# Financial Hardship in the UK

## Introduction

NPC is the think tank and consultancy for the social sector. Across our work, we help charities, foundations, philanthropists, impact investors, social enterprises, corporates, and the public sector to maximise social impact in the lives of the people they serve.

This paper was developed as part of the Open Philanthropy programme at NPC, which seeks to demonstrate that philanthropy can be done in the open, and that this can bring huge benefits, including greater efficiency, collaboration, inclusion and shifting power. Our overall aim is to power up grant making so it is better informed, better coordinated, more efficient and more equal to the task of tackling major issues. As part of this programme, we will be launching a pop-up foundation in Autumn 2022 to test some of our hypotheses, awarding £500,000 in grants to the financial hardship sector.

Financial hardship was selected as a sector to receive funding over a year ago, as part of the planning for this programme. Since then, the cost-of-living crisis has emerged, creating even more urgency. NPC is delivering a wider programme of work in response to the cost of living crisis, with the first report available [here](https://www.thinknpc.org/resource-hub/cost-of-living/).

Specific positionality statements for the researchers involved in this work can be found in the endnotes[[1]](#endnote-2).

The aim of this paper is to summarise our current understanding of financial hardship[[2]](#endnote-3) in the UK, in order to help our funding panels to make informed decisions on funding. This work is iterative, and will not be the only evidence used by the panels. It is instead intended as an overarching starting point, from which panels can identify areas of interest in which to receive further evidence.

## What is the current situation of financial hardship in the UK?

* 1 in 6 people are in absolute low income before housing costs, rising to 1 in 5 after housing costs[[3]](#footnote-2)
* Overall rates of poverty have changed relatively little since the millennium (c22% of population)[[4]](#footnote-3)
* Deep poverty (those living more than 50% below the Minimum Income Standard) has increased in the last two decades, with 4.5million people (7% of the population) now living in the deepest forms of poverty[[5]](#footnote-4)
* More than half of families on Universal Credit or legacy benefits live in poverty[[6]](#footnote-5)

Top local authorities by local hardship grants awarded[[7]](#footnote-6)

* Edinburgh
* Kensington & Chelsea
* Lambeth
* Cornwall
* Birmingham
* Lewisham
* City of Bristol

## What are the main causes of financial hardship and who is being disproportionately affected?

The main causes of financial hardship are:

* Problems with the benefits / welfare system, including insufficient levels of support, cuts to services, debt deductions and sanctions, benefits caps, and barriers to accessing benefits
* Entrenched pay inequalities, meaning that in work poverty persists and disproportionately affects set groups. These include insecure contracts and low wages.

Other factors affect the extent to which these factors lead to financial hardship, such as **ill health, relationship breakdown, redundancy or cuts to working hours, weak local economies, and inherited poverty.**

Specific groups face specific challenges and causes in relation to financial hardship. Though we have separated these out into specific groups, it is important to note that intersectionality between these elements creates complex situations in individual cases – for example, the experiences of disabled women in relation to financial hardship are different from both that of women and that of disabled people more generally.

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| Families, children and young people | |
| Current situation   * 3.9 million children in the UK live in poverty[[8]](#footnote-7). * Poverty rates are higher for families with three or more children (47%)[[9]](#footnote-8). * Almost half of children are living in families who are unable to meet the costs of some basic necessities[[10]](#footnote-9). * Parents have a relative poverty rate of 25% compared to 18% for working age adults without dependent children[[11]](#footnote-10). * Financial hardship disproportionately affects single parents[[12]](#footnote-11). * During Covid-19, 9% of single parents (62% of whom are women) say they have had to cut their hours or stop working to care for children or others[[13]](#footnote-12). | **Causes**   * Lack of policy focus: between 1998 and 2003, child poverty was a specific government priority and the number of children in poverty fell by 600,000[[14]](#footnote-13) * Low wages and high childcare costs lead people to leave the workforce * Council spending on vulnerable children has halved in the last decade[[15]](#footnote-14) * Two child benefits cap |

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| Those experiencing or at risk of homelessness | |
| Current situation   * There are 1.1million people on the waiting list for social housing[[16]](#footnote-15) * Homelessness increased by 7% between 2019/20 and 2020/21[[17]](#footnote-16) * 7% of private tenants were in arrears in May 2021 (four percentage points higher than in 2019)[[18]](#footnote-17) * 22% of households at risk of homelessness had at least one person in work[[19]](#footnote-18) | **Causes**   * Rising cost of living set against low pay and deterioration of benefits including Local Housing Allowance * Lack of investment in social housing * End of the Covid-19 eviction ban |

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| Care leavers | |
| Current situation   * Young care leavers disproportionately experience homelessness, loneliness, unemployment and poverty[[20]](#footnote-19) * 41% of care leavers are not in education, employment, or training on their 19th birthday[[21]](#footnote-20) | **Causes**   * From 2015 to 2020, benefits cuts led to increased child poverty, which led to 10,000 more children in care[[22]](#footnote-21) * Lack of family support networks * Early age of independence * Disrupted education |

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| Women | |
| Current situation   * 22% of women have a persistent low income, compared to approximