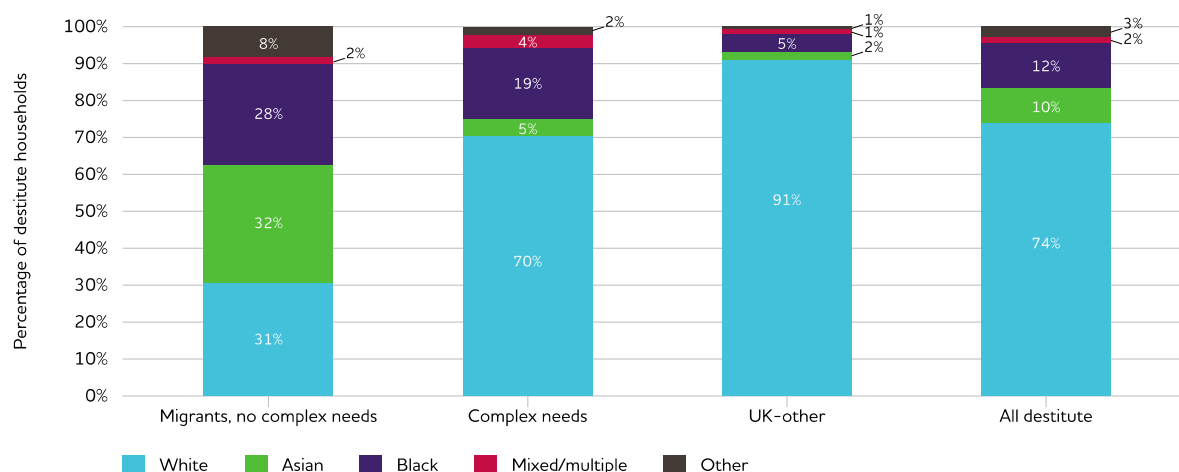
The ethnic breakdown of our three main analytical subgroups is as set out in Figure 12b.

Key messages

- Most migrant destitute households (no complex needs) were from minority ethnic groups, with the larger share from Asian followed by Black groups.
- A fifth of destitute respondents with complex needs were Black, which is nearly five times their general population share in England and Wales.

The UK-other group was overwhelmingly White. In addition to the large shares of Asian and Black respondents among the migrant destitute group, there was a significant proportion (8%) with 'other' ethnicity, which tends to reflect migrant flows from the Middle East and North African regions. The disproportionately high share of Black respondents with complex needs also reflects recent findings on homelessness (Bramley et al, 2022).

Figure 12b: Ethnic composition of destitute households by the main analytical subgroups and overall, 2022

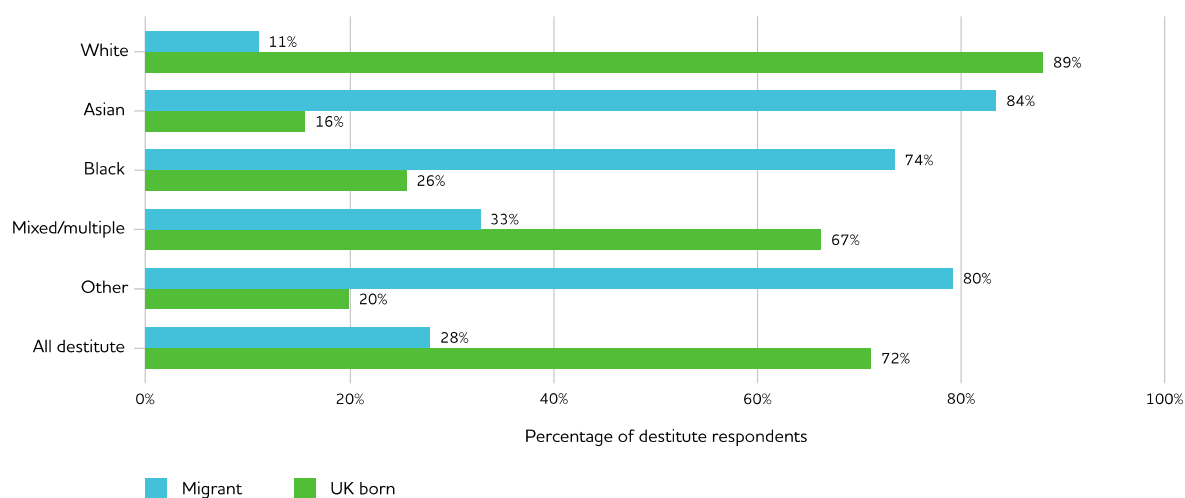


Note: As noted earlier, percentage labels may not sum to 100 due to rounding.

Source: 2022 destitution survey (national-annual weighted), excluding cases where an ethnicity response was missing

There were strong links between ethnicity and migration background, as shown also in Figure 12c.¹² While 72% of the destitute population as a whole were born in the UK, there were profound differences between ethnic groups.

Figure 12c: Destitute respondents by ethnicity and migrant status, 2022



Source: 2022 destitution survey (national-annual weighted), excluding cases where an ethnicity response was missing

Key messages

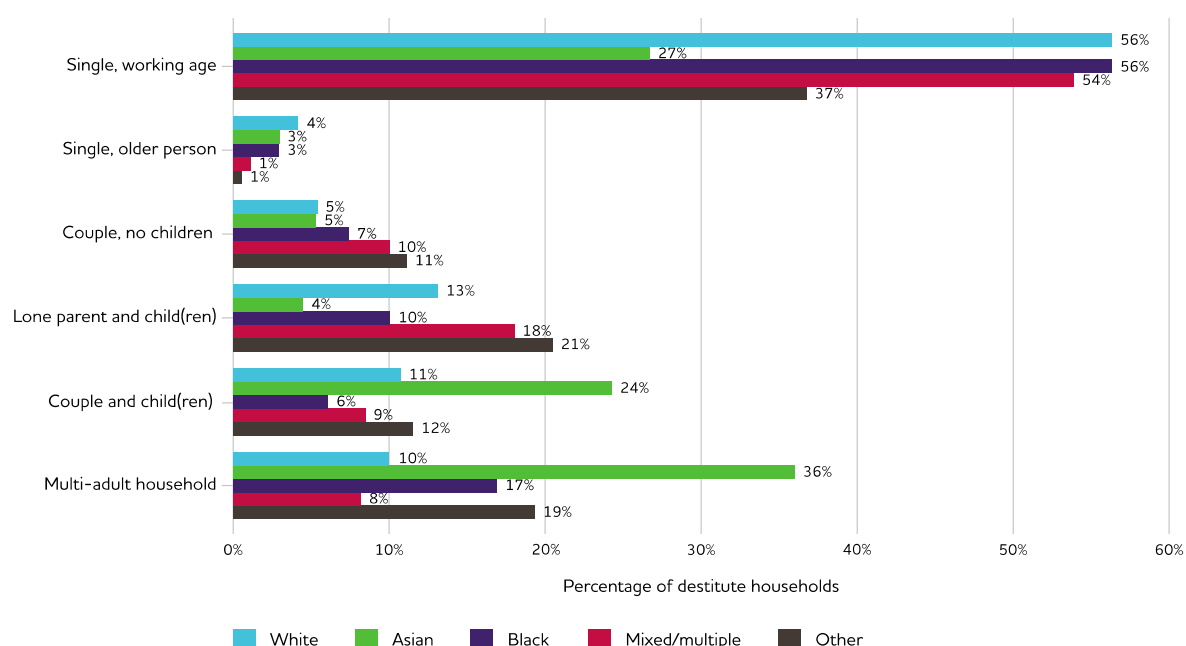
- For White and mixed/multiple ethnic groups experiencing destitution, a clear and large majority were born in the UK.
- For Asian, Black and 'other' ethnic group respondents in destitution, a clear and large majority were born overseas.

As can be seen in Figure 12c, while 89% of White respondents and 67% of respondents with mixed/multiple ethnicities were born in the UK, this was true of only 16% of Asian respondents, 26% of Black respondents and 20% of respondents with 'other' ethnicities.

Comparing these findings to analysis based on the 2021 Labour Force Survey, the proportion of the White and 'other' destitute population born overseas matched that in the overall and/or working-age populations. For the remaining ethnic groups, the proportion born overseas in the destitute population was higher than the share in the overall or working-age populations, implying that being a migrant is a risk factor over and above ethnicity. This seems to be the case the most for the Asian group, where the difference was 20–30 percentage points (that is, the 84% in Figure 12c compared with 53% in the overall Asian population and 64% in the Asian population of working age).

We consider the housing and living arrangements of the whole destitute population below, including via the lens of ethnicity. But here we highlight that the household composition discussed earlier also varies substantially by ethnicity (see Figure 13).

Figure 13: Household composition by ethnicity of destitute households, 2022



Source: 2022 destitution survey (national-annual weighted), excluding cases where an ethnicity response was missing

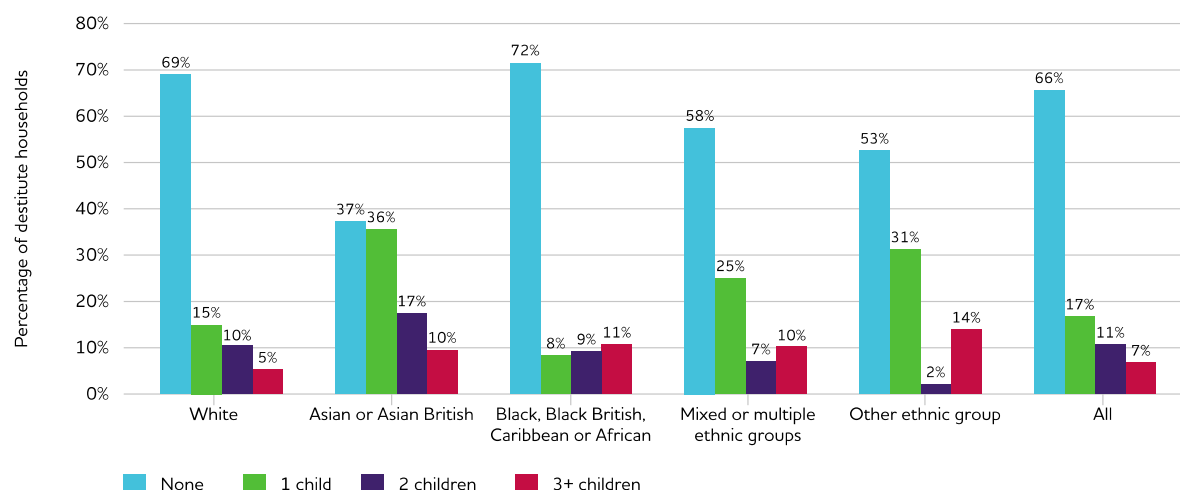
Key messages

- White, Black and mixed/multiple destitute ethnic groups were most likely to be single.
- The Asian destitute group was most likely to be in a multi-adult households or be a couple with children.

As Figure 13 indicates, White, Black and mixed/multiple ethnicity households had a broadly similar distribution of household structures, with more than half living as single people. The Asian group had a different pattern, being least likely to be in a lone-parent household (4%) or single (27%), and most likely to be part of a couple with children (24%) or a multi-adult household (36%).

The number of children living in destitute households also varied substantially by ethnicity, as shown in Figure 14, and migration status.

Figure 14: Number of children by ethnicity of destitute households, 2022



Source: 2022 destitution survey (national-annual weighted), excluding cases where an ethnicity response was missing

Key messages

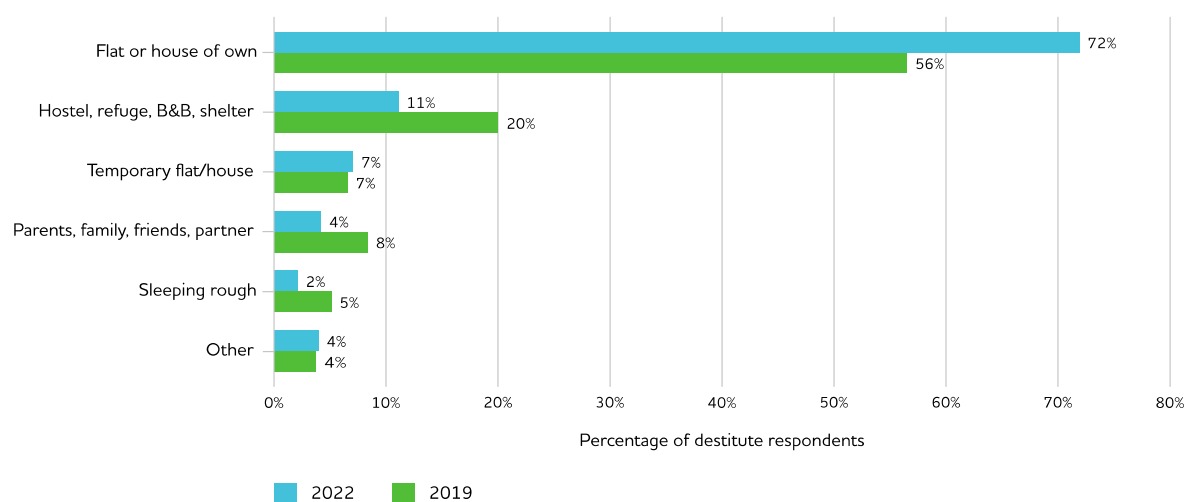
- Destitute Asian households tended to have more children in general than White or Black households.
- Larger numbers of children were particularly associated in the destitute population with the 'other' ethnicity.

When breaking down by migrant status, Asian households had relatively larger numbers of children whether the respondent was born in the UK or elsewhere. For the other minority ethnic groups, larger numbers of children tended to be associated with migrant status.

Housing and living arrangements

We turn now to reviewing housing and living arrangements for the destitute population. First, we look at the pattern of where destitute respondents were staying at the point of the survey in autumn 2022, and compare that with the same pattern in autumn 2019 (see Figure 15a).

Figure 15a: Current living arrangements of destitute respondents, 2022 and 2019



Source: 2019 and 2022 destitution surveys (national-annual weighting)

Key messages

- There was a substantial increase in the share with a flat or house of their own as compared with 2019.
- There was a reduction in the share of people sleeping rough, living in hostels/refuges/B&Bs/shelters or living with family and friends.

Figure 15a shows that an increased majority of destitute households (72%) had a flat or house of their own in 2022, a proportion that had increased from 56% in 2019. The absolute numerical increase in households destitute while living in a home of their own was 574,000, or 98%. This greater proportion of destitute households having a place of their own chimes with Figure 2, which showed a huge increase in a lack of heating and lighting compared with 2019.

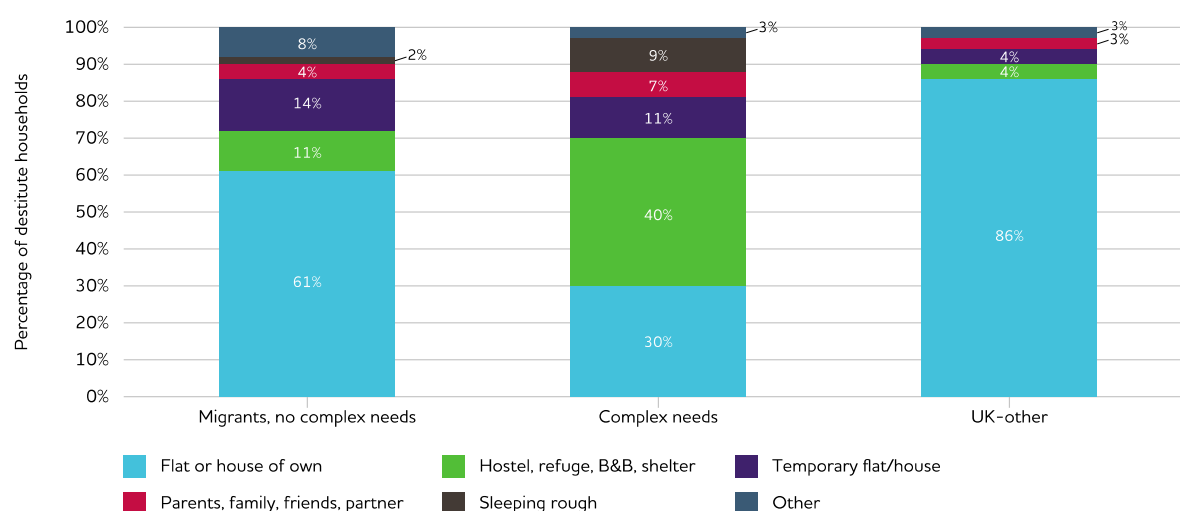
The next most common living situation was in a hostel/refuge/B&B/shelter (11%) (that is, emergency or temporary accommodation associated with homelessness), which almost halved in terms of its share from 2019 to 2022. This meant moderate reductions in the absolute number of destitute households living in this form of accommodation, as there also were with people staying with family/friends.

However, while the proportion has remained stable, the absolute number of households living in temporary accommodation provided by local authorities has risen substantially (by 53,600) since 2019, consistent with official data on temporary accommodation use (Fitzpatrick et al, 2023).

There was an absolute reduction in the number of those sleeping rough at the point of the survey, consistent with other evidence reflecting the impact of ‘Everyone In’ and other measures during and after the COVID-19 pandemic (Watts-Cobbe et al, 2022). However, as noted above, the absolute numbers reporting sleeping rough the month before the survey had not decreased since 2019.

Figure 15b looks at the 2022 living arrangement patterns across the three main analytical subgroups.

Figure 15b: Living arrangements by the three main subgroups of destitute households, 2022



Source: 2022 destitution survey (national-annual weighting)

Key messages

- Most UK-other destitute households had a flat or house of their own in 2022, and this was also true for three-in-five migrant households (with no complex needs).
- Destitute respondents with complex needs had a quite different housing profile, with less than a third in their own accommodation.

There were wide differences in living arrangements between the three groups, and particular contrasts between the complex-needs group and both other groups. So while 86% of the UK-other group and 61% of the migrants group (no complex needs) were living in a flat or house of their own, this was true for only 30% of the complex-needs group. Destitute respondents with complex needs were most commonly living in hostels and similar emergency accommodation (40%), 11% were in temporary accommodation and almost one in ten (9%) was sleeping rough.

Comparison with 2019 reveals that there were higher proportions of households with a flat or house of their own in every group in 2022. Also, the fall in hostel and similar emergency accommodation involved UK-other and migrant groups, while there was a further increase in this sector for respondents with complex needs. The large absolute rise in the use of temporary accommodation affected all groups. The fall in sleeping rough was mainly among the UK-other group and was not apparent for the migrant destitute group.

Figure 16 shows the housing tenure of destitute households with their own house or flat.

Figure 16: Housing tenure of destitute households in homes of their own, households in very deep poverty and all households, 2022



Note: Very deep poverty is measured as being below 40% of median equivalised income AHC. For destitute households this only refers to those who have their own flat or house.

Sources: 2022 destitution survey (national-annual weighted); Households Below Average Income (UK, 2021–22)

Key messages

- Social rented housing was the most common tenure for destitute households in 2022, although private renting also featured substantially, and had a similar share to that for households in very deep poverty in the general population.
- Owner-occupation was relatively uncommon for destitute households (9%), whereas it accounted for more than a third of households in very deep poverty and nearer to two-thirds of all UK households.

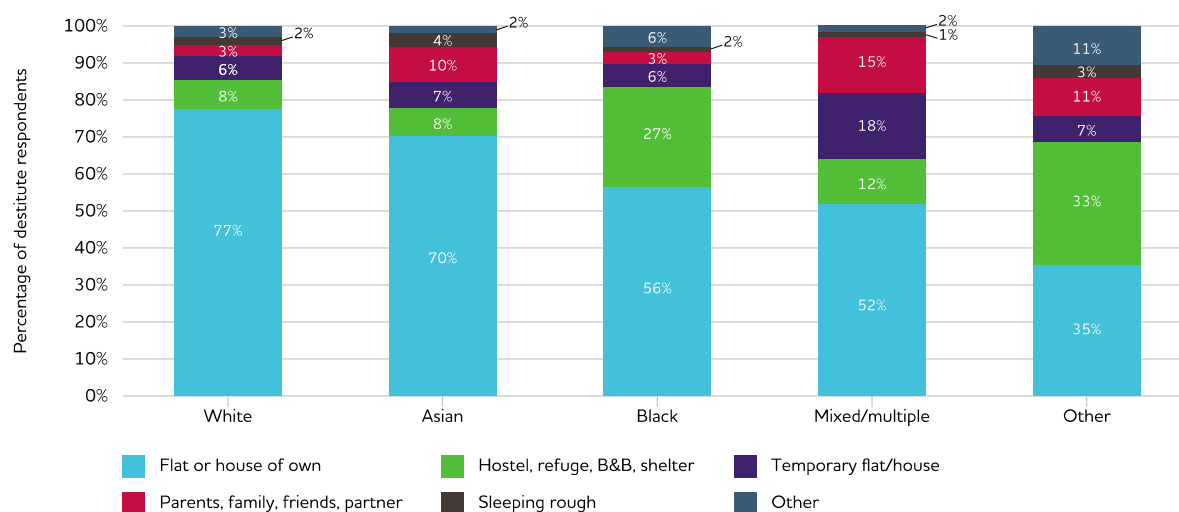
More than half (55%) of destitute households with their own home were living in social rented housing, while a third (35%) were in the private rented sector and fewer than one in ten (9%) were home-owners.

The main difference between destitute households and households living in very deep poverty was that the latter were less likely to be in social rented housing and more likely to be home-owners. Both destitute households and households in very deep poverty differed substantially from the whole of the UK population, which has a majority home-ownership.

Since 2019, numbers of destitute households have increased in all tenures, with the highest proportionate increase for home-owners (174%), but the largest absolute increase (404,000) for social renters.

We turn next to look at the housing and living arrangements of destitute respondents by ethnic grouping; Figure 17a shows stark differences by ethnicity.

Figure 17a: Housing and living arrangements by ethnicity of destitute respondents, 2022



Source: 2022 destitution survey (national-annual weighted)

Key message

- In 2022, White and Asian destitute people were much more likely to be living in their own flat or house, compared with Black, mixed/multiple and 'other' ethnic groups, with only a third of the last of these in that situation.

Around three-quarters of both White (77%) and Asian (70%) destitute respondents were living in their own flat or house, as compared with only just over half of Black destitute respondents (56%) and around a half of destitute respondents with mixed/multiple ethnicities (52%) and a third of respondents (35%) with 'other' ethnicities.

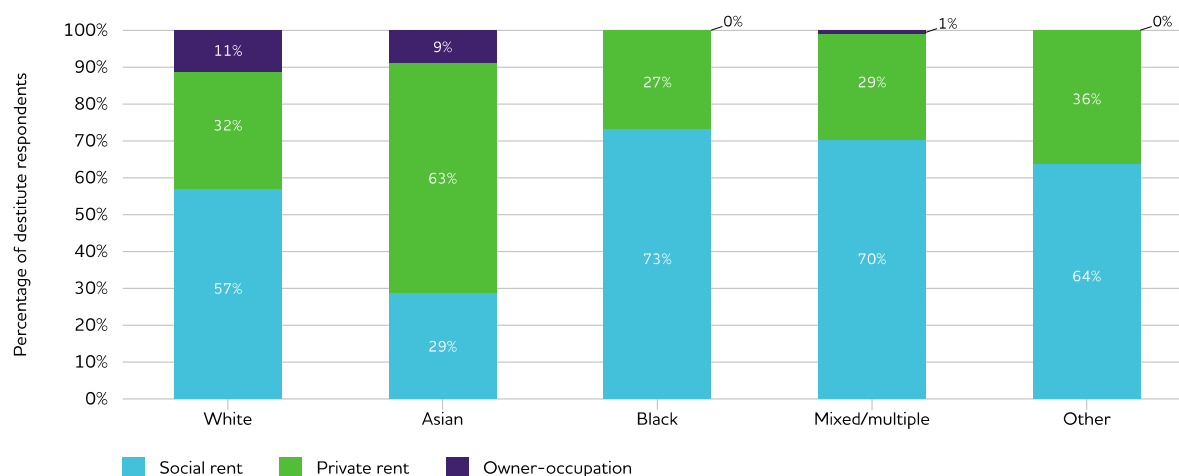
Figure 17a also shows that there was quite a strong association between different forms of homelessness and ethnicity, with Black and 'other' groups (the latter includes particularly people of Middle Eastern and North African origins) especially likely to be living in a hostel, refuge or similar accommodation.

Figure 17b looks at the conventional housing tenure pattern for destitute respondents who did have a house or flat of their own (bearing in mind that this proportion ranged between 77% of White respondents down to only 35% of 'other' ethnic respondents).

Key messages

- For destitute households who had their own home, the dominant tenure was social renting in all ethnic groups except Asian.
- For Asian households, private renting was dominant, while this tenure also accommodated a substantial share of 'other' ethnic groups.

Figure 17b: Ethnicity and housing tenure of destitute respondents in private households, 2022



Source: 2022 destitution survey (national-annual weighted)

Social renting accommodated between 57% and 73% of all destitute households with their own accommodation across all ethnic groups except the Asian group, where the relevant percentage dropped to 29%. Almost two-thirds (63%) of destitute Asian households lived in the private rented sector, as compared with around a quarter to a third of the other ethnic groups. Around one in ten of both White and Asian destitute households were living in owner-occupied properties.

Recent problem experiences

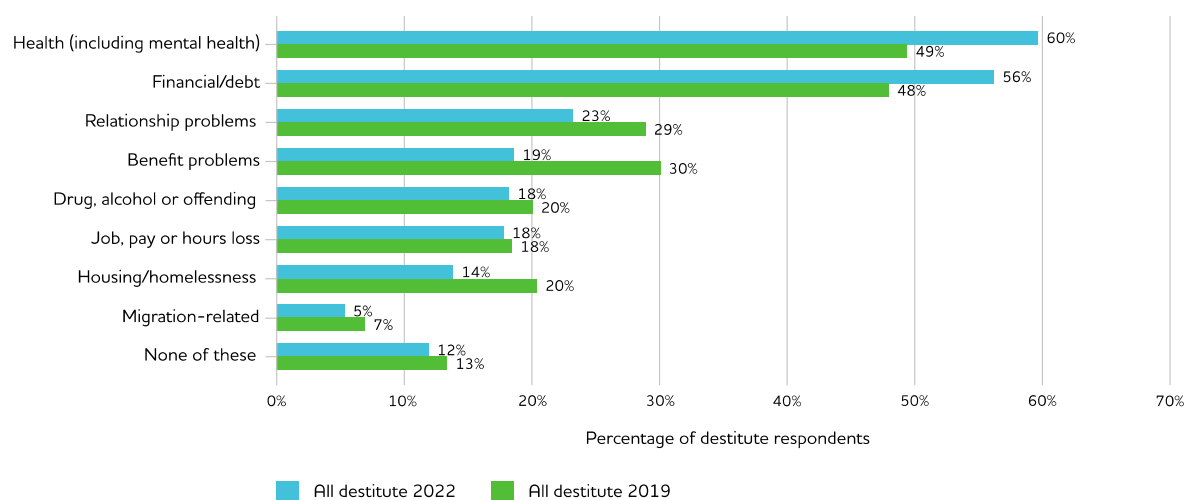
As in previous studies, we asked respondents about a range of adverse experiences over the previous 12 months.

Figure 18a captures whether and how the pattern of problematic experiences changed for destitute households between 2019 and 2022.

Key messages

- Problems that had increased in relative prevalence, and were clearly the most common, related to health issues (including mental health), on the one hand, and to financial difficulties and debt, on the other.
- There was some reduction in the proportion of destitute respondents reporting problems with the process of claiming benefits.

Figure 18a: Problems/issues that destitute households experienced in the previous 12 months, comparing 2022 with 2019 (grouped problems)



Source: 2019 and 2022 destitution surveys (national-annual weighted)

The general picture here is consistent with other evidence already reported, in highlighting the problems most affecting the largest and growing group of UK-other households (see further below), rather than, for example, problems more associated with complex needs (relationships, homelessness, drug or alcohol problems or offending).

Financial/debt problems clearly relate to the cost-of-living crisis, which is explored in detail in the forthcoming qualitative chapters of this report (Chapters 4 to 6). The strong and growing prevalence of health problems (including mental health problems) is also a key theme in the qualitative chapters. The reduced relative prevalence of benefit problems (sanctions or delays) probably reflects the fact that the 2019 survey came just after the peak period for the rolling out of UC, which was associated with myriad problems, as documented in Fitzpatrick et al (2020).

Figure 18b captures the distribution of the grouped problems across the three core analytical subgroups.

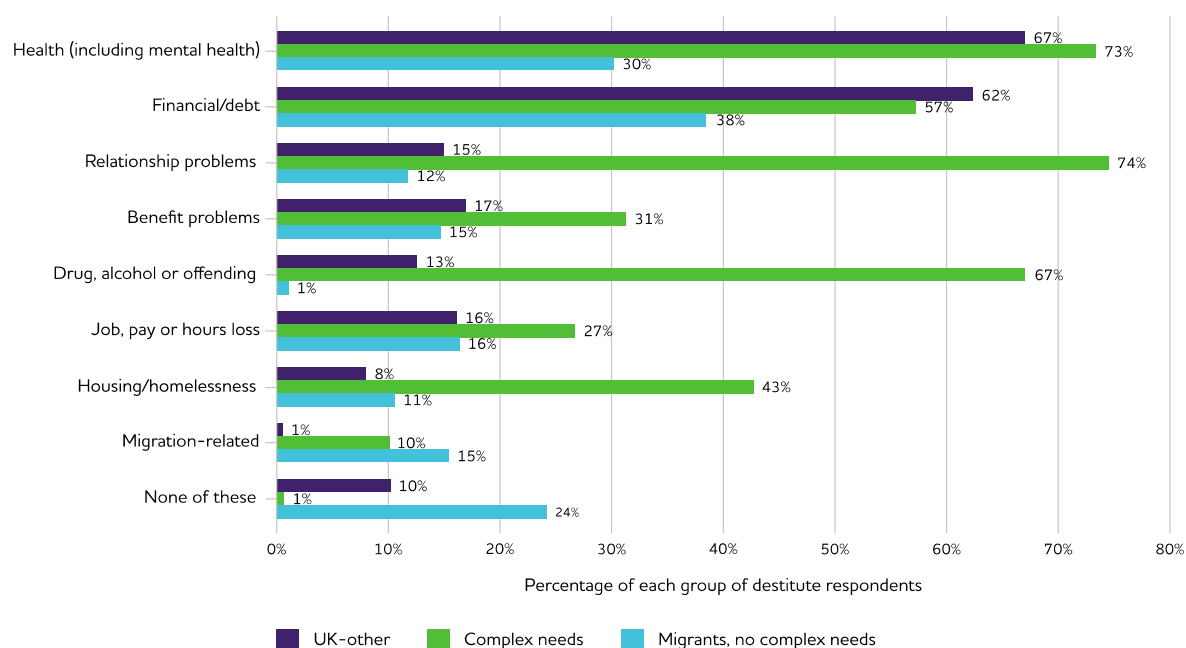
Key messages

- As in earlier years, respondents with complex needs tended to report a higher incidence of most problems/issues, with that applying in 2022 to six of the eight problem types.
- The exceptions were financial/debt problems, where the UK-other group reported these at an even higher rate than the complex-needs group, and migration-related problems, which were reported more often by the (majority of) migrant respondents who did not have complex needs.

The UK-other group was the subgroup where financial and debt issues arose most often (with 62% of the group reporting them in 2022). The UK-other group also had almost as high an incidence of health issues, including mental health problems, as the complex-needs group (67% versus 73%). For the UK-other group this was an increase from half in 2019, with mental health conditions predominating (reported mental health problems had double the prevalence of physical health problems for the UK-other group, and 2.2 times the prevalence for the complex-needs group).

Migrants by contrast (excluding those with complex needs) tended to report most of the experiences at a lower frequency than the other two groups, with the exception of migration problems, housing problems/homelessness, and job/pay/hours loss where they tied with the UK-other group.

Figure 18b: Problems/issues that destitute households experienced in the previous 12 months, comparing the three analytical subgroups, 2022 (grouped problems)



Source: 2022 destitution survey (national-annual weighted)

It is important to bear in mind that in these three-group analyses, the migrant group excludes migrants with complex needs, who are placed with UK-born complex-need cases. When ‘all migrant’ analysis is conducted, the main difference is that benefit problems, job/pay/hours loss and housing/homelessness problems become rather more common. There are rather larger increases in the incidence of relationship problems and substance misuse/offending when the full migrant group is considered, but even so, the rates of these for migrants still remain quite low.

Sources of financial support

Having reviewed the levels of income available to destitute respondents in earlier sections, as well as their economic and benefit status, we now turn to evidence on the full range of sources of income that destitute households were able to access. Figure 19a compares this for 2019 and 2022.

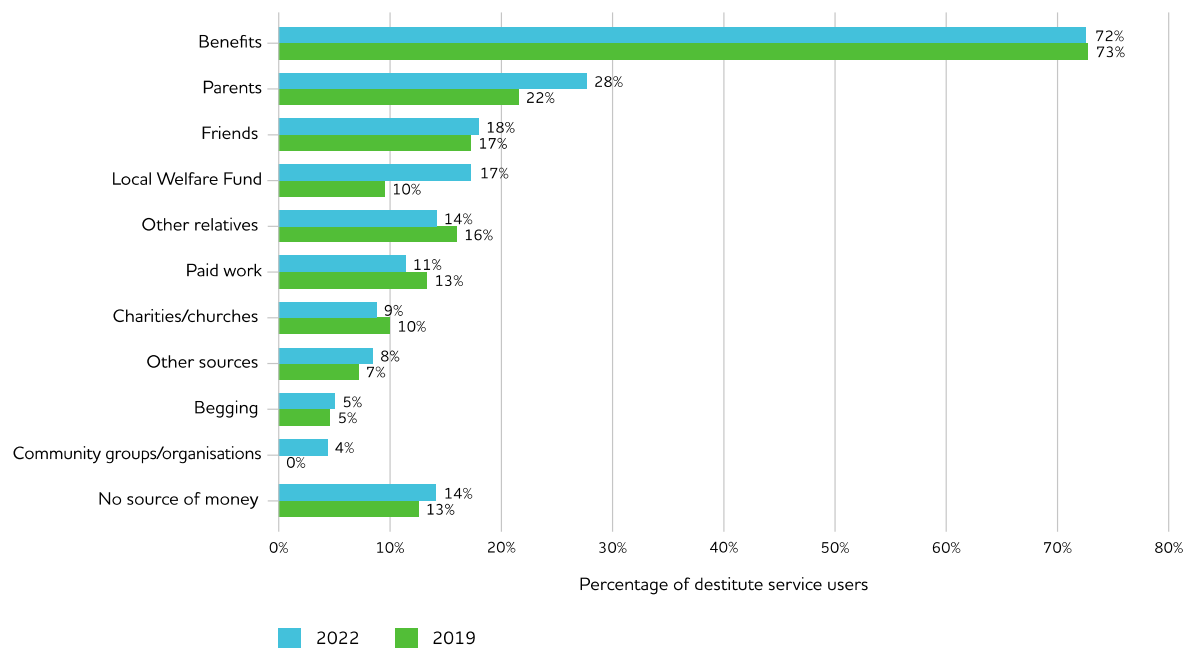
Key messages

- The pattern of sources of financial support in 2022 was broadly similar to that found in 2019.
- The most important source of income by far was social security benefits, with around three-quarters of destitute households reporting receipt of these benefits in both years.

In both 2019 and 2022, by far the most prevalent source of income for destitute households was social security benefits (reported by 73% and 72% of respondents respectively).

The main increases in sources of financial support noted between the two years was reliance on parents (which rose from 22% to 28%) and on Local Welfare Funds (which rose from 10% to 17%), with these funds expanded through the COVID-19 pandemic and then the cost-of-living crisis (see Fitzpatrick et al, 2023).

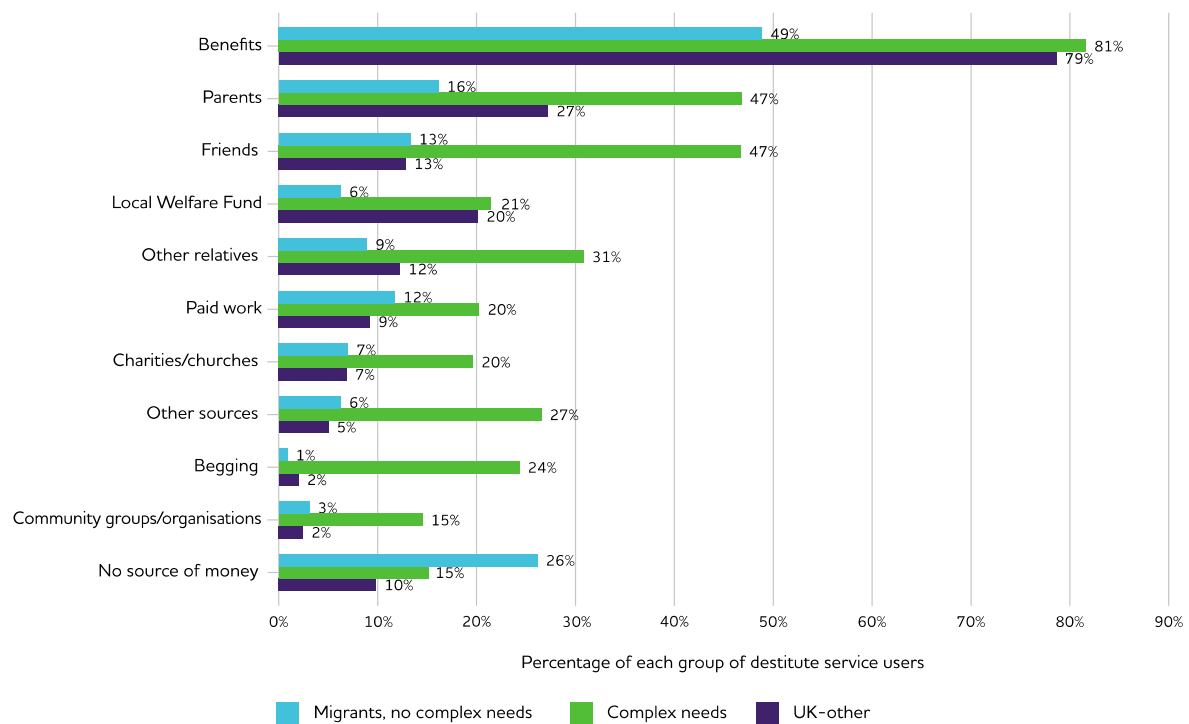
Figure 19a: Sources of financial support for destitute service users in the previous month, comparing 2022 and 2019



Source: 2019 and 2022 destitution surveys (national-annual weighted)

Figure 19b breaks the financial sources down between the three analytical subgroups in 2022.

Figure 19b: Sources of financial support for destitute service users in the previous month, comparing the three analytical subgroups, 2022



Source: 2022 destitution survey (national-annual weighted)

Key messages

- The most important source of income for all three groups was social security benefits, with around four in five of the UK-other and complex-needs groups reporting receipt, compared to around half of the migrant group (no complex needs).
- The complex-needs group were the most likely of any group to report all of the sources of financial support, while the migrant group (no complex needs) were most likely to report having no source of money at all in the previous month.

A large majority (79–81%) of both the UK-other and complex-needs groups received some income from the benefits system. The remaining fifth of these two groups received nothing from the benefits system in the previous month of the survey, suggesting that delays, gaps or disqualifications of various kinds remain a significant issue.

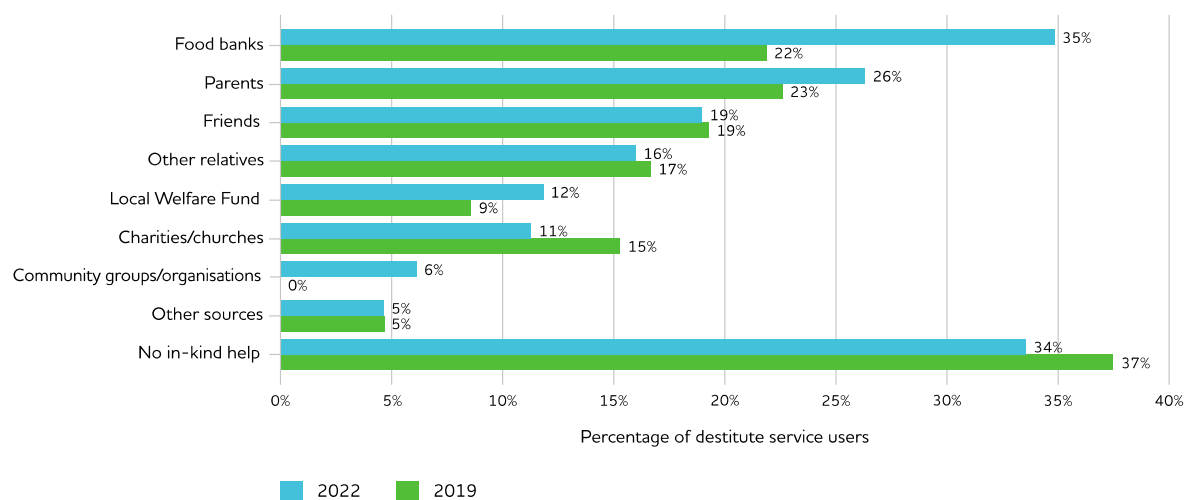
The complex-needs group were more likely than the other two groups to report having income from paid work (20% as compared with 9–12%). A quarter of this group (24%) reported receiving income from begging.¹³ They were also considerably more likely than the other two groups to report receiving cash from charities and churches, community groups/organisations, parents, friends and relatives.

The migrant group (no complex needs) were noticeably worse off, in that only around a half (49%) received income from benefits. At the same time, they were less likely than the other two groups to receive income from many of the other sources listed. A quarter (26%) of the migrant destitute population reported having no source of money at all in the previous month, compared with 10–15% for the other two groups (in 2019 the figure for migrants was 37%).

Sources of in-kind assistance

Figure 20a compares destitute households' use of in-kind support between 2019 and 2022.

Figure 20a: Sources of in-kind support for destitute service users in the previous month, comparing 2022 with 2019



Source: 2019 and 2022 destitution surveys (national-annual weighted)

Key messages

- The largest source of in-kind support, and the category that increased the most between 2019 and 2022, was food banks. There was a big increase in the proportion using this type of support at a time when the numbers of households who are destitute are rising.
- The second most important source of in-kind support, which saw a moderate increase between 2019 and 2022, was support from parents.

The most dramatic change in in-kind support since 2019 related to food banks, which jumped from 22% to 35% of destitute respondents reporting assistance from this source in 2022. The increasing role of food banks is consistent with published data from the largest food-bank network, The Trussell Trust (2023), and is a strong theme in the forthcoming qualitative chapters. The number of destitute people receiving support in kind from food banks in the previous month rose from 214,000 in 2019 to 574,000 in 2022, an increase of 168%, with even larger numbers (834,000 destitute households) reporting the use of food banks or attending a food-bank agency over the previous year.

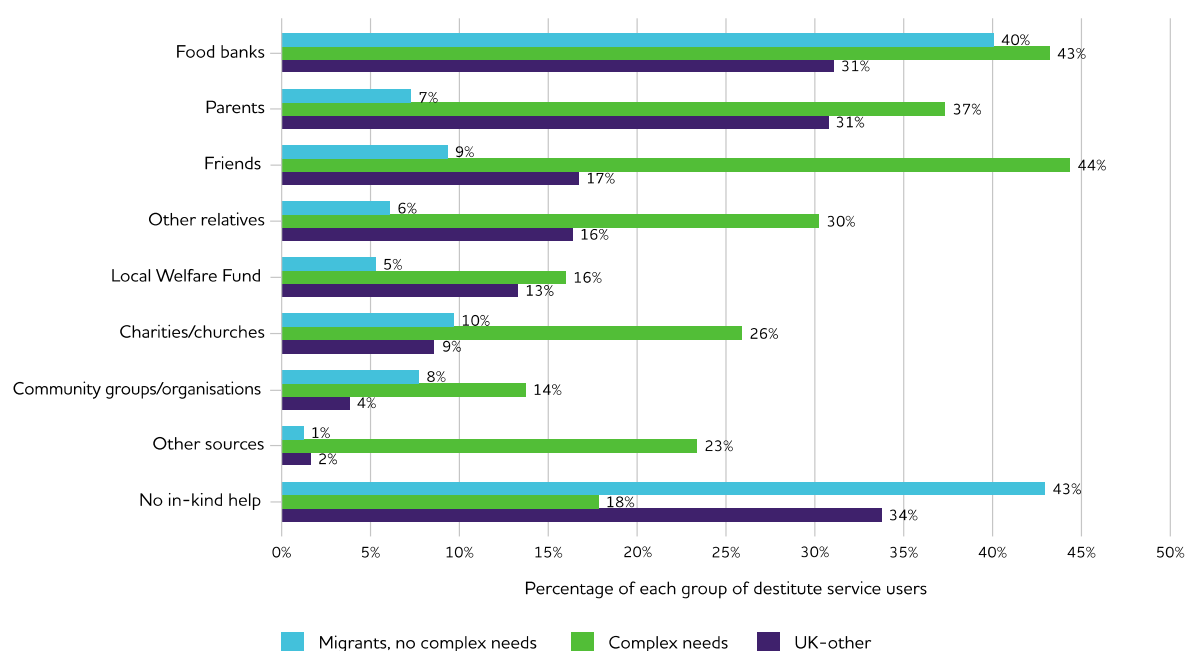
A quarter (26%) of destitute service users reported in-kind support from parents, a slight increase in share from 2019. Friends and other relatives were the next most important sources of in-kind help, maintaining a steady share of destitute respondents between 2019 and 2022 (16–19%).

As with financial assistance, there was a slight increase in the proportion of service users reporting Local Welfare Funds as a source of in-kind support between the two years. The new 'community groups/organisations' category, introduced in the 2022 survey, probably partly displaced charities/churches in this analysis.

The proportion reporting having no in-kind help dropped slightly, but remained high at 34%.

Figure 20b completes the picture by showing the different levels of in-kind support for the three analytical subgroups in 2022.

Figure 20b: Sources of in-kind support for destitute service users in the previous month by the three analytical subgroups, 2022



Source: 2022 destitution (national-annual weighted)

Key messages

- Destitute migrants without complex needs received support much less frequently than the other two groups from parents, other relatives, friends and Local Welfare Funds, and were most likely to report no in-kind support.
- For all sources of support, respondents with complex needs were the most likely to have received support in the previous month (partly because they tended to use services more intensively through the year).

The situation of migrants (no complex needs) mirrors that with financial support, except it is in some ways even more dire. In all, 43% reported having received no in-kind support in the previous month (as compared with 26% who received no cash support). They are less likely to be eligible for governmental support (for example, Local Welfare Funds) and less likely to have parents or other relatives in the country to help them.

Food banks stand out through supporting this group more frequently than they do the UK-other group (40% versus 31%) and almost as frequently as they support the complex-needs group (43%).

The geography of destitution

In this section¹⁴ we present a picture of levels of destitution across the whole of Great Britain (GB) at regional and local authority levels, including indications of change as well as continuity in this geography since 2019. This analysis is based primarily on a comprehensive analysis of secondary data sources for all local authorities, but calibrated to match the results of our 2022 destitution survey across the 18 case study areas. As in previous studies in this *Destitution in the UK* series, the indicators reported in this part of the chapter are expressed on a weekly basis. Fuller details are provided in Section 5 and Appendix G of the Technical Report (Bramley and Fitzpatrick, 2023b).

First, we present a picture of destitution in 2022 across the regions and countries of GB in Figure 21, using the three main analytical subgroups, with the overall UK rate shown in the final bar. The length of the bars indicates the overall destitution rate relative to household population, with the length of each segment representing the contribution of each group – migrants (without complex needs), complex-need cases and the UK-other group.

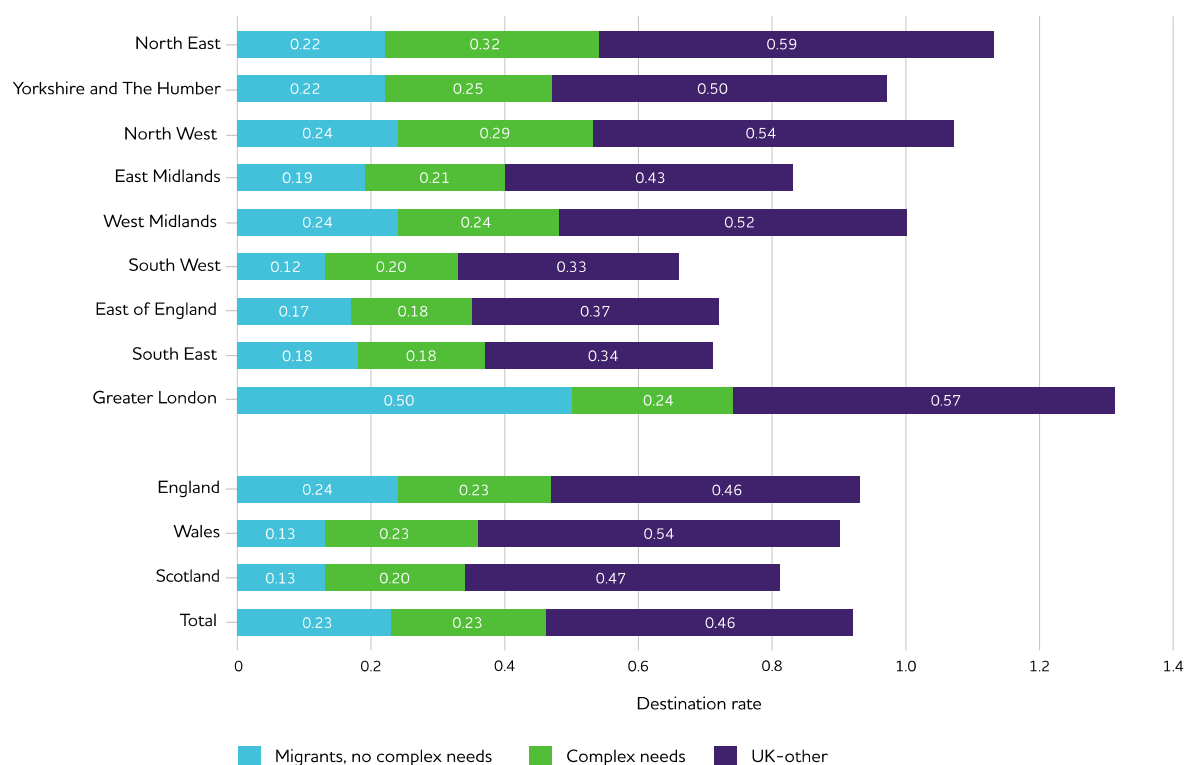
Key messages

- Destitution has increased in all regions.
- London had the highest overall destitution scores in 2022, driven by having high levels in the migrant and UK-other categories.
- Lower scores characterised the three southern English regions across all three groups and overall.
- Scotland's position had improved, with by far the lowest increase since 2019.

Overall, the range of variations between regions is between 0.65% (of households) in the South West and 1.31% in London, with London having replaced the North East as the region with the highest destitution rates since 2019. As well as London, rates are also relatively high in the North East and the North West. Rates have risen in all regions but more so in London, Wales and the West Midlands, while they have risen rather less in the three southern regions.

Destitution has risen a bit faster in Wales than in these regions, with the exception of London, although it remains below the GB average, while Scotland has improved its position to lie below the GB average, having experienced by far the lowest increase since 2019. This may be indicative of the growing divergence in welfare benefits policies in Scotland, notably the introduction of the Scottish Child Payment (from 2021).¹⁵

Figure 21: Destitution rates estimated from secondary indicators by region or country and by analytical subgroup (% of households, weekly basis), 2022



Source: Authors' analysis of secondary indicators at local authority level, as described in *Destitution in the UK: 2023: technical report* (Bramley and Fitzpatrick, 2023b, Section 3.3 and Appendix E)

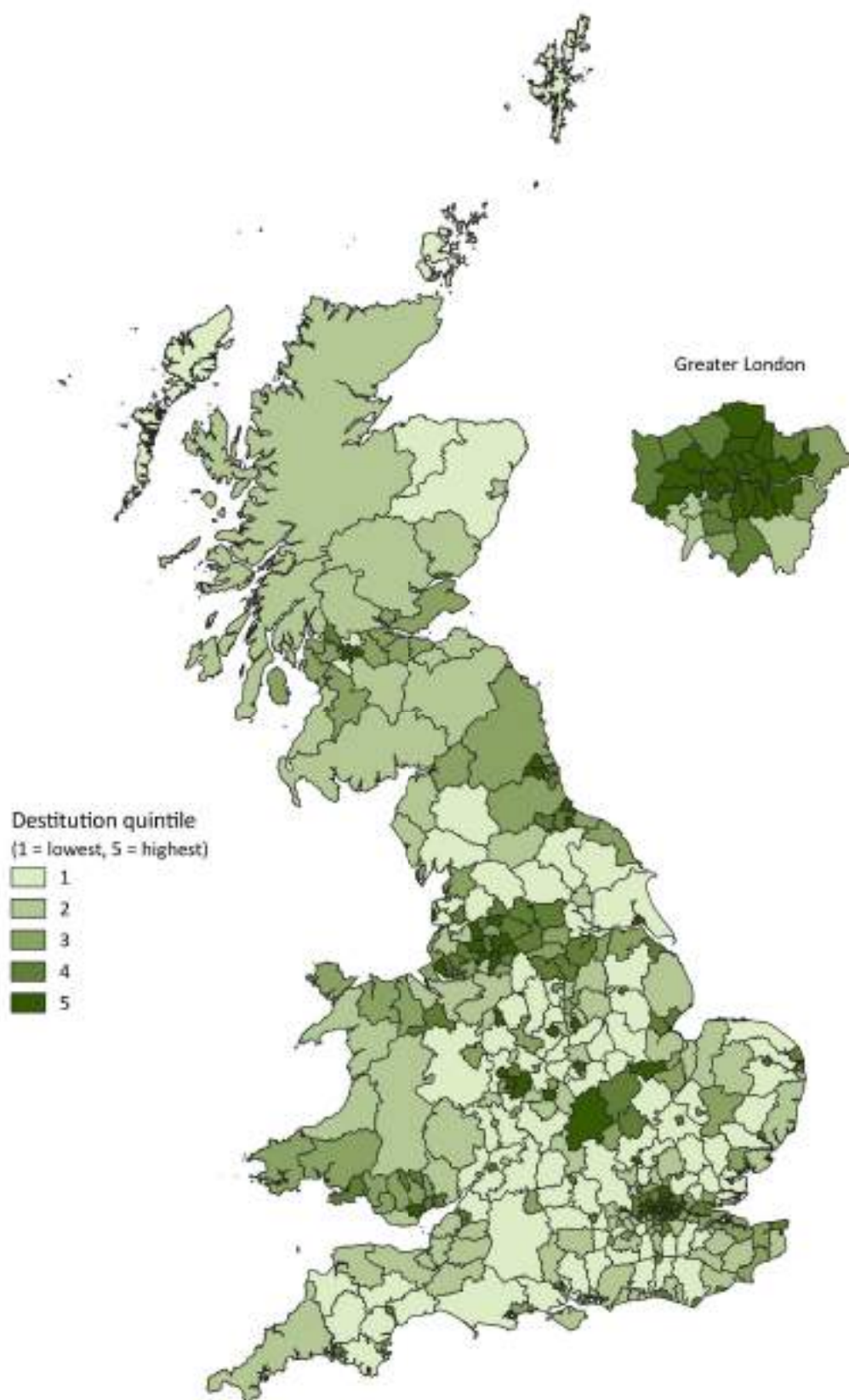
The geographical pattern at the level of individual authorities is shown in Figure 22. As in previous years, it shows a clustering in London, major cities and former industrial areas in the north of England and the Midlands, South Wales and West Central Scotland.

Table 3 shows the top 30 local authorities in terms of these destitution rates based on secondary indicators. There have been considerable changes of ranking since 2019 – for example, Newham rising 11 places to the top and Glasgow dropping 16 places. Some medium-sized towns in the south-east of England (Luton, Slough) have jumped massively up into this top group. Some other previously very high cases (seaside towns, northern cities) have dropped somewhat.

Fuller comments on these changes are given in the Technical Report (Bramley and Fitzpatrick, 2023b), but general themes include:

- the greater scale of migrant destitution, which has very uneven impacts
- the lesser growth in destitution among people with complex needs versus the rapid growth in more general destitution associated with cost-of-living issues
- the financial pressures affecting local authorities to varying degrees (including, in effect, bankruptcy in some cases).

Figure 22: Map of destitution by quintile bands, 2022



Source: Authors' analysis of secondary indicators as described in *Destitution in the UK 2023: technical report* (Bramley and Fitzpatrick, 2023b)

Table 3: Top 30 local authorities¹⁶ predicted destitution rates based on secondary indicators, showing rates for each component and overall (% of households, weekly snapshot), 2022

Rank	Local authority name	Migrants, no complex needs	Complex needs	UK-other	All destitute
1	Newham	0.83	0.27	0.91	2.01
2	Manchester	0.59	0.45	0.93	1.97
3	Middlesbrough	0.49	0.53	0.92	1.94
4	Leicester	0.69	0.37	0.79	1.85
5	Nottingham	0.59	0.41	0.79	1.80
6	Brent	0.66	0.25	0.86	1.78
7	Newcastle upon Tyne	0.52	0.39	0.81	1.71
8	Southwark	0.77	0.34	0.58	1.68
9	Kingston upon Hull, City	0.35	0.45	0.87	1.68
10	Luton	0.54	0.26	0.86	1.67
11	Barking and Dagenham	0.69	0.25	0.71	1.66
12	Salford	0.49	0.36	0.80	1.65
13	Coventry	0.65	0.34	0.66	1.65
14	Slough	0.53	0.27	0.84	1.64
15	Ealing	0.63	0.24	0.76	1.63
16	Tower Hamlets	0.58	0.34	0.71	1.63
17	Liverpool	0.40	0.41	0.79	1.61
18	Birmingham	0.41	0.33	0.85	1.59
19	Westminster	0.65	0.39	0.54	1.57
20	Wolverhampton	0.50	0.34	0.73	1.57
21	Blackburn with Darwen	0.34	0.36	0.85	1.55
22	Hounslow	0.68	0.20	0.66	1.55
23	Haringey	0.55	0.34	0.65	1.54
24	Camden	0.54	0.35	0.65	1.54
25	Rochdale	0.41	0.39	0.72	1.53
26	Glasgow City	0.57	0.26	0.65	1.48
27	Sandwell	0.44	0.25	0.78	1.47
28	Oldham	0.38	0.29	0.79	1.46
29	Hackney	0.41	0.34	0.71	1.46
30	Blackpool	0.13	0.54	0.74	1.41

Note: This table is based on analysis of secondary indicators calibrated in terms of household rates on a point-in-time basis, equivalent to the weekly-weighted analysis of the destitution survey results, which is more robust for this local level of analysis. The absolute percentages of households experiencing destitution over a year would be of the order of seven times higher than the point-in-time figures.

Source: Authors' analysis of secondary indicators as described in *Destitution in the UK 2023: technical report* (Bramley and Fitzpatrick, 2023b)

Conclusions

Around 1.8 million households were destitute in the UK at some point over the course of 2022, with these households containing around 3.8 million people, of whom around a million were children. The overall increase in households in destitution is a striking 64% (compared with 35% in 2019), but the 88% increase in the number of children living in destitute households is even higher. Cumulatively, this means destitution is estimated to have more than doubled since 2017.

Larger increases in destitution were associated with both migrants and UK-other households, while the numbers of complex-need cases increased rather less. The share of migrants in destitution exceeded their population share, but around three-quarters of destitute people remain UK-born.

The form of destitution had changed by 2022, with a sharp increase in the number and share of households lacking two or more essentials, up by over 600,000 in total. While there was a reduction in the share of those destitute on the basis of very low income only, more than a quarter of destitute households had no income at all and more than half had an income of £84 per week or less.

Migrants were most likely to report no or very low incomes, while families with three or more children were the group most likely to experience both deprivations of essentials and very low income.

Food was the most common lack, as in previous studies. For the first time in 2022, however, the second greatest lack was heating, which reflects the steep rise in energy prices. There was a decline in the share (but not the numbers) of destitute people reporting that they had slept rough in the month before the survey.

The profile of the destitute population, as in previous years, was dominated by single-person households of working age, but there was an increase in the share of lone-parent households and in couple-family households.

While the destitute population was generally younger, there was a shift in the profile to higher ages, with a sharp increase from a low base in the presence of pensionable-age respondents.

Two-thirds of all destitute respondents had limiting health conditions or disabilities, up from around a half in 2019. Men had more limiting health conditions or disabilities than women, migrants (without complex needs) were the least likely to report disabilities, while the UK-other group had seen a marked deterioration in their health status.

Ethnicity was included in the survey for the first time in 2022, and the stand-out finding was that the rate of destitution among Black respondents was three times their population share, whereas for White respondents the rate was noticeably lower. For Black, Asian and 'other' ethnicities, a clear majority of destitute respondents were also migrants.

A majority of destitute respondents had their own house or flat, a proportion that had increased since 2019, with social renting the most common tenure. However, respondents with complex needs were mainly not in their own house/flat, with high proportions in hostels or other emergency accommodation, temporary accommodation, rough sleeping or sofa surfing.

Financial and debt problems had increased since 2019, as had mental health problems, particularly among the UK-other group, whereas the proportion reporting benefit issues had declined somewhat.

The most common source of income for destitute households was benefits, with only one in ten reporting income from paid work. By far the most important source of in-kind support was food banks, which had grown substantially in significance since 2019, with parents the second most common source of both financial and in-kind support. There was some increase in reported support from Local Welfare Funds as compared with 2019. Destitute migrant households were much less likely than the complex-needs and UK-other groups to receive money from any source, and their only significant source of in-kind support was food banks.

At the regional level, London had the highest destitution levels in 2022, while the lowest rates were in the southern English regions. Scotland's position had improved as compared with 2019. While inner London and

more urban and industrial areas in the north of England and the Midlands still tended to show higher rates, there was a general tendency for destitution to spread out from previous areas of concentration to affect a wider range of areas.

4 The reality of destitution: doing without basic necessities

This chapter draws on 31 interviews with UK-born people with direct experience of destitution, alongside the national survey data, to capture how people in this situation cope without being able to access basic necessities, often on a long-term basis, with their difficulties now compounded by the aftermath of COVID-19 and the current cost-of-living crisis.

We start by considering issues surrounding doing without adequate food, before examining experiences associated with a lack of basic toiletries, clothing and footwear suitable for the weather, and heating and lighting. We then consider the housing and homelessness issues (including sleeping rough) facing our interviewees with experience of destitution.

The basic necessities noted above are all incorporated into the ‘material deprivation’ part of our definition of destitution (see Chapter 2, Box 1). In addition, we also asked interviewees if there were other necessities that they were having to live without, or struggling to afford, and found that they prioritised access to transport, mobile phones and medications.

Food

In previous rounds of the *Destitution in the UK* study, we have noted that food is, concerningly, the most flexible item in the shopping basket for many people facing destitution (Fitzpatrick et al, 2016, 2018; see also Sosenko et al, 2022; Bull et al, 2023; Earwaker and Johnson-Hunter, 2023; The Food Foundation, 2023). This means that people often do without food to avoid, for example, getting into rent arrears and losing the roof over their heads.

In 2022, in all, 61% of survey respondents reported lacking food over the month before the survey. We had ample evidence of similar skipping of meals in this round of qualitative work. For example, one vulnerably housed man explained how he had gone without food five times in the previous month because he used what limited money he had to pay for accommodation in order to avoid sleeping rough:

“It’s limited benefits. I had to stay in a hotel and go without food. I had to pay for a hotel, and I didn’t have nowhere to stay”

Man, aged 25–45.

Some of those doing without food were working but still destitute. For example, a single man who was working on a zero-hours employment contract described how he managed to eat as best he could on a very low and fluctuating income:

“I just get a bag of rice, five kilos of rice. That is about £12. I do myself vegetable stew and normal stew and leave it in the freezer in small bowls ... always have something to eat, even a yoghurt or something, but there are days – yes – I’ve gone ... I’ve had nothing to – but obviously I find my way to my friends ... There are days I go without ... There have been days like that.”

Man, aged over 45.

One of most striking patterns in this year’s qualitative data was the sheer consistency with which interviewees with children talked about having just one meal a day themselves so that their children could eat properly:

“Well, most days, I have one meal a day ... I mean, if [daughter] was at home and not at school and I ate three meals a day too, it would be too expensive. So I mostly have one meal a day. I might get a banana or something in the daytime.”

Woman, aged 25–45.

“Me and my partner survive on one meal a day. We make sure my daughter is eating. She has three meals a day, but me and my partner, we’re lucky if we have a meal a day.”

Woman, aged 25–45.

“I only eat one meal a day. I’ll probably have a bit of toast when I get home from work, but I won’t eat anything else till tea. The kids will have breakfast, obviously, and then they’re at school for their lunch, but I tend to just eat at night-time because I can’t afford to buy things for me to eat during the day.”

Woman, aged 24–45.

One interviewee based in Scotland mentioned the free meals provision over the school holidays (see mygov.scot, 2023), which she identified as having significant benefits for her children:

“... because my children are under a set age, the Scottish ... free school meals, so that’s helped. Our local area runs holiday lunches through the council’s school meals programme, so that actually helps ... make[s] sure they get more than the one meal or whatever, and our school runs a breakfast club as well.”

Woman, aged 25–45.

We discuss experiences of using food banks in Chapter 6, and how pivotal they have become in the lives of people struggling to get by. But for now it is important to note that one of the key issues that arose among people who regularly used food banks or other food-aid services was the lack of fresh food and the monotony of their diet, with all the attendant health implications. One woman with disabilities, who was pregnant, and living with her partner and two children, explained:

“You get donated maybe tinned food and stuff. I have used that to top us up, but I think it’s just because we eat more of the same types of food quite regularly too, like maybe dried foods and stuff, to make it last obviously ... I don’t think you always get the same nutritional benefits for yourself or your children.”

Woman, aged 25–45.

This interviewee also flagged the impact on children of not having regular access to fresh food – in terms of not just the direct health effects, but also struggles in encouraging children to eat fresh food if they weren’t used to it:

“... it also prevents your kids wanting to eat anything different when you can buy it. My kids, it’s harder now to get them to eat more nutritious home-cooked meals because they’ve got used to the pastas and stuff, and they would eat it all the time.”

Woman, aged 25–45.

The quantity as well as the quality of food could be an issue for those relying on food banks. One single man explained that he often went hungry at the weekends because:

“... food banks only give you three days of supply and the area that I’m in, they’re only open on Mondays and Tuesdays, so by Friday I’m out of food.”

Man, aged 25–45.

Most interviewees described doing without sufficient food as a longer-term, or intermittent, issue for them rather than something generated by the cost-of-living crisis. But many did mention rising costs in their accounts:

“I mean everything has gone up, everything. I used to buy Asda’s own noodles because they were, I think, 13 pence a packet. They’ve got to 39 pence a packet, and I know it doesn’t sound like a lot, but they’ve tripled in price.”

Woman, aged 24–45.

Basic toiletries

In the 2022 survey, half (51%) of respondents reported doing without basic toiletries in the month before the survey.

We asked our interviewees about their access to basic toiletries, such as toothpaste, soap and shampoo. These items were often talked about in the same breath as indispensable household items such as toilet rolls and washing powder, all of which were seen as absolute necessities by the people we interviewed:

"I buy toiletries and stuff like that, soap, shower gel, toothpaste. I do buy those things. Listerine. Bleach. Washing-up liquid. I do buy those things all the time. I make sure I stock up. Very rare that I haven't got those things ... You see, I think it's necessary things."
Man, aged over 45.

Food banks loomed large as the source of these items when people were unable to afford them for themselves. However, again as with food, there were issues with both the quantity and the quality of toiletries that could be obtained from this source. One issue was that food banks often seemed low on relevant stock:

"Toiletries, that's on a Wednesday ... but a lot of the stuff they haven't even got anyway now."
Woman, aged over 45.

There was also the issue of not being able to supply the kind of toiletries that people needed:

"I can only use either Simple or Sanex because I've got very sensitive skin and for that I go to Poundland ... I have to go and get them because in food banks they don't do that."
Man, aged over 45.

The parsimonious nature of what food banks offered was also sometimes hinted at:

"I've still got a little bit of shampoo from the church. Stuff like that. I'm more inclined to take that from the church than the food. But they don't always have very many toiletries. When they've got them, they tend to have shampoo or they'll have hand-wash or they'll have baby-wipe-type things. That type of thing. That's what they tend to have some of, and toilet rolls. You're allowed one toilet roll a week."
Man, aged over 45.

If specialist toiletries were needed it could be very difficult and very expensive for people facing destitution. One lone mother with three children described the challenges she faced in meeting the needs of her disabled eldest daughter:

"I sometimes have to borrow off my mum for [toiletries]. That's more my eldest daughter, her disability, she's incontinent at night-time, so she has to wear night-time pads. They're not covered on the NHS or I have to purchase them myself – they're £8 for 12 pads."
Woman, aged 25–45.

A number of research participants mentioned 'stockpiling' goods like toilet rolls when they had a little more money so they did not have to go without when they were particularly struggling:

"I bought big packs and put them in the cupboards. So when I've got the money, I try to stockpile stuff. Then, obviously, if you haven't got any money for the next three months, it doesn't really matter because you've got some in spare."
Man, aged over 45.

But there were stark consequences if they were unable to do so. A lone mother with four children told us:

"I went without washing powder for two weeks. I didn't do any washing for two weeks."
Woman, aged 25–45.

As with food, albeit less often, there were accounts of parents doing without the basic toiletries that they needed in order to buy what was required for their children:

“The toilet rolls and stuff were so hard to get, they were so expensive, so obviously they are something you do need, and wipes and that for the children ... we were getting the toiletries that our children needed and ... We were getting less toiletries and hygiene things for ourselves.”

Woman, aged 25–45.

Again similar to food, there was a strong sense that the struggles to pay for toiletries and similar household goods were a long-term issue for most people, rather than something prompted by the cost-of-living crisis. That said, some noted the rising cost of these basic necessities:

“I can get them [toiletries], but I have noticed they’ve gone up in price quite a bit. But kind of lucky there, because at Christmas time, when the family ask what I want for Christmas and all that, I just say to them, ‘Get us some deodorant and shampoos and things like that.’”

Man, aged over 45.

Clothes and footwear

More than half (53%) of respondents to the 2022 survey reported doing without clothes and footwear that were suitable for the weather.

It was clear from across virtually all of the interviews that new clothing and footwear were essential items that people simply did not buy at all, at least not for the adults in the household:

“No, no. No, I don’t buy new clothes, ever.”

Woman, aged 25–45.

“We’ve been using the same stuff, unless they really wear out, we’ve been using the same stuff for a few years. Shoes, they wear out faster so we replace them when need be ... The things we replace most are underwear, but if things can last us ...”

Woman, aged 25–45.

Some mentioned buying second-hand clothes from charity shops or receiving occasional gifts from friends and family:

“I’ll be honest, I’ve been buying my clothes from the charity shops. I haven’t bought any new clothes for a long, long time, or shoes. I’ve got the same shoes I’ve had for years. My neighbour up the road, the nurse, she bought me a pair of Moccasins slippers for Christmas just gone because the ones that I had, had holes in the bottoms.”

Man, aged over 45.

“I don’t buy clothes ... I get clothes from churches and things like that. My brother gives me some clothes. I do buy a few trainers and stuff like that, but I haven’t really bought clothes for a long time, to tell you the truth.”

Man, aged over 45.

For families with children, priority was given to getting the children the clothing they needed, insofar as possible:

“... for the kids, yes. For me, no. I can’t tell you the last time I bought a pair of trainers, I don’t know.”

Man, aged 25–45.

“The children’s clothes wear out ... they don’t last as long, but realistically the children are who we try and get the clothes for when they need them.”

Woman, aged 25–45.

School uniforms could be a particular challenge, particularly in areas where there was no local authority help. One lone mother with four children, three of them still at school, explained:

“... that crippled me last year because [child’s name] started high school so it was like, he needs a blazer, he needs a PE [physical education] kit, he’s got to have the school one. School socks. They have an indoor and an outdoor PE kit as well. Yes, appropriate shoes, different trainers for PE and then there’s [child’s name’s] primary school ones. So I think I’ve spent about £350 last year on uniform in September.”

Woman, aged 25–45.

There were some examples of intergenerational sharing of clothes:

“We also, for the family, if somebody brought something and stuff, well, we’ll just share basically. Like my dad, he lost a lot of weight so he had jackets and things, so he passed them to our husbands and stuff, but realistically we just go with the stuff we’ve got as long as possible.”

Woman, aged 25–45.

“... me and my husband, we make do with what we’ve got pretty much. My eldest has started wearing my husband’s clothes because they sort of fit him now. It’s a struggle, more so, as I say, with the uniform side and footwear.”

Woman, aged 25–45.

The latter interviewee did not comment on how her child felt about wearing his father’s clothes that ‘sort of’ fitted him, but this is unlikely to be something that most young people would be comfortable with.

Heating and lighting

As discussed in Chapter 3 (see Figure 3), we saw huge increases in 2022 in the proportion of destitute survey respondents lacking heating and/or lighting in the month before the survey, in line with the soaring costs of domestic energy for UK households (Harari et al, 2023).

Our interviewees had often endured long-term struggles to pay for their gas and electricity, with government initiatives, including the Energy Bills Support Scheme, welcome but insufficient to address fully the rise in energy costs that they faced.

A number told us that they regularly prioritised heating, and even more so lighting, over other necessities, including food (apart from food for children):

“Quite a few times [we’ve run out of money for gas and electric] ... We invested in fleecy blankets to keep warm [over winter] ... It was quite literally between, as I said, between heating and eating ... I would prioritise my daughter to eat, and I would go without, and I would probably boost the heating for about an hour or two and then turn it off.”

Man, aged over 45.

Despite their inflexibility, and often greater expense, a few interviewees talked positively about prepayment meters, which they felt offered greater control over their expenditure on energy:

“I have a meter ... it’s all right, so it is, because it means to say you can check to see that you’re not running out of electric and then there’s a gas meter as well. You pay as you go ... You see you get your money every, maybe, two ... Every two-and-a-half weeks, you know you get your money again, so the first thing you do is get your gas and your electric, you know.”

Woman, aged over 45.

"[Prepayment meters are] a lot more easy to manage ... I've had the odd day in here like the electric has cut out on Thursday – this was when I was working – I'll get paid on Friday. In my head, I'm like, well, realistically, do you know what, it's night-time. Just go to sleep. Wake up in the morning, either go and get the electric before work or it's getting the electric after work and that's it."

Man, aged 25–45.

Other participants, however, clearly struggled with prepayment meters:

"Not been managing it too well. We have a few times run out of everything completely. I've had to be in contact with the Citizens Advice Bureau where they contact, and they give us emergency help"

Woman, aged 25–45.

This interviewee's husband was being treated for cancer, and both of her children had disabilities. Intermittently doing without power badly affected the entire family's mental health and wellbeing:

"Obviously our two boys with disabilities, they like the [games] console. Well, even kids without disabilities like the console. We can't really afford to take them out. It's quite hard to turn around and say, 'Oh, well you can't go on it.' 'Oh, but my friends do.' 'We can't afford for you to go on it' ... [It has affected our] mental health because of it's just too much. We just don't know where we're going to get the money from [for the gas and electricity]. Once we get the money, it's gone."

Woman, aged 25–45.

Participants with prepayment meters often 'self-disconnected' – that is, did not have the heating or lighting on at all if they did not have the money to top the meters up. Another strategy that some people used when struggling to pay for power was to be at home as little as possible:

"I just try and stay out of the house, most of the time. I just try and stay out of the house."

Man, aged 25–45.

A few interviewees commented on fuel companies' policies designed to support households on low incomes. For example, one lone mother with three children had experience of three different emergency schemes. She appreciated this help in the short term, but found managing the interaction of these schemes challenging:

"... 'emergency credit', then you have 'friendly credit', and then you have something called 'power up', where they will loan you the money for a few weeks until you get paid, and then they take it back at say 30% for each top-up you do after that ... So I think yes it's very helpful at the time, but I can imagine people getting in a right mess over that, to find all that money to top it back up."

Woman, aged 25–45.

Housing and homelessness

The great majority of interviewees (n=28) had their own accommodation, with 19 living in social rented sector accommodation and seven in private rented sector accommodation. A further two interviewees were owner-occupiers. Only three participants were homeless or vulnerably housed at the time of interview, although one had slept rough in the previous few months and a further two had experienced rough sleeping in the past. Nonetheless, housing challenges were a prominent theme right across the qualitative sample. The key housing issues that emerged are now examined in turn.

Additional costs in homeless and supported accommodation

A number of participants who were either homeless, or who had experienced homelessness in the recent past, reported struggling with the additional costs associated with temporary and supported forms of accommodation, especially if they were working.

One young woman explained how she and her partner had turned down the temporary accommodation that their local authority initially offered them as they could not afford to live in it while working:

“Myself and my partner were in temporary accommodation for nearing 16 months, and before that, we were homeless, sofa surfing for 11 months ... they were offering us a hostel ... It would have cost us just on the rent alone about £2,400 without feeding ourselves, transport to work ... I declined it, because just financially ... the reality was that was going to be more going out of our bank accounts than what was physically going in.”

Woman, aged 25–45.

A care-experienced young person, who was in work at the time of interview, explained that the monthly charges in her supported accommodation totalled £840, including rent, heating and lighting, and other service charges:

“I would say it’s quite expensive for me being a care leaver, and for the type of housing ... I’m sharing the toilet and I’m sharing the kitchen, and I’m sharing like the hallway, so I just have the room that’s all to myself ... they [Housing Benefit] pay like I think £300 ... because I work over 16 hours that’s how much that Housing Benefit would pay for my rent ... I just get frustrated by paying a large amount because if I work longer hours, like if I chose to get a full-time job or a five-day-a-week job, then I’d have to do it for rent and then they would take a whole heap of money off me. It’s like I have to just work the 30 hours that I can because I don’t want to be broke.”

Woman, aged under 25,

Expensive and insecure private rented sector accommodation

Some interviewees felt trapped in expensive and insecure private rented accommodation, struggling to access more affordable housing options.

One participant living in a private rental with her four children had started a new relationship and wanted to move in with her partner but said:

“... I won’t qualify [for social housing] ... because I am adequately housed ... I mean, I’ve looked into it ... I’ve had long conversations with [the council] and said, you know, ‘Can I move on affordability?’ and they said, ‘Well no, because your rent’s paid for.’ ... But, if my partner moved in I would lose all of that and we’d have to cover all the rent.”

Woman, aged 25–45.

Another private tenant had incurred modest rent arrears when her husband lost his job due to illness and they had had a five-week wait for the first UC payment. She had sought help from Citizens Advice and was told to approach her landlord to make an arrangement to pay the arrears. However, with the family unable to afford even to feed themselves properly, they had no spare cash to pay towards the arrears:

“We’re good tenants. We look after the property ... My husband does the gardening a lot ... We’re good people, we’re just struggling at the moment, because we lost that sort of period of money, to catch up ... I’ve spoke to [the landlord] a few months ago and I said, ‘Look, we’ll get the rest paid next month, or the month after’, which we’ve not been able to do, and I’ll be honest, I’m too scared to call him.”

Woman, aged 25–45.

Another interviewee, who was the main carer for her disabled child, had been told by her private landlord that they were going to sell her home. The family were stuck in limbo, told by the local authority that it will not help until the landlord seeks to formally evict them, and unable to move to similar private rented properties in the area because of rent hikes:

They [the council] can't help ... they can't do anything until you've been given notice and the bailiffs have come round, basically, so ... [now we need to look for other private rented accommodation]. It's ridiculously expensive. It's crippling expensive ... [we currently pay] £1,650 a month. Yes, and since we moved in, the rents have gone up even more in this area, and we're looking at £2,000 to £2,200, and my partner only earns £1,800 a month."

Woman, aged 25–45.

Overcrowding and/or social sector size criteria challenges

A number of interviewees felt trapped in properties too small for their family unit. For example, one woman living with her partner and four children in a three-bedroom council property explained how crowded it was:

"Well, it's a three-bedroom house. It's not big enough ... So it's the 13-year-old, a 12-year-old, a 5-year-old and a 3-year-old ... I have tried, but, yes, I'll have to go back on a list, a bidding thing, a system."

Woman, aged 25–45.

The social sector size criteria (often referred to as the 'bedroom tax' or 'spare-room subsidy') was an issue for at least two interviewees. One lone mother was told, when her son left home, that her daughters should be sharing a bedroom. She was therefore made subject to the social sector size criteria, even though one of her daughters has a disability and it was eventually accepted that it was inappropriate for her to share a bedroom with her sister:

"... my eldest son moved out, and because I have two girls, they said they could share now, even though one of the children was being assessed for autism and different medical needs. Until that assessment came through they were charging me rent for the other bedroom. When ... the DLA [Disability Living Allowance] came through, they stopped at that. But it was waiting for the DLA to sort out, which is a very long delay, and the local authority knew that, but I still had to pay that top-up on the rent. Which I think is a bit hard when they know there's a delay on the processing, and I can't rush that through any faster."

Woman, aged 25–45.

Poor-quality housing

A range of participants flagged cold and damp properties that were difficult, and expensive, to heat as a key issue. This had both affordability and health implications for the adults and children affected:

"... these flats are freezing to start with, even in summer it's cold in them."

Man, aged over 45.

"... the mildew kept coming out in the walls itself and in the corners; it was getting all wet. I thought this is not right ... My oldest boy had a touch of pneumonia just before Christmas on his lungs. So I knew that was down to the damp in the house, because my children are healthy ... They get the odd runny nose now and again; but I know obviously it's to do with the house. The problem is I just wish to God it was sorted, to be honest with you."

Woman, aged 25–45.

Lacking other necessities when destitute

The above discussion has focused on the necessities that are included in the definition of destitution used throughout this research series (see Chapter 2, Box 1). This definition was informed by expert and general public views on the basic necessities that people must be able to afford in order to avoid destitution (see Fitzpatrick et al, 2015). Some of the people who we interviewed, drawing on their lived experience of destitution, identified three additional key necessities: travel costs; mobile phones; and medications and prescriptions.

Many participants said that, if at all possible, they walked everywhere to avoid travel costs altogether:

"Transport wise, I tend to walk everywhere if I can."

Woman, aged 25–45.

If walking was not possible, for distance or health reasons, the cost of public transport could be prohibitive:

“The price for the bus is a little bit ridiculous. Then, it’s just the distance of where I live. The closest town, like I live like 13 miles away from [nearest town] or 13 miles away from [other nearest town]. It’s not in walking distance the next town or anything like that. To me, it’s just I’m restricted. That’s how I feel sometimes.”

Man, aged 25–45.

One interviewee struggled with the extra costs associated with frequent hospital appointments for her son who had disabilities. Although her son was able to travel for free, she needed to accompany him and pay her own transport costs:

“... my son has to go to the hospital to be reviewed for his medication on his ADHD [attention deficit hyperactivity disorder] ... We have to get a train – so that is a struggle ... he goes free, but I have to pay for myself. Then, obviously, it’s like a day out – I have to buy him lunch, because I have to take him out of school early ... He has to go every few weeks ... It’s, like, £3-something there, and then back [the same] ... I know it’s not a lot, but it is, when you only get £50 a week ...”

Woman, aged 25–45.

A few research participants (n=5), all living in households with children, were running a car, which they required for practical reasons. For example, one lone mother with three children needed a car not only to get to and from work, but also to enable her to drop her disabled daughter off at school and to pick her up:

“Sometimes I struggle ... I have to ask my mum for help, because I can’t put petrol in the car to physically get to work, or to go pick the daughter up from the school. Like today I’ve done that, I’ve had to pick her up, and it’s not close to us, it’s I’d probably say a half-an-hour drive ... So it’s all costs in petrol and wear and tear on the car basically, because I’ve got quite an old car.”

Woman, aged 25–45.

Some interviewees had had to give up their car for cost reasons, even though this then restricted the type of work that they could take on:

“I had to give up my car because of the car tax. I couldn’t afford the tax, the petrol, and that is a bit [of] a tricky one as well because now I’m not mobile; it’s difficult to get to places.”

Man, aged over 45.

The second most commonly flagged additional essential was personal communications, and especially mobile phones. The interviewee on a zero-hours employment contract mentioned, for example, needing his mobile phone to keep in contact with his employer but experienced unpredictable deductions from his account by his mobile phone provider:

“Sometimes ... [mobile provider] take[s] the money out of my account ... that means ... I can [only] call my friend or my sister, get money, £10 here and there to get it paid ... You’re lost [without the mobile], you’re cut off from the world.”

Man, aged over 45.

Another participant, who was disabled and suffered frequent seizures, needed a mobile phone to be able to call for help but struggled to meet the costs:

“My phone went out of contract and I could’ve upgraded it, but I decided to keep the same because we had to reduce our contracts to a smaller limit so that we could keep them going, because obviously it is a really important aspect to having contact when you’re a disabled mother.”

Woman, aged 25–45.

Finally, a few participants had had difficulties affording medications and prescription charges. For example, one young care-experienced interviewee, who did not get free prescriptions as she was not claiming UC, explained that:

“... it’s quite expensive ... I just do it on my cards. I don’t want to know, because I never used to pay for medication until I had a job ... that’s another add-on. That’s another expense.”

Woman, aged under 25.

Conclusions

This chapter has charted the challenges people living in destitution face in doing without basic physical necessities like food, heating, lighting and toiletries, as well as other items they consider basic necessities, such as transport and mobile phones.

One key theme that emerged is the role that parents (especially mothers) play in these dire circumstances, going without to minimise the impact on their children. Among the most striking findings in 2022 was the consistency with which parents reported subsisting on one meal a day so that their children could eat more adequately.

Likewise, the particular challenges associated with illness and disability in a context of destitution were strikingly apparent, and are amplified in subsequent chapters.

The compounding impacts of living in poor-quality and often expensive and insecure housing was a thread running through the testimony of many of those we spoke to.

A further stand-out finding was the growing dominance of food banks as the route to meeting needs, not just for food, but also for basic toiletries and other indispensable household items, like toilet rolls and cleaning materials. This intensifying reliance on food banks brings a number of serious concerns in its wake, as discussed in Chapter 6.

5 The reality of destitution: income and debt

This chapter again draws on our 31 interviews with UK-born people with direct experience of destitution to consider how issues of (inadequate) income and (problematic) debt underpinned the difficulties that people had in meeting their basic physical needs, as described in Chapter 4.

We start by considering issues concerned with the low-paid and insecure work that people facing destitution typically undertake, before examining the wide range of social security issues that can drive, mitigate or end destitution. Finally, the crucial issue of problematic debt and arrears is investigated, with a focus on benefit-related debt and deductions, housing and utilities-related debts, and consumer credit-related debt and arrears.

Income from work

As noted in Chapter 3, 11% of all destitute respondents to the 2022 survey were in paid work (broadly similar to the position in 2019). A higher proportion of our interviewees had been in paid work over the previous 12 months (12 out of the 31) and 10 of these interviewees were still in work at the point of interview (two had had to give up work because of their own or a partner's illness). Of the 12 who had been in work over the previous year, eight were still destitute at the point of interview, including seven of those who were still working.

Three of the interviewees still in work had managed to move out of destitution. A young care leaver, working almost full-time hours and attending college, who had struggled previously when she had had a period of sickness leave from work and her Housing Benefit had been stopped because of administrative error, was in a better financial situation. A second working participant had escaped destitution due to a recent Universal Credit (UC) claim to support low self-employed earnings:

"It [UC] has been quite good actually. They have been really good ... Yes [it was easy to make the claim], it's the first time we've ever done it; [before the UC claim we struggled] for quite a while."

Woman, aged 25–45.

A third participant, a lone parent with one child, felt somewhat better off primarily because she had her Personal Independence Payment (PIP) as well as income from working. Similarly, another interviewee who had been in work in the previous 12 months, but was no longer working, had also managed to move out of destitution after receiving a PIP payment:

"I get PIP now, which I didn't get a few months ago, and that has made a really big difference ... [before receiving PIP] ... that's when I was going to the food bank a lot. It was because I'd get to a week or two before my next Universal Credit payment was coming ... [and had little or no cash]."

Woman, aged 25–45.

For the seven interviewees who were working but still destitute at the point of interview, three key factors kept them in this predicament: the interaction between low pay and debt; challenges in combining work and caring responsibilities; and work insecurity.

Coping with low pay and debt

For all seven interviewees experiencing in-work destitution, a combination of debt and low pay kept them in a position where they were often unable to afford the basic necessities of life.

For example, one participant's partner lost his business during the COVID-19 pandemic and was forced into bankruptcy with large business-related debts and severe impacts on his mental health. This precipitated a period of homelessness for the family. While they were now settled in affordable social rented housing, they remained saddled with major debts from this crisis period, which meant that they continued to rely on help from family members:

"I racked up a lot of debt, which I'm still trying to clear off now, because of trying to get to work. I was spending about £200 to £300 a week on taxis or public transport and feeding myself when I went to work, and obviously, your wages only go so far ... We have an outstanding debt from our previous property, our temporary accommodation, we have about £1,400 to pay off on Council Tax arrears."

Woman, aged 25–45.

Combining work and caring responsibilities

Finally, six interviewees with caring responsibilities, although employed, could not work enough hours to keep themselves and their families out of destitution. For example, one self-employed lone parent we interviewed, who had four children still living at home, was heavily reliant on family members for food, having been refused help from the local food bank as she "had used it too many times". She was unable to work more hours due to childcare requirements:

"I am working for as much as I can. It's hard because I have got four children and they all need to be in different places. One's at college, one's at high school, one's [at] primary school, one's at nursery. So trying to do all of that around a job, that's hard and I can't afford to put them in after-school club."

Woman, aged 25–45.

Work insecurity

Work insecurity seriously affected several of our interviewees. For example, one participant, after the breakdown of his marriage and loss of his business during the pandemic, had relied on zero-hours employment contracts along with PIP payments to cover private sector rent, utilities and other commitments, leaving little to nothing for food:

"I've got a job, got back to work ... It depends on some days; it is not each day. There is not a job for a month or two, so I just get by ... Sometimes it's good, sometimes it's not very nice ... you can't [rely on the income] – and you could call your work and they tell you, 'Today is your last day, sorry.' ... I was self-employed. I had my own company, but the COVID thing brought it to a halt ... [I earn] not very much ... they call me as need be ..."

Man, aged over 45.

Income from social security

As has been the case throughout the *Destitution in the UK* series (Fitzpatrick et al, 2016, 2018, 2020), myriad issues with the social security system are core to understanding the drivers of destitution. We now consider each of the key concerns, but also cover ways in which benefits can help to mitigate poverty and to move people out of destitution.

Benefit levels and (in)adequacy

The now clearly inadequate level of basic working-age benefit levels has already been discussed in Chapter 1 (see also Bramley, 2023; Joseph Rowntree Foundation and The Trussell Trust, 2023). This means that those reliant on these benefits are sometimes, by definition, destitute, even before taking into account the impact of benefit caps, limits, deductions, sanctions and shortfalls in the coverage of rental costs, which can further reduce the effective income that people in receipt of the benefits have to live on (see further below).

As benefit levels (when not frozen) are usually increased in line with inflation using the previous September's Consumer Price Index (CPI) rate, UC recipients this year saw a rise in their benefits of 10.1% from April 2023.¹⁷

We explored within the qualitative research what, if any, difference this uplift in the UC rate had made to our interviewees. The majority seemed not to have noticed this inflation-linked rise in their benefit, or else felt that it had made little difference to them because it was ‘swallowed up’ by the rapidly increasing costs of necessities:

“I never noticed it to be honest with you.”

Man, aged over 45.

“... we probably can buy an extra pack of like some crisps or something that the kids will eat, because with the prices of everything, we’re having to hold back anyway because it’s not enough, with the rise of everything, with the amount that everything’s gone up. Like when our money goes up, it doesn’t cover the cost of, it doesn’t, of everything that’s gone up in reality.”

Woman, aged 25–45.

There was just one participant, a lone parent with one child, who felt that the inflation-linked uplift had enhanced her ability to manage:

“Yes, it did make a big difference. I noticed ... Especially when it’s your fortnightly money because 10% is a lot on two weeks’ worth of money. Even the Tax Credits and that went up by, say, £7, £8 a week, which is a lot. That’s the difference between a kid getting pocket money or not.”

Woman, aged 25–45.

Universal Credit processes

In previous iterations of the *Destitution in the UK* study, issues associated with UC processes, and especially the five-week wait for the first benefit payment, were identified as core factors driving destitution (Fitzpatrick et al, 2016, 2018, 2020).

As noted in Chapter 3, 56% of all destitute respondents to the 2022 survey were in receipt of UC and another 8% had applied for it. However, destitute respondents were less likely to report problems with benefits in general in 2022 than in 2019 (19% versus 30%, see Figure 18a).

Consistent with this, in the qualitative work there were fewer complaints about processes around UC than in previous iterations of this study. Nonetheless, around a third of all interviewees still reported negative experiences associated with UC delays and the repayment of UC advances. For example, one interviewee experienced a long delay in receiving benefit when her claim changed from Child Tax Credit to UC:

“... my Child Tax Credit stopped, and they said that I had to go onto Universal Credit, and that took months before I got anything ... About two months. About two months-plus [before the payment was received] ... I had to claim for advance payment, help to go back to work, with clothing because what they required me to wear at the time, I didn’t have what they wanted. So, I had to get help with the clothing, and I had to get help with travel.”

Woman, aged 25–45.

The ‘help’ referred to above was not in the form of a grant but paid as a Budgeting Advance, a loan from the Department for Work and Pensions (DWP) to be paid back through deductions in benefit (see further below). Paying back this advance, alongside other deductions from benefit that the family faced, meant that their circumstances were still extremely precarious.

There were also some problems reported with the bureaucracy associated with making a UC claim, although other interviewees did describe this as “easy”. One participant with a new baby who had had problems explained:

“[The DWP] weren’t very clear about what was included in our claim on Universal Credit, because obviously, we had to provide proof that our daughter had been born. At the time, we had no finances to pay for her birth certificate. I know it’s only £11, but we were lucky if we could scrape together £1. We were reliant on food banks to have food in our cupboards and in our fridge. Universal Credit wouldn’t accept me bringing my daughter in as proof enough that my daughter existed.”

Woman, aged 25–45.

Conditionality and sanctions

Benefit sanctions have long been a core driver of destitution, particularly for single people (Fitzpatrick et al, 2016, 2018, 2020). As noted in Chapter 1, having eased off for some years, levels of sanctioning have now risen again rapidly (see Parkes, 2023).

Two of our interviewees in this year’s qualitative sample had experienced benefit sanctions and a further four had been threatened with sanctions. One single interviewee had had his UC sanctioned multiple times and found it very difficult to manage on the (repayable) hardship payments:

“... it doesn’t say how long it’s for [sanction] ... it says how much but not how long for ... they don’t say when it’s ending ... I try not to go to the food bank too often but it’s unavoidable.”

Man, aged 25–45.

Other interviewees discussed the relief of ‘escaping’ threats of sanctions due to moving onto pension or disability benefits, which exempted them from benefit conditionality. This included one older single person who had been sanctioned twice while receiving Jobseeker’s Allowance (JSA) before he recently moved over to the State Retirement Pension and PIP at the same time.

In this year’s interviews we also encountered reports of two interviewees with dependent children being threatened with sanctions. One of these cases was a woman with four children whose husband was unable to work because of a disability. She reported that DWP staff continually made appointments that she could not attend:

“... before I had my job, this new job, they want me to come to appointments that I couldn’t quite meet, because I explained to them that I’m going to college. The days I go to college is two days a week. I’ve got two children what go to two different schools, which they finish at two different times ... and I have to pick up one child and then I have to go back for another child at a different school. So they wanted me to come to an appointment and then they’re talking about sanction, when I’ve explained myself from the get-go, from when I applied for the Universal Credit.”

Woman, aged 25–45.

Benefit cap

The benefit cap on working-age benefits is a key issue affecting larger families, particularly in higher-value housing markets (Kennedy, 2023). In our qualitative sample, there were at least two families affected by the benefit cap in ways that had perpetuated their destitution.¹⁸

One lone mother with four children was struggling to manage work and caring responsibilities while facing destitution. She was affected by the benefit cap when she earned too little from her part-time self-employment to be exempted from it:¹⁹

“... the benefit cap, £235 they took off me. It says, ‘We may take money off your payments as there is a limit on the total amount of benefit that you can get. This includes money from other benefits and Child Benefit.’ ... So, basically, [in effect] they’re taking all my Child Benefit off me because [my] Child Benefit is £204 [per month].”

Woman, aged 25–45.

But this mother felt ‘between a rock and a hard place’ because if she took on extra hours, she would then lose free school meal entitlements for her children:

“... the free school meal cap is that if you earn more than £427 a month, then you don’t get free school meals. So, because I’ve got two of them at school, that equates to just over £30 a week ... I would then have to pay for [school meals] if I earned enough to not be in the benefit cap. So then I’d be paying £120 a month out for school meals; you’d get no help with the school meals in the holidays. So yes, it’s kind of like swings and roundabouts.”

Woman, aged 25–45.

Another interviewee, with three children and a disabled husband, had been affected by the benefit cap in the past but her partner had recently been awarded PIP, which had enabled the family to escape destitution. As well as receiving additional income from PIP itself, receipt of this disability benefit meant that they were no longer having their Local Housing Allowance reduced by the benefit cap. Previously this had meant having to make up a shortfall of some £73 per week out of other benefits to cover their rental costs:

“... until my partner got PIP, we [were] under the benefits cap. So like literally they was paying like £25 a week for rent. So I was having to put in for Discretionary Housing [Payments] and stuff as well.”

Woman, aged 25–45.

Two-child limit

Five interviewees in this year’s qualitative sample were affected by the ‘two-child limit’ on UC and Child Tax Credit,²⁰ with two of these interviewees in work at the time of interview. All five of these families were still destitute at the point of interview, with the two-child limit a significant contributory factor.

“... that’s [two-child limit] a struggle as well ... Because, obviously, [youngest] needs things as well, so it’s having to manage to separate the money between three of them. Obviously, she grows really quick, because she’s at that age where she is growing, so I’m constantly having to buy her things.”

Woman, aged 25–45.

“My oldest is four; my second oldest is two; and then my baby’s 15 months ... I’m only on Universal Credit ... I don’t get paid for my third child, I only get paid for my [first] two. So it is a bit of a struggle for me to try and get nappies, because I’ve still got two in nappies, where my oldest boy isn’t. It is a struggle to get things for them. I do myself without obviously to get my children [things].”

Woman, aged 25–45.

Disability benefits

As noted in Chapter 3, 63% of all destitute survey respondents reported having a disability. This high level of disability was also reflected in the qualitative sample, with 20 out of the 31 interviewees reporting a disability. In addition, seven other interviewees had partners and/or children who were also ill or disabled. In all, 17 interviewees were living in households that were in receipt of some form of disability benefit.

The positive role that receipt of PIP in particular can have in enabling households to move out of destitution has already emerged from several of the cases described in earlier sections of this chapter. While receipt of PIP generally only mitigated rather than resolved the poverty of people facing destitution, at least it meant that they were able again to afford basic necessities and to meet some of the additional costs associated with having a disability.

Another example of the receipt of disability-related benefits substantially improving people’s circumstances involved an older single man who was recently moved over from Jobseeker’s Allowance (JSA) to Employment and Support Allowance (ESA) because of a serious accident a few years ago. Although he had to wait a long time for this decision, its eventual implementation meant that his monthly income from benefits doubled:

"I was in the right state. I was going to the food bank nearly every month and I would only go there once a month but that wasn't really enough, so I started going to charity places ... The church, you know the church do a coffee morning and they give out food and stuff that comes from Tesco's and whatnot. It's by its sell-by date and stuff like that. So that's what was happening, but it's been better since I got the increased benefit. They still stop something out of it, so I get £600. I now get £600 a month instead of £276. So I feel like I'm well off!"

Man, aged over 45.

Equally, losing disability benefits can plunge people at risk of destitution into much worse circumstances. One such example involved a younger man who had a head injury and walking issues stemming from a road traffic accident when he was 15 years old. He was recently migrated over from ESA to UC. He was reassured that this would be a 'straight switch' so he was confused as to why he had failed the 'Limited Capability for Work and Work-Related Activity' test that would have entitled him to an extra amount of UC in recognition of his disability:

"Well, I was on Employment and Support Allowance and they switched me over to [UC] ... Oh it's terrible to be honest with you. It's absolutely terrible. I've lost half my money. I'm on £251 a month."

Man, aged 25–45.

Extra government help with the cost-of-living crisis

The special 'Cost of Living Payments' aimed at people in receipt of a means-tested, disability or pensioner benefit to help them cope with escalating inflation were described in Chapter 1. Many research participants had found these payments very helpful, at least in the short term:

"Oh, it [Cost of Living Payment] were amazing. I went and got lots of shopping ... I think I might have got two lots of them. So I've got £300 I think, or £301, yes."

Woman, aged 25–45.

"[The Cost of Living Payment was useful] Yes, definitely. I topped up my gas and electric ... So if I'd not got that, that would have gone out of my normal wages or Universal Credit, and I would have really struggled that month."

Woman, aged 25–45.

However, others described how the rising cost of food and other basics meant that these payments did not stretch very far:

"That [Cost of Living Payment] just gets swallowed up though ... I did a food shop and I tried to be sensible with it, so I filled the freezer. I did like an Iceland shop because it was just a case of thinking, 'Right, I'm going to pack the freezer ... because the food bank don't give you meat, do they? So the food bank will give you your tins and your jars, and to be fair they're great, they give you loads of cook-in sauces and stuff ... But when I did that Iceland shop, I spent £150 and when we walked out of there I was like, 'That doesn't feel like £150 worth of food.' ... Because food has gone up so much."

Woman, aged 25–45.

Thus, although these extra payments were often warmly welcomed, they represented only a short-lived injection of cash that could help temporarily ameliorate but not resolve people's destitution situation. Consistent with this, evidence from both Citizens Advice (Tatam-Hall, 2023) and The Trussell Trust (Bull et al, 2023) demonstrated a temporary lull in demand when these ad-hoc payments were made, with service use picking up again a few weeks later.

Scottish Child Payment

The Scottish Child Payment is a £25 per week payment received for every child who is under 16 years of age when the parent(s) are eligible (mygov.scot, 2022). There was only one participant in our qualitative research who was in receipt of this payment. She explained that this extra payment did help to ensure that her children had clothes suitable for the weather:

“... it goes towards the shopping bills and it makes it easier to buy the children’s clothes ... It does help ... especially at my kids’ age – they go through a lot of clothes. It just makes it easier for, to keep the children in warmer clothes and in the right sizes, so it helps with it, obviously, some of the children’s payments ...”

Woman, aged 25–45.

However, this interviewee went on to say that the free school meals, including over holiday periods, that she was able to access for her children meant far more to her, as at least she knew that her children were being fed appropriately.

Problematic debt and arrears

As highlighted in Chapter 3 (see Figure 18a), 56% of destitute respondents to the 2022 survey reported financial and debt problems, an even higher proportion than in 2019 (48%).

Out of the 31 interviewees, 18 were affected by some form of problematic debt or arrears. These were mainly benefit-related debts, housing and utilities-related debts, and consumer credit-related debts. We discuss these in turn below, though of course people were often affected by several of these forms of debts and so there is a large degree of overlap in practice.

None of this year’s participants in the qualitative interviews said they had borrowed money from an unlicensed lender or loan shark. There was, however, some limited mention of payday loans. Two of the three relevant participants mentioned payday loans in the context of debts that had now been resolved within their debt resolution schemes (see further below). However, one was very worried about debts her husband had recently taken out to support a gambling habit, which included payday loans and credit cards:

“We’ve got nothing. He has taken out payday loans, credit cards, and he’s gambled about £15,000 ... So I’m not sure what we’ll do at the moment ... So I shall definitely be using the food bank on Thursday, that’s for sure.”

Woman, aged 25–45.

There were no participants who had made use of ‘buy now, pay later’ (BNPL) schemes such as Klarna. Many of our research participants would be unable to access these forms of debt because they did not shop online regularly and did not have access to the type of bank accounts that would allow for repayments.

Benefit-related debt and deductions

The problematic nature of repayable benefit advances, and deductions from benefits more generally, has been flagged in Chapter 1 and throughout this study series (see also Ben-Galim, 2022).

In this year’s qualitative research we encountered 10 interviewees who had recently taken out a UC advance to cover the initial five-week wait for their first payment. These were mainly people who had recently made their first or a new UC claim because they had lost work or when they needed UC to supplement their part-time earnings. They seemed to have fewer problems with repaying these advances than in previous rounds of the study, possibly because of some easing in the repayment arrangements imposed by the DWP since 2019, including a longer repayment period, and also possibly because these interviewees were a more mixed group, not all of whom had experienced long-term, entrenched poverty.

Eight interviewees had taken out Budgeting Advances (including five of those who had taken out a UC advance). These Budgeting Advances are targeted at those who have been in receipt of benefit for at least six months and are intended to be for large items of expenditure, like a new cooker. However, a number of interviewees seemed to take out revolving Budget Advances to support daily living costs and predictable expenses like birthdays and Christmas, reflecting the insufficiency of basic benefit levels:

“So for me to be able to afford like birthday stuff and being able to live ... need to be able to get a [Budgeting Advance] ... I get one again at Christmas, so that I know I can cover the bits that I

need. Then I pay it back. So I kind of get used to being without that money that I pay back ... I get used to budgeting without.”

Woman, aged 25–45.

“We’ve got deductions for Council Tax and deductions for one of those budgeting loans [Advance] ... It comes straight out ... so we just don’t count on that money as part of our income.”

Woman, aged 25–45.

Aside from the repayment of advances, interviewees could also find their (already very low) incomes further reduced by deductions for other forms of DWP-related debt, with the clawing back of previous overpayments of Tax Credits seemingly particularly common (see also Ben-Galim, 2022). One such case was a single male interviewee, currently working on a zero-hours employment contract, who made a claim for UC when he lost his own business. The DWP then informed him that he had been overpaid Tax Credits some years ago when he lived with his wife and children:

“I’ve got some kind of a[n] [over]payment from my previous [Tax Credit claim] from a long time ago. I don’t know, they said I owed them money ... they’re taking money out of my account anyway. I think it’s about £17 or £18 [per month] ...”

Man, aged over 45.

Deductions for debts owed to priority creditors other than the DWP or HM Revenue and Customs (HMRC) have been another major theme of this iteration of the *Destitution in the UK* study. In all, 11 interviewees were having deductions made from their UC or other benefits to pay off such ‘third-party’ debts. However, as with UC advances, fewer interviewees explicitly complained about struggling with these deductions (albeit with three-quarters still destitute at the point of interview, they were making it more difficult for people to obtain necessities).

One example of excessive deductions for third-party debts related to an older single man who had struggled on JSA for several years after an accident, and had accumulated debt when he failed to apply for a single-person discount on his Council Tax with his local council. The initial deduction level was set very high, and included court fines as well as the Council Tax arrears:

“At one point, they were taking a third [of his JSA]. At one point, they were taking £89 out of £320, and I said to them that’s ridiculous, and then they reduced it to like £50. I got in touch with the courts in [county] and said, ‘What is this money for?’ And they said, ‘Well, you didn’t appear at court so we fined you.’ I said, ‘But I didn’t live there. I haven’t lived there for the last two years,’ and so I didn’t even know anything about [it] ...”

Man, aged over 45.

Although the above participant had managed to get the monthly repayment reduced, it was still far higher than he could afford.

Housing and utilities-related debt

In all, almost half of the qualitative sample (n=15) had housing and utilities-related problematic debt at the point of interview. This tended to be for utilities including water, gas and electricity, Council Tax and rent arrears. Mortgage arrears featured for the first time in this iteration of *Destitution in the UK* study, with two people affected.

One lone-parent interviewee with three children took out a Debt Relief Order (DRO),²¹ with the help of a debt advisor, and this had successfully resolved her utilities and other debts. Nonetheless, she was still destitute at the point of interview because her income was insufficient to cover the costs of basic necessities, in part because of the two-child limit on her benefits:

“No. I was in debt, but I got the debt relief thing ... My electric bill. Apparently, my water [bill] ... Because my work made me redundant, I ended up – through the years I’d been working – I was in debt for £9,000 of [Income] Tax, and I didn’t even know. It was only when I got made

redundant, that I found out ... It was [also] the Council Tax that I was in debt with ... But since being on Universal Credit, I'm fine with everything."

Woman, aged 25–45.

There were less favourable experiences of using Individual Voluntary Arrangements (IVAs)²² to deal with unmanageable debts. One lone-parent participant had had earlier experience of an IVA to help manage consumer debts (see below), but had now decided, with the benefit of free debt advice, to opt for a DRO to manage serious utilities arrears:

"I mean my gas and electric, I've not paid that for over a year. I can't even touch it. I owe them thousands. But it's kind of a case of, do I pay that, or do I go and buy food? ... I did get behind with the water ... I did an IVA about a year and a half ago, but that's just not working for me because they wanted a hundred pounds a month, and then when this cost-of-living crisis hit I just couldn't pay that ... So, I got a bit of advice from Citizens Advice, and they said the best option for me to do would be to do a DRO, a Debt Relief Order, which wipes everything off, and then there's no monthly outgoings."

Woman, aged 25–45.

Another interviewee with two disabled children, whose husband lost his job because of cancer treatment, was in a very precarious position with multiple problematic debts. A delay in her UC payments meant that she fell into rent arrears and her landlord issued her with a notice to quit. The family also had multiple utilities arrears and a UC advance that they were continuing to repay. She had opted for an online IVA through a debt management company, but this did not cover their rent arrears, and in any case they were unable to afford the IVA payments:

"The IVA is, we had to miss last month's payment. We couldn't afford it. It's £110 each month ... Whether I jumped too soon because it was the first people we went to, but they set up the IVA for us, and to be honest, it's peace of mind because we were getting letters from bailiffs coming round. I couldn't sleep at night. It was just too much ... we was in debt a lot because we couldn't afford to pay the bills. Council Tax, fuel, water, we had to get payday loans out to try and survive, and it all escalated too much basically."

Woman, aged 25–45.

Consumer credit-related problematic debt and arrears

In all, 12 interviewees reported issues with problematic consumer credit-related debt and arrears. This included issues with catalogue debt, credit cards and problems with packages for mobile phones, as well as issues with payday loans for a small number, as noted above.

This meant that consumer credit-related debts played a relatively larger part than in previous iterations of the study. Interviewees had generally acquired these consumer debts at a point when they had the requisite income to service the debt and therefore it only became problematic when their financial situation deteriorated, usually when they or their partner had lost work.

One relevant case was a lone mother with four children who had accumulated mainly consumer credit-related debts when she was employed full time:

"I've got a car payment that ... I've given them the car back, but I still owe them about eight grand. Credit cards, catalogues, all the usual stuff. When COVID hit and we all got sent home from work and I was just on maternity pay ..."

Woman, aged 25–45.

This mother's circumstances had changed fundamentally since she was in work and taking on consumer debt, as she was now self-employed on a part-time basis and badly affected by the two-child limit. She was living in destitute circumstances with her four children and had no spare cash to allow her to make debt repayment arrangements:

"Like I say, I'm not making any payments on anything so I'm not bothered about that because I know they can't do anything. None of them are secured loans, so they can't come and take stuff out of the house. So as awful as it sounds, it's just tough shit. Basically they can't take what I've not got."

Woman, aged 25–45.

Serious issues also arose with consumer credit guarantor arrangements in a couple of cases. In one of these the interviewee, a lone mother with three children, had agreed to be the guarantor on a family member's large loan when she was in better financial circumstances:

"I used to own a property, and I sold that and moved into council property etcetera and my dad [had] got an Amigo Loan [Kollewe, 2023] or something for £50,000 or something stupid, and they said I could be a guarantor because I had property. So then when he stopped paying it and they were chasing me for the money, I said, 'I'm not a property owner any more, how can I pay it?' So they put the debt onto me then."

Woman, aged 25–45.

When her circumstances changed, she sought debt advice, which resolved her debt situation at that time through a DRO. However, since that point, she has built up very significant problematic debt herself, including large-scale arrears on water charges (£4,000), as well as arrears on her Council Tax, rent and catalogue debt, and she is also repaying a DWP Budgeting Advance.

Conclusions

After more than a decade of benefit cuts and freezes, the seriously inadequate level of mainstream benefit levels was the underlying issue across all of the qualitative testimonies we heard this year. This means that many single working-age people reliant on UC are, by definition, destitute (Bramley, 2023), even before taking into account the impact of the deductions, caps, limits, sanctions and shortfalls in the coverage of rental costs that can further reduce the amount they have to live on. Ad-hoc Cost of Living Payments from the Government were welcomed but limited as short-term help.

Another key theme was the dominant role of disability and long-term illness in the lives of people facing destitution. Access to disability benefits, especially PIP, was crucial to many people moving out of destitution or at least mitigating its impacts. However, the process that people need to go through to receive disability benefits could be very long and arduous.

Paid work seldom seemed a route out of destitution for the people we interviewed, as a result of the low-paid and insecure work that they had access to, combined with the burden of caring responsibilities and significant debt.

Problematic debt was, more generally, a crushing burden on a majority of the people we surveyed and interviewed with experience of destitution. While public-sector and utilities debts, and associated deductions from benefits, continue to dominate, for the first time in this series of studies on destitution we saw serious problems with consumer debt emerge, mainly affecting those who had been in work relatively recently.

6 The reality of destitution: seeking help

Chapter 4 reviewed how people at risk of destitution had to cope with doing without basic necessities, often on a long-term basis, with this experience now compounded by the current cost-of-living crisis. Chapter 5 investigated the shortfalls in income and problematic debt issues that underpinned this inability to afford the basic necessities for physiological functioning.

In this chapter we return to consider in more detail the sources of support that our UK-born interviewees with direct experience of destitution turned to in these dire circumstances, and what assistance they got from them. We focus on help from parents and wider family first, before turning to consider: help from friends, neighbours and wider support networks; food banks and other food-aid services; Citizens Advice and other advice services; and statutory sector services. We draw mainly on the 31 interviews with people with lived experience of destitution but also on 10 interviews with national stakeholders (see Chapter 2) where relevant.

Parents and wider family

As indicated in Chapter 3, our survey found that parents were the second most common source of both financial and in-kind support reported by respondents, with other relatives cited as a source of help less often (see Figures 19a and 20a).

This pattern of responses was also reflected in the qualitative research whereby parents, and specifically mothers, were very often reported as vital sources of material help:

“My mum does help me out quite a bit ... She’ll chuck me a hundred pounds or something when she’s paid every month, that sort of thing, and she’ll take me shopping, put some gas and electric on for me, that sort of stuff. So I’m quite thankful for that.”

Man, aged 25–45.

However, interviewees stressed that there were severe limits on how much their parents and other relatives could practically offer them because they often had so very little themselves. For example, one young person who was care-experienced but in touch with her family said:

“... if I’m dying, I’d probably call my mum, but that’s about it ... You know what, she has kids as well, so she helps to an extent that she can ... I don’t really like to ask people for help. Also, yes, just it’s not a nice thing to ask my mum for ... she can help me where she can.”

Woman, aged under 25.

A woman, who was living with her disabled partner and three children, similarly commented:

“My mum would be my first call ... It’s just whether she’s got it or not, because she doesn’t get a lot either. So yes, she has her struggles as well.”

Woman, aged 25–45.

Not being able to ask for help ‘too often’ was a key theme:

“I’ve already asked what family we’ve got here. I’ve already asked them, obviously if we’re that short, if it’s sort of £20 now and again, but unfortunately I’ve asked them too many times, and they can’t afford to do it.”

Woman, aged 25–45.

A male lone parent with three children described the shame of having to ask family for help. But his comments also captured how family members can be sensitive to this, and highly diplomatic in how they offer much-needed material assistance:

“[I ask] my mum [for help] ... Pretty embarrassing sometimes ... my mum actually, when she comes round, she sees that I’ve not got much in, and then sends like an Asda – she gets a few bits from Asda for us ... I don’t really like asking, to be honest, but as I say, if I have to ask, I will do.”

Man, aged 25–45.

A lone parent with three children explained how relying on her mother for help affected their relationship:

“She’s a nagger ... ‘What have you wasted your money on this month?’ Whereas I write her a list now so she can see my incomings and outgoings each month. Like last week I needed petrol and she could see that. I picked the other daughter up from guide camp where my mum was, and she could see the light was on the petrol, so she automatically passed me her credit card to go fill up with petrol. So she’s not happy about it, but she will willingly help me.”

Woman, aged 25–45.

There was some evidence of wider family helping in in-kind ways, via sharing meals, for example, sometimes on a mutual basis:

“My family members now, if they cook, because we don’t just cook little portions, we cook big portions, they cook enough to feed a family basically. My relatives next door, when they’re cooking, they’ll ring us, ‘Come on, we’ve got food on.’ We’ll have food with them. When we’re cooking, we’ll invite them next door to come round to us to eat food. So we always manage, we never do without food.”

Woman, aged 25–45.

There was also some evidence that interviewees with children got help from wider family for their children but not for themselves:

“... the grandparents on wife’s side help with, make sure [daughter] is never without food. Obviously they help her out. Obviously, we can’t expect them to keep feeding us. They’re pensioners themselves.”

Man, aged over 45.

“I’ve not bought myself anything for the last three, four years. The kids get things off people, obviously, my mates or my family. You know kids when they need trainers, and my mate’s mum, she actually, obviously, knew the position, and, basically, just bought the kids loads of clothes that will last them for 12 months or something. So they’re lucky.”

Woman, aged 25–45.

There was often (much greater) reluctance to approach anyone other than family members for financial or in-kind help, while some said that they would not have the “nerve” to ask even family. An older woman caring for her grandson said the only person she would approach to borrow money from would be her son; she would not even consider asking anyone outside of her family for help:

“If I run out, I would get lent [borrow] the money, you know ... I will get a lend [loan] off me son.”

Woman, aged over 45.

Friends, neighbours and wider networks

The survey indicated that friends were a less frequent source of material help for those facing destitution than parents, but were (slightly) more commonly turned to for assistance than other relatives (see Figures 19a and 20a in Chapter 3).

Relevant here is an observation by some national stakeholders that informal networks of mutual support emerged in local communities during the COVID-19 pandemic, although they did not necessarily think that these had persisted since the pandemic:

“So mutual aid sprung up where it was not formal charity work but people helping their neighbour, whether that was on food supplies, on other things. So certainly some of that has gone, that’s because people have gone back to work ... There’s a debate to be had ... as to how good mutual aid was at reaching certain client groups anyway.”

National stakeholder, funder.

We found some limited evidence in our qualitative work of informal mutual aid between friends, and sometimes neighbours, which involved helping each other out on a quid pro quo basis:

“Yes, I would borrow off family and friends, but then we all borrow off each other. It depends who gets paid that week ... Lending system with no interest fees.”

Woman, aged 24–45.

The most striking example of mutual aid was a single older man, aged 65, who described food-based mutual support between a number of older neighbours:

“The gentleman opposite, he’s in his 80s, and [another neighbour], she’s 76. I cook for them. We’ve got a little system going ... [X] buys the meat, I buy the bits and pieces like the vegetables and stuff like that. [X] contributes money every so often when we go shopping, so she’ll put £20 in the hat and then we buy the ingredients that we need ... We all share it, so we all benefit. It’s going round and round. It’s like the old-fashioned way of doing things.”

Man, aged over 45,

A lone mother with three children received help predominantly from her mother and from the father of her youngest child, but also mentioned mutual support between her and a friend:

“Well, to be fair, I’ve got my mum; I’ve got my daughter’s dad – but then, me and my friends, we help each other out. If I lent her £20 when I had the money, I know that I’ve got that £20 next week. Really, it’s just me and my friend that help each other out – if one of us has it, we’ll lend it; and then we know, by the next following week ... you’ve got that money to fall on.”

Woman, aged 25–45.

Another lone mother with three children, unusually, mentioned having a friend who was substantially better off than she was. This friend regularly helped her out, although she found it humiliating to ask; this was clearly not a mutual-aid arrangement:

“... a friend that I used to go school with, he’s a single person on his own with a good job and he’ll quite often send me money, or borrow [lend] me money if I’m struggling. I try not to because it’s degrading to ask, but ...”

Woman, aged 25–44.

In terms of broader (and again, non-mutual) networks of informal support, a lone mother with one child had received what sounded like quite generous support from individual members of her church:

“I’m a member of a church and my church family were amazing. I’d come home to envelopes in my postbox with money in them ... So if it weren’t for them, I really don’t know where I’d be right now.”

Woman, aged 25–45.

However, the overall sense across the dataset was that access to mutual and other forms of informal assistance – beyond what was offered by immediate family, and mothers in particular – was limited to a small number of interviewees, and was generally very patchy and uncertain.

Food banks and other food-aid services

As Chapter 3 (Figure 20a) makes clear, food banks were far and away the most important source of in-kind material support for people facing destitution that our survey respondents reported.

Disquiet about this growing reliance on food banks and other food-aid initiatives to provide emergency assistance for people facing destitution was evident among the national stakeholders we interviewed:

“We used to worry about food banks opening. Now we’re worrying about food banks closing. That’s how bad it is in our country right now.”

National stakeholder, anti-poverty sector.

“... there’s been a big focus on food banks in the last few years and then now there’s started to be a bit of a recognition that food banks are not solving anything, although they are a need ...”

National stakeholder, anti-poverty sector.

From a lived experience perspective, this disquiet seems well founded. As was the case in previous rounds of qualitative research in this series (Fitzpatrick et al, 2018, 2020), there seemed to be an overwhelming sense of shame, stigma and humiliation associated with using food banks. One older single man, who had been given vouchers for a food bank but had never used them, explained that he felt that:

“... actually going there is very demonising.”

Man, aged over 45.

It is important to stress that people could feel debased by using food banks, even though staff and volunteers generally went out of their way to be nice to them:

“It’s degrading ... Yes, because I’ve always worked all the days of my life. [Food-bank staff are] very friendly. No, they are. In fairness, they’re very, very, very friendly. [But] ... With all the down and outs ... the ones that are living on the streets and here’s me. If my mum was alive, my mum would break my jaw even sitting here, but what do you do when you’re desperate?”

Man, aged over 45.

Aside from the indignity and humiliation felt, interviewees articulated a host of practical issues with relying on food banks to meet their fundamental nutritional needs (see also Chapter 4). Most obviously, many food banks only permit relatively infrequent use:

“We can only go there once a month, mind you, but there’s such a high demand.”

Woman, aged 25–45.

“You’re only allowed to go there once a week. So we go there once a week and that helps. Then we go to the [another food bank] one once a month. So we try and like, so what we do, one week we’ll go to [food bank name] and then two weeks later we’ll go to the other one. So they’re rotated.”

Man, aged 25–45.

There could also be access issues, with appointments, referrals and vouchers often required to use food banks, with these requirements being easier for some interviewees to satisfy than others:

“You can’t even turn up at these food banks either. It’s not like you can just turn up and say, ‘I need stuff.’ You’ve got to pre-book. You’ve got to phone the council and book an appointment and they give you a timeslot.”

Woman, aged 25–45.

Some interviewees explained that the food provided in food banks was not suitable for them, and there were also concerns more broadly about nutritional value (see also Chapter 4):

“Well, I’ve got dietary needs so I don’t think it will work for me anyway because they just give you whatever they have. I’ve got dietary needs ... I don’t eat certain kinds of food that triggers my IBS [irritable bowel syndrome] and things, so it’s a bit [of] a tricky one.”

Man, aged over 45.

“... all they give you is pasta, and that’s the thing I hate. I don’t like pasta at all.”

Man, aged over 45.

There were also reports of poor treatment at the hands of some food banks and food-aid providers. In one case, this related to a food bank giving out badly out-of-date food:

“I went to the church one ... the food was fresh ... well, not fresh, but ... in date ... Then they gave me like a token to use another one ... I started using some of the food, but some of it was like a year out of date and stuff like that ... so I’m worrying about giving it to the kids ... It was like bolognaise, and stuff like that. Obviously, it’s got meat in it, so I just thought I’d better really not use it ... I’m grateful for it, obviously, but I just don’t really want to give it to the kids.”

Man, aged 24–45.

In another case, a woman who was living with her ill husband and two children, both of whom had disabilities, reported mixed experiences when accessing different types of food banks:

“... it’s a community food bank, an independent-type one I believe. I know when my husband made a bit of a complaint before, the lady said, ‘Well, we’re not actually a food bank, we just get donations from people’, except they advertise as being a food bank ... I think a lot of it, to be honest, is the issue it’s the way you’re being spoke to by certain members of staff, and it does make you feel degraded. The Trussell Trust one I go to once a month, they’re lovely, absolutely lovely people they are.”

Woman, aged 25–45.

Another problematic case, where an interviewee had encountered a very judgemental attitude from food-bank staff, also sounded like it related to a more informal food bank:

“I haven’t been in [to the food bank] the last month, and the cupboards have been getting bare, but that’s because last time I went, the woman was horrible to me ... [She said] ‘Oh, there’s loads of veg and potatoes.’ ... She was like, ‘Take a few and go home and make a stew.’ I went to go and take some, and then she literally snatched them back out of our hands. She was like, ‘No, you’re not having them. That’s too many,’ but literally, I had four carrots in my hand ... She’s always rude. She’ll say things about the kid, like, ‘Oh, he looks like he needs feeding up. What do you give him?’ Or, ‘His trousers [are] getting a bit short.’”

Woman, aged 25–45.

At the same time, it is important to note the keenness of some interviewees to stress the kindness that they had experienced from food-bank staff and volunteers. This included accounts of food banks going out of their way to be supportive of families with children at Christmas:

“They actually made our Christmas because they gave us a massive food box so that we could do our Christmas dinner, and then loads of toys so that we could fill up underneath our Christmas tree.”

Woman, aged 25–45.

“The food that we would get sent, it was just amazing. At Christmas, they sent us a Christmas dinner box. You know, they asked, ‘How many is in your family?’, and at that point I had my brother and my niece living with us. So like a full chicken and everything you would expect in a normal Christmas dinner. Even, at Christmas they donated toys as well for the children. So they have absolutely been a massive support network.”

Woman, aged 25–45.

Advice services

Some national stakeholders expressed concern about the pressure on the advice sector across the UK, and the difficulty it faces in meeting a growing level of demand:

“I think the advice sector in particular has really struggled to meet any level of need, and ... have been pushing more of an online route as their strategy going forward, which you can kind of sympathise with in it may reach more people, but actually, there is this need for a more in-depth form of support. We’ve struggled for quite a long time to know where to signpost and refer people to, and this is something that is increasingly getting worse and worse as services like Citizens Advice etcetera are stretched.”

National stakeholder, anti-poverty sector.

While any advice or support actually obtained from advice services was generally well received by our interviewees with experience of destitution, and often extremely useful to them, there was an overall sense of great difficulty in accessing and sustaining assistance from this source.

One man living with his partner, and destitute at the point of interview, had been in contact with Citizens Advice but had been told that there would be quite a significant delay in getting an appointment. He also reported that the bus journey to get to its offices was expensive:

“Yes, I’d have to book an appointment and go from there ... probably in a month’s time, they’ll see me, something like that ... at the moment it is £6.50 (return bus fare).”

Man, aged 25–45.

In another case, a lone mother with one child had had useful support from Citizens Advice in managing her gas and electricity costs, and some helpful initial assistance in her application for Council Tax Benefit (CTB). However, her contact at Citizens Advice had since turned unresponsive, which the interviewee put down to her contact being overwhelmed with other work:

“[For the CTB application] you have to scan your bank statements on to an email and then email it to them just to make life even more difficult because I don’t have a scanner or a computer. So luckily, that woman done it at the Citizens Advice, sent that to them. Since then, the Citizens Advice woman ... She’s just ignoring me for some reason. I haven’t heard from her for a month, but I think she’s overrun with people ... She was meant to call me a month ago ... you know, when you feel you’re harassing them because she sounds busy like she hasn’t even got the time for me.”

Woman, aged 25–45.

Citizens Advice was also sometimes mentioned as a conduit to the Local Welfare Fund or Household Support Fund, or as a source of food-bank vouchers. Again, some interviewees mentioned difficulties in contacting them for these purposes:

“I’ve seen a lot of [local social media] posts regarding that you can’t get through to [Household Support Fund] ... Apparently, I think you have to go through Citizens Advice ... I think they only allow so many callers on the line ... Yes, you just get told to keep trying again, so you can never get through.”

Woman, aged 24–45.

This lived experience testimony pointing to challenges in accessing Citizens Advice is consistent with national stakeholder accounts of an advice sector under exceptional pressure.

Statutory sector services

As noted in Chapter 3, the proportion of destitute survey respondents receiving financial or in-kind assistance from Local Welfare Funds (operated by or for the devolved administrations and English local authorities) within the month before the 2022 survey had increased since 2019 (see Figures 19a and 20a). However, it was still less than one in five respondents who had had recent help from this statutorily funded source, with (in-kind) assistance from voluntary sector food banks reported at a much higher rate.

Aside from the mainstream benefits system, which almost all interviewees had interacted with (see Chapter 5), statutory sector services (meaning services provided by statutory sector bodies like local authorities) seemed to play a fairly modest role in supporting households facing destitution. This finding seems consistent with national stakeholder testimony that:

“... something quite profound [has happened] about where risk and cost have moved in society: often right to the front line. What should be last-resort support is being delivered not by the state, but by charities.”

National stakeholder, funder.

Even a care-experienced young person explained that they did not feel that they could go to social services for help with cash when they were doing without essentials:

“They really don’t do anything when it comes to things like that, because like they all say that I’m independent, or they will class me as an independent care leaver compared to other care leavers, so it means I’m not a stress. They’re not really worried about me, if that makes sense.”

Woman, aged under 25.

However, there were exceptions, wherein statutory services had played a key protective role with people facing destitution. Most of these cases related to homelessness or the threat of it. For example, one woman living with her partner and four dependent children explained how she was almost evicted after her husband lost his job after an accident at work. She had attempted to get a Discretionary Housing Payment (DHP) but there was a long process and relevant council staff were unhelpful. However, local authority social services had stepped up and paid their rent arrears just before the court issued an eviction order, resolving their threatened homelessness:

“Social services, children services helped ... because of the fact that I’ve got children and if they were looking to kick me out and evict me, then the children would be at risk. So they helped out ... with the arrears.”

Woman, aged 25–45.

Also, a single male interviewee appeared to have been assisted by a local authority homelessness prevention team, commenting that:

“I have approached the council and they have agreed that – they said they will help with the rent upfront and deposit.”

Man, aged over 45.

On the other hand, a vulnerable single man with complex support needs and disabilities, who was vulnerably housed and destitute at the time of interview, and who had frequently slept rough and sofa surfed, said that he had approached the council for help but that it had not given him the level of support that he required:

“I’ve tried everything, but I’m dyslexic, so [the council] gave me a form where you can rent, but I needed someone to phone up for me to try and rent me somewhere ... I’m going to try to find someone to help me, a worker, a good worker.”

Man, aged 25–45.

Some interviewees also mentioned other specific barriers to receiving local authority help. For example, one research participant explained that her partner had been barred from council premises after expressing frustration to local authority staff, presumably in a manner that was determined to be abusive. The relevant

incident happened when the family were under extreme stress, her partner having lost his business and becoming bankrupt during the COVID-19 pandemic, and they were at risk of eviction:

“My partner is actually not allowed to go to our local civic centre now where the [council] is based. He will get escorted off, because ... when we were faced with eviction, he went down there basically crying for help ... He’s not allowed to go there, because they tried to make him leave and he said, ‘I won’t go until somebody speaks to me, my partner is at home with my 10-week-old daughter crying, we’re about to be evicted.’”

Woman, aged 25–45.

Some interviewees also mentioned the cost of transport to reach council offices for face-to-face meetings as prohibitive:

“The only thing we struggled with was obviously, if we ever had to go down to the centre where the council were based for meetings, that’s when it became costly because it would cost us about £10 in bus fare if we didn’t get a lift down. It would be over an hour on a bus, which was never ideal with a new-born baby.”

Woman, aged 25–45.

The only example we were given of statutory services, other than homelessness and social services, intervening to support households at risk of destitution, was one young mother’s account of having a very helpful health visitor:

“My original health visitor, she was fully aware of our financial circumstances, and she was incredibly supportive right from the start and gave us access to food vouchers. Every time she came round, she’d give me a food voucher or two, and she’d tell me, ‘Just write in the date when you need it.’ Obviously, she’d sign them off, but she’d give me a couple so that when I needed to go [I had] a food voucher.”

Woman, aged 25–45.

Conclusion

This chapter has made plain that the two key sources of material support turned to by people facing destitution are either their mothers (for both financial and in-kind support) and food banks (for in-kind support).

This means that people who no longer have a mother who is alive, who are not in contact with their mother for whatever reason, or whose mother is unable or unwilling to help them, are in a particularly precarious position. Wider family, friends and neighbours seem to offer a far more uncertain, patchy and conditional source of support than that from mothers.

While there was widespread gratitude for the efforts of those running food banks, issues of humiliation, stigma and shame were, as in previous iterations of this study, to the fore for those having to use these voluntary services to meet their most basic physiological needs. In addition, this year we heard some accounts of poor treatment at the hands of food-bank staff and/or volunteers in some of the more informal, unaffiliated food-aid initiatives that seem to have expanded in number since the start of the COVID-19 pandemic.

Advice services were valued by those who managed to gain access to them, but the barriers to doing so seemed very high. This appears indicative of a sector under great pressure and unable to cope with demand, even from those in the most desperate situations.

The relative absence of the state as a source of support for those facing destitution, other than with respect to mainstream welfare benefits, was very striking. Aside from local authority action to avert homelessness reported by some interviewees, there was little evidence of statutory sector services stepping up to protect people experiencing destitution. Statutory Local Welfare Funds, even after some revival in England during the COVID-19 pandemic, remain very much a marginal source of assistance, as indicated by both our qualitative and quantitative research in this iteration of the study.

7 Conclusions and action needed

Introduction

This fourth *Destitution in the UK* study, following on from the original and two follow-up studies (Fitzpatrick et al, 2016, 2018, 2020), took place in a context shaped by the aftermath of the COVID-19 pandemic and an ongoing cost-of-living crisis.

The survey of crisis service users, conducted in October and November 2022, captured the statistical state of destitution as the UK entered its first winter under the shadow of the cost-of-living crisis. Meantime, the 31 interviews, undertaken in May and June 2023, allowed for in-depth exploration of the experiences of destitute survey respondents, both single people and families with children, who were coping in this exceptionally challenging environment. The great majority (n=25) of these participants in the qualitative research were still destitute at the point of interview.

In this concluding chapter we draw out the main themes emerging from across both the quantitative and qualitative data in terms of the current state of destitution in the UK. We finish by flagging core policy implications of our analysis.

A large and growing destitute population

Destitution is no longer a rare occurrence in the UK. Around 1.8 million households were destitute in the UK at some point over the course of 2022, with these households containing around 3.8 million people, of whom around a million were children.

The overall increase in households in destitution between 2019 and 2022 was a striking and unprecedented 64%. Even more arresting was the estimated 88% increase in the number of children living in destitute households between 2019 and 2022.

The largest percentage increase since 2019 was in destitute migrant households (with no complex needs), which increased by 95%, as compared with rises of 63% and 33% for the UK-other and complex-needs groups respectively.

Taking a slightly longer timeframe, the overall number of destitute households more than doubled (122%) over the five years between 2017 and 2022, with higher increases for people overall (148%) and for children (186%).

By 2022, the form of destitution had changed, with a sharp increase in the number and share of households lacking two or more essentials. This is consistent with a cost-of-living crisis that has put paying for food, energy and other necessities out of the reach of many people on low incomes (Harari et al, 2023). However, national stakeholders emphasised the longer-term nature of the issues driving destitution, including ‘systemic shocks’ over the past decade or longer, including austerity, Brexit and the COVID-19 pandemic.

Continuing concentrations, but also some broadening of those affected

As in all previous iterations of the study, most of those affected by destitution in 2022 appeared to have experienced entrenched poverty over many years. However, there was more qualitative evidence this time of at least some people experiencing a sudden deterioration in their economic circumstances that tipped them into destitution. In several cases this was a direct effect of the ‘economic shock’ of the pandemic, during which they had lost their jobs or businesses, and from which they had not recovered.

Consistent with this sense of destitution spreading out to affect a broadening section of society was the large jump in the UK-other group within the destitute population. This UK-other destitute group were usually

'housed', typically living in social housing, although substantial numbers were renting privately. They were very often in poor health or living with a disability. Mental as well as physical health conditions were very prevalent and appeared to be worsening, possibly linked in some cases to the lingering effects of COVID-19.

Single working-age people (most of them men) remained the overwhelmingly dominant household type within the destitute population. However, the presence of families with children (especially headed by lone mothers) had increased both proportionately and absolutely. Destitute families with three or more children were particularly likely to experience both deprivations of physical necessities and a very low income. It was clear from our qualitative research that the 'two-child limit' in benefit support was a major constraint on the ability of these families to buy basic essentials.

While people affected by destitution were generally younger, there was a shift in the profile to higher ages, with a sharp increase from a low base in the presence of pensionable-age respondents.

Disproportionate impacts on minority ethnic communities and on migrants

While the great majority of destitute respondents had, as in previous years, been born in the UK, migrants were disproportionately affected by destitution (see also NACCOM, 2022). Moreover, there was a substantial increase in the size of the destitute migrant population. The increase in destitute migrants was particularly associated with migrants who were neither citizens of the European Economic Area nor asylum applicants. A high proportion of these migrant households contained children, and they accounted for a major slice of the near-doubling of children affected by destitution between 2019 and 2022.

Among destitute asylum-seekers, while there was some increase in the share gaining leave-to-remain status, and a fall in those refused, the dominant picture was of a growing backlog of unresolved cases, as well as of difficult transitions out of destitution even when leave to remain was obtained.

Ethnicity was included in the survey for the first time in 2022, and the stand-out finding was that the rate of destitution among Black respondents was three times their population share, whereas for White respondents the rate was noticeably lower.

There also appeared to be a strong interaction between ethnicity and migration. For Black, Asian and 'other' ethnicities, a clear majority of destitute respondents were also migrants.

Migrants, as in previous years, continued to be seriously and increasingly disadvantaged with regard to access to both cash and in-kind forms of support.

The evolving geography of destitution

At the regional level, London had the highest destitution levels in 2022, followed by the North East and North West, and then the West Midlands. The lowest rates were in the southern English regions.

Wales and Scotland had rates comparable with the Midlands in England, but Scotland had improved its position, having experienced by far the lowest increase since 2019. This may be indicative of the growing divergence in welfare benefits policies in Scotland, notably the introduction of the Scottish Child Payment (from 2021).

There has been considerable change in the ranking of individual local authorities since 2019, which may be broadly characterised as a spreading out of destitution from previous areas of concentration to affect a wider range of areas. This is in keeping with the general pattern of destitution as an expanding phenomenon in 2022, reaching across a wider swathe of the population than previously.

Lacking basic necessities

As in previous studies in the series, food was the most common lack in 2022, reported by 61% of all destitute respondents. Particularly shocking in this year's qualitative interviews was the extent to which parents reported eating only one meal a day in order that their children had a more adequate diet. Those subsisting on one meal a day included a number of interviewees who were in paid work.

For the first time in 2022, the second greatest lack was heating. The proportion lacking lighting also rose substantially. These findings reflect the recent steep rise in energy prices. Some interviewees told us that they regularly prioritised heating, and even more so lighting, over other essentials, including food (apart from food for children). Nonetheless, many often had to do without it.

More than half of destitute respondents reported lacking clothing or footwear suitable for the weather and around a half lacked basic toiletries. It was clear from across virtually all of the qualitative interviews that new clothing and footwear were essential items that people simply did not buy at all, at least not for the adults in the household, while interviewees very often relied on food banks for toiletries and other household items.

The proportion, although not the absolute number, of destitute respondents who had slept rough in the month before the survey fell between 2019 and 2022. This relative decline in the prevalence of rough sleeping in the destitute population is likely to be linked to special measures to prevent street homelessness taken in the wake of the COVID-19 pandemic (Watts-Cobbe et al, 2022).

Almost three-quarters of destitute survey respondents in 2022 had their own accommodation – a share that had risen substantially from 2019. However, housing challenges were a prominent theme right across the qualitative sample, with testimony focused on the challenges of living in overcrowded or poor-quality housing, and being trapped in expensive and insecure private rented accommodation.

The three additional necessities that destitute interviewees commonly prioritised were: transport costs, particularly for getting to work, picking children up from school and getting to medical appointments; mobile phones, especially for interviewees who were in work or had a disability; and, to a lesser extent, medication and prescription charges.

Inadequate income and the rising cost of necessities

More than a quarter of destitute households had no income at all and more than half had an income of £84 per week or less. Migrant destitute households were the most likely to report no or a very low income.

The most common source of income for destitute households was social security benefits, but only half of destitute migrants were in receipt of benefits.

After more than a decade of deep benefit cuts and freezes, levels of working-age benefits are now demonstrably inadequate. For single working-age people in particular, benefit levels now often fail even to clear the very low-income cash threshold set for destitution (Bramley, 2023). While Universal Credit (UC) levels did at least rise in line with inflation this year, most interviewees felt that it had made little difference to them because it was 'swallowed up' by the rapidly increasing costs of essentials.

In this iteration of the study there were fewer complaints about UC administrative processes and delays than previously. However, the process to receive disability benefits was often long and arduous. This is especially problematic because access to Personal Independence Payment (PIP) and other disability benefits was vital in enabling some people to move out of destitution, not only because of the cash value of the benefits themselves, but also in some cases because of the associated exemptions from the social sector size criteria and benefit cap that could otherwise seriously reduce the incomes of people in receipt of benefits.

There were also fewer concerns expressed about the repayment of UC advances to cover the five-week wait than in previous years. This may reflect the relaxation of the terms on which these repayments are now made (Ben-Galim, 2022), but also, it seems, people being resigned to these deductions as a 'fact of life' that reduces their income (even further) below destitution level. Some people who had been reliant on benefits for longer

periods of time were using Budgeting Advances on a revolving basis just to meet their everyday needs, trapping them in an endless cycle of advance repayments that lowered their (already inadequate) incomes.

Benefit sanctions have long been a core driver of destitution and, after a period of much-reduced levels of sanctioning, have climbed rapidly in the post-COVID period (Parkes, 2023). While there was only a small number of interviewees directly affected by sanctions in this year's qualitative sample, several others (including main carers for children) had been repeatedly threatened with sanctions.

Struggles to pay for necessities were generally a long-term experience for most interviewees, but many raised the rising cost of food and fuel in particular as making life even more difficult over the previous year. The special 'Cost of Living Payments' aimed at those on means-tested benefits, and also those who are disabled or pensioners, were viewed as welcome but limited by their short-term nature.

While only a relatively small minority of destitute survey respondents reported being in paid work (11%), a quarter of interviewees were working and destitute when we spoke to them. Aside from low wages, the three key factors that kept them in this situation were: insecure and unreliable work; problematic debts; and caring responsibilities that rendered it infeasible to work sufficient hours to move out of destitution.

Crushing debt

Problematic debt was again a crushing burden on the majority of the people with experience of destitution we surveyed and interviewed.

For the first time in this series of studies we saw the appearance of serious problems with consumer debt affecting people facing destitution, including credit-card and catalogue debts. This seems indicative of the growing reach of destitution into a wider population with access to these forms of credit, and mainly affected those who had been in work relatively recently.

However, housing and utilities-related debts still predominated, affecting half the qualitative sample. This mainly involved arrears for water, gas and electricity, but some also had Council Tax debts and rent arrears, and a small number had mortgage arrears.

Deductions from benefits to pay back arrears owed to the relevant creditors, alongside the Department for Work and Pensions' (DWP's) clawing back of benefit advances and overpayments, continued to leave people with far too little to live on (even at a now-lowered deduction ceiling) (Ben-Galim, 2022).

Some interviewees had benefited from Debt Relief Orders (DROs), which they had set up with the benefit of free debt advice from charities, but experience with Individual Voluntary Arrangements (IVAs) and private debt management companies was less positive.

A growing reliance on food banks

A stand-out finding from this year's study was the striking and growing dominance of food banks as a source of support.

There was widespread and well-deserved gratitude for the efforts of those running food banks, which make a particularly notable contribution in assisting migrants who often have few other sources of material help.

However, issues of humiliation and shame were, as in previous years, prominent in the accounts of those forced to use these voluntary services to meet their most basic physiological needs. Practical problems, such as access challenges and the appropriateness of the food given out, as well as the limits on the number of visits permitted within certain time periods, were also flagged.

In addition, this year we heard some accounts of poor treatment at the hands of food-bank staff and/or volunteers in some of the more informal, unaffiliated food-aid initiatives that seem to have increased in number since the start of the COVID-19 pandemic.

Vital role of parents, especially mothers

Both our qualitative and quantitative evidence indicated that, aside from food banks, the other main source of material support that people facing destitution turned to was parents, and more specifically mothers.

This means that people who are unable, for whatever reason, to turn to their parents, and especially their mother, for assistance are in a particularly precarious position. Having to rely on a mother and other family members who are often on a very low income themselves is clearly problematic, and can put pressure on relationships, especially if requests for help are frequent.

Wider family, friends and neighbours seemed to offer a far more uncertain, patchy and conditional source of support than that from mothers. While there was some limited evidence of mutual forms of support between friends and neighbours in this year's qualitative work, with the implied reciprocity lessening feelings of shame and embarrassment at needing help, these seemed very much at the margins.

Modest role of the state

The relative absence of the state as a source of support for those facing destitution, other than with respect to mainstream welfare benefits, was very striking. Aside from local authority (social services or housing department) action to avert homelessness reported by a small number of interviewees, there was very little evidence of statutory sector services stepping up to protect people from destitution.

Statutory Local Welfare Funds (LWFs), even after some revival in England during the COVID-19 pandemic, remain very much a marginal source of assistance, as indicated by both our qualitative and quantitative research in this iteration of the study.

Pressure on advice services

Voluntary sector advice services were hugely valued by those who managed to gain access to them, and were especially important in enabling people to sort out debt and benefit issues, particularly access to crucial disability benefits that were so key to escaping destitution.

But the barriers to accessing these services seemed very high and increasing. This appears indicative of a sector under great pressure and unable to cope with demand, even from those in the most desperate situations.

Action needed

Destitution on the scale revealed in this report is shocking in a country like the UK, and makes clear the urgent need for action. Destitution lies at the most extreme end of the spectrum of poverty and material hardship, and means people doing without the basic necessities required for physiological functioning. This has impacts on people's health, mental health and prospects. It also puts strain on already overstretched services.

Single people of working age continue to be the worst-affected group by far, but for the first time in 2022 around a million children were living in households that experienced destitution. The shocking statistics revealed in this report reflect a social security system now so full of holes that it falls to charities – such as food banks – to try to prevent people from experiencing the worst of destitution, but the task is too great for them. What is more, relying on charity to fulfil what should be the responsibility of the Government is morally unacceptable.

The steps that need to be taken to arrest, and then reverse, this growing tide of destitution in the UK are as follows.

First, and most fundamentally, we must address the inadequacy of our social security system. With the basic rate of UC (£85 per week for a single person) currently set below the income threshold for destitution (£95 per week for a single person), there is little wonder we see such widespread destitution. More shocking still,

the basic rate of UC is not set with any regard to an objective calculation of the costs of life's essentials, and deductions mean many people's actual incomes are even lower still. This must change. Introducing an 'Essentials Guarantee' into UC, so the basic rate (after deductions are made) can never fall below the amount needed for day-to-day essentials, such as food, energy, toiletries and cleaning products, would have a significant impact on destitution (Joseph Rowntree Foundation and The Trussell Trust, 2023).

Second, while working towards implementing an Essentials Guarantee, there is a series of immediate, relatively low-cost measures that could be taken within the social security system that would quickly make a significant difference to people at risk of destitution. The most urgent priorities relate to:

- **Benefit deductions.** The repayment of debts direct from benefits should be subject to robust affordability checks (Bennett-Clemmow et al, 2022), such that they never pull people's incomes below the level required to afford the essentials (Joseph Rowntree Foundation and The Trussell Trust, 2023). As a first step in this direction, the overall cap on debt deductions in UC should be reduced to 15% of the standard allowance, and repayments of debts to the DWP and HM Revenue and Customs (HMRC) limited to 5% (in line with the percentage for most other creditors) (Bestwick and Schmuecker, 2023).
- **Benefit sanctions.** The sanctions system should be reformed so that the penalties applied never leave people with a zero or an extremely low income, rendering them destitute. A sanction should be a last resort, one that is regarded as a sign of failure in the employment support system. As noted in Chapter 1, a previous fall in the number of sanctions being applied contributed to an estimated 25% reduction in destitution levels between 2015 and 2017 (Fitzpatrick et al, 2018). A recent surge in sanctioning levels (Parkes, 2023) is therefore a matter of acute concern from a destitution perspective.
- **Emergency financial assistance.** Local Welfare Assistance should be available in all parts of England, administered by local authorities, but subject to national standards and accountability, as remains the case in the other UK jurisdictions. This assistance should operate on a 'cash first' rather than in-kind basis, to support dignity and choice on the part of people at risk of destitution. A commitment to making the Household Support Fund permanent, and removing restrictions on the cohorts of people that can be assisted using the fund, may be one route to delivering on this vital repair in the social security safety net in England (The Children's Society, 2022). The rules should be amended so that everyone in the UK can access emergency financial assistance on an equal basis, regardless of whether they have 'no recourse to public funds' (NRPF) or not – but local authorities must be resourced to meet this additional need.

Third, this report makes clear the extraordinarily large proportion of people facing destitution who have a long-term limiting illness or disability, and also the vital role that access to disability benefits plays in mitigating or even resolving this acute form of material hardship. People should not be forced to wait long periods for essential support they are entitled to, and the Government must continue to take action on tackling the issue of long waits for disability benefits support, including the concerning backlog of PIP assessments, which the DWP has recently indicated are a priority (UK Parliament, 2023b). The Government should also tread very carefully as it develops further details around its recent proposals to scrap the Work Capability Assessment (Baxter et al, 2023), which could put around a half a million people at risk in the future of missing out on health-related top-ups in UC and expose more disabled people to the risk of being sanctioned.

Fourth, a priority must be addressing the housing problems that so many people living in destitution experience; for example, overcrowding and high-cost, insecure private sector tenancies. In the short term, the large (and growing) number of social tenants who are destitute indicates a key role for social landlords – both local authorities and housing associations – in mitigating this most intense form of material hardship. Many social landlords already offer benefit advice and income maximisation services to their tenants, and provide targeted support to those at risk of rent arrears and eviction (Chartered Institute of Housing, 2023). They are ideally placed to offer, or facilitate access to, emergency material help for tenants at risk of destitution. They should also play their role as responsible creditors with respect to the vigour with which they pursue the recovery of arrears in rent and service charges from vulnerable (ex-)tenants.

Fifth, the Government should cease making people 'destitute by design' as a public policy tool in the immigration field (Hay, 2023). This research shows destitute migrants' especially dire position with regards to access to either financial or in-kind support. There has been an exceptionally rapid growth in destitution

among vulnerable migrants, which is affecting children particularly badly, demonstrating the unacceptable human cost of policies such as giving people no recourse to public funds, not allowing asylum seekers to work, and the very low rates of asylum support. One immediate positive action that could be taken, at zero cost (and some benefit) to the public purse, would be to lift the ban on asylum seekers working – or at least reduce the wait to six months before permission to work can be sought, and allow access to an unrestricted list of occupations (Lift the Ban, 2020). This move would not only allow asylum seekers to support themselves financially, easing pressure on public finances, it would also assist their integration into local communities and improve their mental health. More generally, until such time as the direction of UK policy changes, such that a basic safety net is provided for all regardless of immigration status, local authorities, charities and housing providers should work together to prevent destitution for those with no recourse to public funds and other restrictions on their eligibility for benefits (Corbett, 2022; Watts-Cobbe et al, 2023).

Sixth, ready access to free, high-quality debt, housing, welfare and legal advice is essential for people experiencing destitution, including specialist advice for migrants with a disputed immigration status. No one should be evicted from their home, removed from the country or unable to access benefits they are entitled to simply because they cannot access good and timely advice. Our interviews demonstrated how people had benefited from such advice when faced with challenges such as multiple debts or an inability to access disability benefits. The advice sector is under exceptional pressure at a time when it is needed more than ever. Steps to reduce destitution would reduce some of the need for advice, but this must go hand in hand with investment in the advice sector to ensure it is able to adequately respond to need.

As destitution extends its reach to more people and more places, we urgently need a bold and ambitious programme of action to address this most severe form of material hardship and its corrosive impacts. This must begin with a commitment to end destitution in the UK.

Notes

1. Statement released on 8 June 2023 by Robert Jenrick, the Minister of State for Immigration (see UK Parliament, 2023a).
2. A more limited set of indicators was used in Northern Ireland.
3. This process did not include the case study area in Northern Ireland (Belfast), for which a more limited set of data was available.
4. This is a generic term we use to refer to: Local Welfare Assistance Schemes (England); the Scottish Welfare Fund; the Discretionary Assistance Fund (Wales); and Crisis Loans (Northern Ireland).
5. The figures in Table 1 summarise the total number of households and people experiencing destitution in the UK at some point in 2022, and in touch with voluntary sector crisis services (or Local Welfare Funds). This is likely to be an underestimate of overall destitution since some people may be affected and struggle without contacting or using such services.
6. This refers to people affected; in terms of respondents or the households they represent, the proportion is 63%, as stated in the following paragraph.
7. Of whom 4% were migrants.
8. Based on analysis of the 2022 Labour Force Survey.
9. We asked people to exclude these Cost of Living Payments when reporting their income to us via the survey, but made an adjustment to their relevant destitution income threshold to take account of them.
10. Recent rampant inflation has necessitated changing the income bands since 2019, as described in Bramley (2023).
11. Strictly, the Households Below Average Income figure is for 'benefit units', which are minimal household units including couples, couple or lone-parent families, or other single adults.
12. While in the survey questionnaire and in Figure 10a we have used the full longhand descriptions of ethnic groups, in the remaining Figures and text below we use the common shorter forms to save space and increase clarity.
13. As engagement in begging forms part of the definition for complex needs, you would expect this experience to be concentrated in this group.
14. In this section of the chapter, the analysis refers to Great Britain and does not cover Northern Ireland, reflecting the lack of availability of consistent secondary indicators there.
15. Some care is needed when comparing Wales and Scotland with the English regions as not all of the same indicators were available in these cases.
16. In this Table, as in the rest of this section, this analysis refers to Great Britain and does not cover Northern Ireland, reflecting the lack of availability of consistent secondary indicators.
17. Some UC claimants would not have had any extra payment in their benefit until their payment in June, as it depends on their individual assessment period as to when they are paid.
18. We suspect that one other family was affected by the benefit cap but did not comment on it.

19. From April 2023, people in receipt of benefits must earn £722 per month or more to be exempted from the benefit cap.
20. Since 6 April 2017, families can only claim support under Child Tax Credit (CTC) or UC for up to two children. There may be further entitlement for third or subsequent children if they were born before 6 April 2017 or if an exception applies. The child disability element of UC and CTC continues to be paid for all eligible children. In addition, Child Benefit continues to be paid for all children and additional help for eligible childcare costs is also available regardless of the total number of children in the household.
21. DROs are a method of writing off unmanageable personal debts, with the assistance of an approved debt advisor, for people with relatively low liabilities, little surplus income and few assets (see The Insolvency Service, 2023).
22. An IVA is an agreement that a debtor makes with their creditors to pay all or part of their debts. Debtors have to agree to make regular payments to an insolvency practitioner, who divides this money between the creditors (see GOV.UK, no date).

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Appendix 1: Comparing the features of the destitution surveys in 2015, 2017, 2019 and 2022

Table A1: The 2015, 2017, 2019 and 2022 destitution surveys compared

Feature	2015	2017	2019	2022
Number of case study areas	10	16 (original 10 + additional 6)	18 (16 from 2017 + 2 additional London boroughs)	Same as 2019
Services 'in scope'	Voluntary sector crisis services	Voluntary sector crisis services + Local Welfare Funds	Same as 2017	Same as 2019
Number of participating services	63	103 (including 52 of the 63 that participated in 2015)	112 (including 73 of the 103 that participated in 2017)	111 (around 80% nominally the same as the 112 that participated in 2019 but post-COVID changes mean not always strictly comparable)
Total number of questionnaires returned	2,009	2,905	3,858	3,702
Changes to questionnaire design	N/A	Additional/revised questions on: living circumstances; physical/mental health; alcohol/drugs; offending; income; and use of other services	Same as 2017 except additional questions on: receipt of/application for Universal Credit; applying to the council as homeless; and disability	Same as 2019 except additional question on ethnicity; 'local community groups/organisations' added to 'services' questions in light of post-COVID expansion; other minor wording or ordering changes
Management of fieldwork	Delivered entirely by Heriot-Watt team	Delivered primarily by Kantar Public, allowing increased presence in services during the survey period	Same as 2017	Same as 2019 but with addition of online survey option
Changes in analysis	N/A	Refinement of definition of the three main analytical subgroups ('migrants', 'complex needs' and 'UK-other')	Same as 2017	Same as 2019 but with additional analysis on: ethnicity; 'all migrants'; and children

Appendix 2: List of participating services

In total, 111 crisis services and nine Local Welfare Funds supported this research, including:

Service	Area
Al-Hurraya	Nottingham
Asian Family Counselling Service	Ealing
ASPIRE CGL	Peterborough
Beeston Foodbank	Nottingham
Bexhill Foodbank	Lewes and Rother
Bexley Foodbank, The Trussell Trust	Bexley
Bexley Women's Aid	Bexley
BH1 Project, The Salvation Army	Bournemouth
Breakthrough Trowbridge	Wiltshire
Bridges Homeless Support	Newham
British Red Cross	Peterborough
Cambridge Women's Resources Centre	Peterborough
Camden Housing Support Scheme, Centrepont	Camden
Camden Young Parent Service, Centrepont	Camden
Central West Integration Network	Glasgow
Change Grow Live	Lewes and Rother
Chester Aid to the Homeless (CATH)	Cheshire
Christians Against Poverty (CAP)	Peterborough
Citizens Advice and Rights Fife	Fife
Citizens Advice Bexley	Bexley
Citizens Advice Bournemouth, Christchurch and Poole	Bournemouth
Citizens Advice Camden	Camden
Citizens Advice Cheshire West	Cheshire
Citizens Advice County Durham	Co Durham
Citizens Advice Herefordshire	Herefordshire
Citizens Advice Lewes District	Lewes and Rother
Citizens Advice North Hertfordshire	Hertfordshire
Citizens Advice Nottingham	Nottingham
Citizens Advice Swansea and Neath Port Talbot	Swansea
Citizens Advice Wiltshire	Wiltshire
Community Links	Newham
Community Supermarkets	Lewes and Rother

County Durham Foodbank	Co Durham
Cupar Foodbank	Fife
Destitute Asylum Seekers Huddersfield (DASH)	Kirklees
Discretionary Support Fund, Department for Communities (Northern Ireland)	Belfast
Drumchapel Citizens Advice Bureau	Glasgow
Durham Action on Single Housing (DASH)	Co Durham
Durham Council, Welfare Assistance Scheme	Co Durham
Durham County Carers Support	Co Durham
Ealing Foodbank	Ealing
Ealing Law Centre	Ealing
Ealing Soup Kitchen	Ealing
Ealing Street Outreach (SPOT)	Ealing
East Neuk Foodbank	Fife
Emmanuel Church	Newham
Emmanuel House Support Centre	Nottingham
ENeRGI (East Neuk Recovery Group Initiative)	Fife
Ethnic Youth Support Team (EYST)	Swansea
Euston Foodbank	Camden
Fife Council, Scottish Welfare Fund	Fife
Fife Women's Aid	Fife
ForFutures	Cheshire
Fusion Housing (Dewsbury)	Kirklees
Glasgow City Council, Scottish Welfare Fund	Glasgow
Glasgow's Helping Heroes	Glasgow
Glenrothes Foodbank	Fife
Greenwich Migrant Hub	Bexley
Harbour Support Services	Co Durham
Herefordshire Council Local Welfare Provision	Herefordshire
Hertford Foodbank	Hertfordshire
Herts Independent Living Service	Hertfordshire
Herts Young Homeless	Hertfordshire
Hope for Food	Bournemouth
Hopscotch	Camden
Hosford Hostel	Belfast
Housing Rights	Belfast
Huddersfield Mission	Kirklees
Kids Bank Chester	Cheshire
Kington Foodbank	Herefordshire
Kirklees Citizens Advice and Law Centre	Kirklees
Kirklees Council Local Welfare Fund	Kirklees

Law Centre Northern Ireland	Belfast
Ledbury Foodbank	Herefordshire
Lewes, Newhaven and Uckfield Wellbeing Centres	Lewes and Rother
LLAMAU	Swansea
Local Welfare Fund Salisbury	Wiltshire
Lodging House Mission	Glasgow
Meadows Foodbank	Nottingham
Michael House	Bournemouth
Mid-Cheshire Foodbank	Cheshire
Newham Community Project	Newham
Newham Council Local Welfare Fund	Newham
North Herts Feed Up / Warm Up	Hertfordshire
Nottingham and Nottinghamshire Refugee Forum	Nottingham
Ormeau Centre	Belfast
Peabody Housing	Bexley
Pennine Domestic Abuse Partnership	Kirklees
Peterborough Foodbank	Peterborough
Ross Food Hub	Herefordshire
Ross-on-Wye Community Larder	Herefordshire
Salisbury Foodbank	Wiltshire
Salvation Army Chalk Farm	Camden
Settle	Hertfordshire
Shelter, Bournemouth	Bournemouth
Shelter, Cmyru	Swansea
Sketty Foodbank	Swansea
Solace Women's Aid	Camden
Springfield Charitable Association	Belfast
St Giles Trust Pier Rd Project	Bexley
Storehouse, Belfast	Belfast
Storehouse Foodbank Trowbridge	Wiltshire
Storehouse Foodbank/Vineyard, Glasgow	Glasgow
Swansea Eastside Foodbank	Swansea
Talbot Association	Glasgow
The Cottage Family Centre	Fife
The Living Room	Herefordshire
The Peterborough Soup Kitchen	Peterborough
The Wallich – Dinas Fechan	Swansea
The Welcome Centre	Kirklees
The Welcome Centre	Belfast
West Cheshire Foodbank	Cheshire

West London Equality Centre	Ealing
YMCA Glenrothes	Fife

Appendix 3: Case study areas in 2022

The following is a list of the 18 case study areas in 2022, all of which were consistent with the 2019 destitution survey:

- Belfast
- Bexley
- Bournemouth
- Camden
- Cheshire West and Chester
- County Durham
- Ealing
- East Hertfordshire and North Hertfordshire Districts
- Fife
- Glasgow
- Herefordshire
- Kirklees
- Lewes and Rother Districts, East Sussex
- Newham
- Nottingham
- Peterborough
- Swansea
- Wiltshire

In County Durham and Wiltshire, we confined the survey scope to just part of the local authority area to make the fieldwork consistent with previous studies where the geography was restricted to around half the area to keep travelling manageable.

Appendix 4: Survey questionnaire

Getting by in the UK – a survey

We would like your help in research we are doing about what kinds of things people have to get by without. Heriot-Watt University and Kantar are doing the research for the Joseph Rowntree Foundation, a charity that works to improve the situation of people in need. The questions should take about 10 minutes to answer, and if you need help, staff will assist you. The questionnaire includes some questions and/or answers which are of a sensitive nature. If you are not comfortable answering those questions please leave them blank.

The information that is collected will be used by Heriot-Watt University and Kantar only for research purposes and no individual will be identifiable from the published results. Participation is entirely voluntary and will not affect the service you receive in any way. For more information on how we keep your information safe please refer to Kantar Public's Privacy Policy: <https://www.kantar.com/uki/surveys>

How to fill in this questionnaire: Please use a **black or blue pen** to mark your answers by putting a cross in the appropriate box to show your answer ☐. If you have made a mistake or you change your mind please completely fill the box to show the mistake ☐ and then cross the correct answer.

1. In the last month, have you ...

... had more than one day when you didn't eat at all, or had only one meal, because you couldn't afford to buy enough food?

Yes ☐ No ☐

... not been able to dress appropriately for the weather because you didn't have suitable shoes or clothes and were unable to buy them?

Yes ☐ No ☐

... gone without basic toiletries such as soap, shampoo, toothbrush, toothpaste or sanitary items because you couldn't afford to buy them?

Yes ☐ No ☐

... not been able to afford to heat your home on more than four days across the month?

Yes ☐ No ☐ Not relevant to me ☐

... not been able to afford to light your home on more than four days across the month?

Yes ☐ No ☐ Not relevant to me ☐

... had to sleep rough for at least one night?

Yes _____ ☐ No _____ ☐

2. In the last month, have you received money from the following?

Cross all that apply.

Benefits/social security	_____	<input type="checkbox"/>
Parents	_____	<input type="checkbox"/>
Other relatives	_____	<input type="checkbox"/>
Friends	_____	<input type="checkbox"/>
Charities/churches	_____	<input type="checkbox"/>
Other local community groups/organisations	_____	<input type="checkbox"/>
<<LWF name textfill>>	_____	<input type="checkbox"/>
Paid work (including cash-in-hand work)	_____	<input type="checkbox"/>
Begging	_____	<input type="checkbox"/>
Other	_____	<input type="checkbox"/>
No source at all	_____	<input type="checkbox"/>

3. Are you receiving Universal Credit payments?

Yes	_____	<input type="checkbox"/>	
No	_____	<input type="checkbox"/>	Go to Question 4
Don't know	_____	<input type="checkbox"/>	

4. Have you applied for Universal Credit payments?

No	_____	<input type="checkbox"/>
Yes, waiting	_____	<input type="checkbox"/>
Yes, turned down	_____	<input type="checkbox"/>
Yes, did receive for a period but am no longer receiving	_____	<input type="checkbox"/>
Don't know	_____	<input type="checkbox"/>

5. In the last month, what was your total income after paying tax?

Please think of your household income if you live with family and your personal income if you do not live with family. Do not include any special Cost of Living Payments from Government.

Cross one only.

Weekly	Monthly
None at all	
£1 – £59	£1 – £259
£60 – £84	£260 – £369
£85 – £109	£370 – £479
£110 – £134	£480 – £589
£135 – £159	£590 – £689
£160 – £199	£690 – £859
£200 – £249	£860 – £1,079
£250 or more	£1,080 or more

6. Do you have to pay rent out of your personal or household income?

Yes	Go to Question 7
No	Go to Question 8

7. How much rent do you pay?

Please write your rent in below to the nearest £ and select how often you pay.

	Monthly	Fortnightly	Weekly
£			

8. In the last month, have you received help getting non-cash items such as food, clothing, toiletries, pre-payment cards for energy costs or other items from the following?

Cross all that apply.

Parents	Food banks / community larders
Other relatives	Charities / churches
Friends	Other local community groups / organisations
<<LWF name textfill>	None of these

9. How much money, if any, do you have in savings?

Cross one per column.

In a bank account		In cash or other form	
None at all	<input type="checkbox"/>	None at all	<input type="checkbox"/>
Less than £100	<input type="checkbox"/>	Less than £100	<input type="checkbox"/>
£100 – £199	<input type="checkbox"/>	£100 – £199	<input type="checkbox"/>
£200 – £399	<input type="checkbox"/>	£200 – £399	<input type="checkbox"/>
£400 – £999	<input type="checkbox"/>	£400 – £999	<input type="checkbox"/>
£1,000 plus	<input type="checkbox"/>	£1,000 plus	<input type="checkbox"/>

The next few questions are about things that have happened in the last year.

10. In the last 12 months, have you experienced any of the following?

Cross all that apply.

Benefit sanctions	<input type="checkbox"/>
Benefit delays	<input type="checkbox"/>
Getting behind on bills	<input type="checkbox"/>
Serious debt	<input type="checkbox"/>
Being evicted from your home	<input type="checkbox"/>
Applying to the << council>> as homeless or being threatened with homelessness	<input type="checkbox"/>
Losing a job	<input type="checkbox"/>
Reduced hours or a pay cut	<input type="checkbox"/>
Mental health problems	<input type="checkbox"/>
Serious physical health problems	<input type="checkbox"/>
Divorce or separation	<input type="checkbox"/>
Domestic violence	<input type="checkbox"/>
Alcohol or drugs	<input type="checkbox"/>
Getting in trouble with the police	<input type="checkbox"/>
Coming to live in the UK	<input type="checkbox"/>
Problem with your right to live or work in the UK	<input type="checkbox"/>
Relationship with your parents/family breaking down	<input type="checkbox"/>
None of these things	<input type="checkbox"/>

11. In the last 12 months, how many times have you used the service you are using today?

Today is the first time	_____	?
2–3 times	_____	?
4–5 times	_____	?
6–10 times	_____	?
More than 10 times	_____	?
I live here – this is a hostel, refuge, night shelter or temporary accommodation	_____	?

12. In the last 12 months, how many times have you used any other services to get food, clothing, toiletries, pre-payment cards for energy costs, money or other necessities?

	Number of times used in last 12 months	Not used in last 12 months
Food banks / community larders	_____	?
‘Soup kitchen’ or ‘soup run’	_____	?
Advice service (e.g. Citizens Advice, money advice, welfare advice etc.)	_____	?
Day centre or drop-in centre	_____	?
Organisation supporting migrants	_____	?
Local community groups/organisations	_____	?
<<LWF name textfill>>	_____	?

13. In the last 12 months, for how long, if at all, have you stayed in any hostels, refuges, night shelters, hotels or other temporary accommodation?

Cross only one.

Not at all	_____	?	1–2 months	_____	?
Up to 1 week	_____	?	3–6 months	_____	?
2–3 weeks	_____	?	More than 6 months	_____	?

About you

14. Are you ...

Male	_____	?	Other	_____	?
Female	_____	?	Prefer not to say	_____	?

15. How old are you?

Please write in: _____

16. What is your ethnic group?

White	_____ ?	Mixed or multiple ethnic groups	_____ ?
Asian or Asian British	_____ ?	Other ethnic group	_____ ?
Black, Black British, Caribbean or African	_____ ?	Don't know	_____ ?
Prefer not to say	_____		

17. Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Please include problems related to old age.

Yes, limited a lot	_____ ?	No	_____ ?
Yes, limited a little	_____ ?	Prefer not to say	_____ ?

18. Do you live ...

With family	_____ ?	Go to Question 19
With other people	_____ ?	
Alone	_____	

19. How many family members live with you?

Please write in.

Number of other adults (age 18 and over) living with you	_____	<input type="text"/>
Number of children (under 18) living with you	_____	<input type="text"/>

20. In what sort of place are you living at the moment?

Cross one only.

Flat or house of your own, either rented or owned	_____ ?
A hostel, refuge, B&B, night shelter	_____ ?
A temporary flat/house arranged by council or support agency	_____ ?
Your partner's, parent's or other family/friend's house	_____ ?
Sleeping rough	_____ ?

Other

21. Please let us know whether you are:

- | | |
|---|--------------------------|
| ... renting from a council or housing association | <input type="checkbox"/> |
| ... renting privately | <input type="checkbox"/> |
| ... a home-owner or co-owner | <input type="checkbox"/> |
| ... I am not a renter or owner | <input type="checkbox"/> |

22. In which country were you born?

Please write in: _____

23. Have you ever applied for asylum in the UK?

- | | | |
|---------------------------------------|--------------------------|-------------------|
| Not applicable (I was born in the UK) | <input type="checkbox"/> | Go to Question 24 |
| No | <input type="checkbox"/> | |
| Yes | <input type="checkbox"/> | |

24. What is your current status?

- | | |
|---------------------------------|--------------------------|
| Awaiting outcome of application | <input type="checkbox"/> |
| Awaiting outcome of an appeal | <input type="checkbox"/> |
| Refugee status | <input type="checkbox"/> |
| Leave to remain | <input type="checkbox"/> |
| Application refused | <input type="checkbox"/> |
| Not sure/cannot say | <input type="checkbox"/> |

Permission to re-contact you

Heriot-Watt University would like to talk to a small number of people in more detail about their circumstances and experiences. Involvement in this stage is also completely voluntary – you will also be able to choose if you want to take part when you are contacted. If you are happy to speak to Heriot-Watt University in the next 12 months, please write in your contact details.

First name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Phone number

--	--	--	--	--	--	--	--	--	--	--	--

Email address

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Many thanks – please seal in the envelope provided and give to staff.

Appendix 5: Topic guide for the qualitative interviews

Suggested opening

Hi I'm X, a researcher from Heriot-Watt University. Hopefully you should have got a [text/email] yesterday about our study 'Getting By in the UK' that we're doing for the charity the Joseph Rowntree Foundation about the things people sometimes have to do without (like food, clothes, heating etc)?

You might remember that you filled in a short questionnaire for us a few months ago? At that time, you said that you would be happy to be re-contacted for an interview – so hoping you are still happy to talk to us? But it is entirely up to you, and if you no longer want to be interviewed, or don't want to answer any particular questions, that's absolutely fine. As I mentioned in [email/text], we are giving everyone who participates in an interview £30 to thank them for their time.

[If agree:] Do you mind if I record the interview? [start recording] I am [X], it is [date], and this is interview [code]. And can I start just by asking you to confirm that I have explained who I am, what the research is about and that you are under no obligation to take part, and that you are happy to be interviewed and to have it recorded. And just to be clear, everything you say will be treated in absolute confidence. Your name will not be used in any published reports and we will not pass your details onto anyone else. If we quote what you say, it will be on a completely anonymous basis.

Checklist

- Remind them about the text/email, what the project is about and who is conducting it. Remind them that they agreed to be re-contacted.
- £30 voucher.
- Participation is voluntary and confidential.
- Recording (to speed up the interview).
- Consent to anonymised quotations in the report/other outputs.
- They can withdraw from the interview/refuse to answer any question, without giving a reason, no consequences whatsoever.
- Have they got enough power in the mobile phone battery for one hour's conversation?

1 Current living situation

- Where is it you live at present [city/area]? What sort of place are you living in at the moment [Q20 in Census]? How long have you been living there? Where were you living/sleeping before that?
- Does anyone else live with you? [probe: household composition including number and ages of children] [Q18/19 in Census]. Has this changed recently?
- Are you concerned about having to leave your accommodation/find somewhere else to stay in the near future? [probe: insecurity associated with rent arrears; staying with family/friends/partner; temporary/homeless accommodation; inappropriateness/inadequacy of accommodation; etc]
- Have you ever been homeless? Slept rough? [if yes, check whether in the past month]

2 Economic status/income/debts

- How do you 'get by' just now/what sources of money do you have? [probe: paid work; benefits (which ones – Universal Credit, PIP or others); family, friends, charitable organisations/religious organisations; other (for example, begging, selling the *Big Issue*, selling possessions)]
 - **[If in paid work]** What is it you do? Part/full time; regular/irregular hours [probe: hours contracted]; employed/self-employed/cash-in-hand? How long have you been in that job? Working extra hours/extra jobs?
 - **[If not working just now]** Can I ask, have you been in paid work at all over the last year? What did you do? Part/full time; regular/irregular hours [probe: hours contracted]; employed/self-employed/cash-in-hand? How long ago did you leave that job/why did you leave? Is there anything that prevents you from getting back into work?
- Has this changed recently/do you expect it to change any time soon? [probe: reduced/increased income; new/lost source] Why did it change?
- Do you have any debt or are you behind on bills at all? [probe: DWP loans/advances; rent, utilities, Council Tax arrears; payday loans; consumer credit; unlicensed lenders; friends and family; etc] How do you manage these/what impact are they having on you/family? Getting better or worse?
- **[If not already established]** Can I just check: are you receiving or have you applied for UC payments? [Q3/4 in Census] Did you have any problems with the claims process or was it all pretty smooth? Did you request/receive an advance payment to cover the five-week wait for the first payment? How helpful (or not) was that advance [allowing for the need to repay]?
- **[Ask all in receipt of benefits]** Did/do you have any deductions from your UC/other benefits for debts? Who to/what for/how much? What impact did this have on you (and your children where relevant)?
- **[Ask all in receipt of benefits]** Do you have/have you ever had sanctions applied to your benefits? Can you tell me what happened/how long you were sanctioned for/how much you lost? What impact did that have on you (and your children where relevant)?
- Have you been affected by the benefit cap/two-child limit on benefits? What (if any) impact did this have on you and your children?
- Have you received any special Cost of Living Payments from the Government over the past year? [probe: which one(s) – Low Income, Disability, Pensioner – when, how much, what type] Can you remember what you spent it on? How much difference (if any) did it make to you/your children? Are you expecting to receive any more Cost of Living Payments this year?
- **[For those on UC]** The rate of UC and other benefits (Personal Independence Payment, Carer's Allowance, Income Support, Housing Benefit and Jobseeker's Allowance) increased in early April by 10%. What (if any) difference did this make to you (and your children where relevant)?
- **[For those in Scotland with children]** Have you received the Scottish Child Payment? What (if any) difference did this make to you and your children?

3 Destitution/access to necessities

Use starting blurb along lines of: "It's helpful for us to know what things people have had to go without recently because they can't afford to pay for them. Can I ask, **in the last month**, have you done without: [Q1 IN CENSUS]

- food
 - **[Ask all]** Are you finding it more/less difficult to access these things within the **last year** or so? [probe: costs rising/inflation/money not going as far as it used to, etc]

- toiletries
 - **[Ask all]** Are you finding it more/less difficult to access these things within the last year or so? [probe: costs rising/inflation, etc]
- clothing/footwear – ask all
 - **[Ask all]** Are you finding it more/less difficult to access these things within the last year or so? [probe: costs rising/inflation, etc]
- heating/lighting – if have own accommodation ask:
 - Have your energy costs changed at all over the past year or so (up/down)?
 - Is it more/less difficult to meet costs? [probe: costs rising/inflation, etc; did the Government's Energy Bill Support Scheme help a lot/little/not at all?]
 - Do you have a pre-payment meter? Does this cause any particular issues for you? Did you access the Government's Energy Bill Support Scheme payment? How easy/hard was this for you?
- Are you finding it difficult to access any other necessities because you can't afford them, for example, mobile phone/internet, transport, power for cooking, medication, etc?
 - Are you finding it more/less difficult to access these things within the last year or so? [probe: costs rising/inflation, etc]
- Do you ever struggle to pay your rent/housing costs, or are they all met via your benefits? [probe: rising rents/impact of Local Housing Allowance and benefit caps where relevant, etc]
- **[If report difficulties]** What impact is this having on you and (where relevant) your children? [probe: mental and physical health, school attendance/performance, family/friend/peer relationships, etc]

4 Access to material help and services

- Who do you tend to go to, if anyone, when you need help getting these necessities (like food, clothes, toiletries)? [probe: parents, other family, friends, food banks, day centres/soup run, (other) charities, local/community groups/organisations, churches, Local Welfare Assistance Fund, social work department, housing association, advice services, etc]
- Has this changed at all in recent times? How so? [probe: changes over past year/since cost-of-living crisis]
- When you need money, do you go to the same or different people/organisations for help? Is this helpful/problematic from your point of view? [probe: access to IT, lengthy/expensive telephone queues, more convenient/better than travelling, etc]
- Any barriers to accessing help? [probe: knowledge of services, stigma, transport costs, referral criteria, etc]

5 Closing

In closing, say: Just checking that I have all the information I need before letting you go ... Go through 'Census Questionnaire'.

- Questions 1, 3, 4, 18, 19 and 20 should already have been covered.
- Questions 14, 15, 16 and 17 may not have been.

Also ask:

- Do you mind if I ask: **In the last month, what was your total income after paying tax?** Please think of your household income if you live with family and your personal income if you do not live with family. Do not include any special Cost of Living Payments from the Government. [note actual amount per week or month]
- Do you have to pay rent out of that? If yes, how much rent do you pay? [note actual amount]
- Do you mind if I ask: Do you have any money in savings in a bank account? Do you mind if I ask how much? [note actual amount per week or month]

Arrange the thank you payment: [see voucher crib sheet].

Say: Just one more thing: this research is going to be publicised in the media in the autumn and we expect it to focus the minds of politicians onto these issues so that they can't avoid them. The media team at JRF will be helping make sure it gets covered in the news. To do that in the most effective way, they need people who have experienced destitution to tell their story to journalists so they hear it first-hand. The media team wondered if you might be interested in having a chat with them to find out a bit more about what they are looking for, and whether there might be an opportunity for you to take part if you decided you wanted to.

Thank the respondent.

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To speak to us about this research, contact our subject experts.

See <https://www.jrf.org.uk/about-us/our-experts>

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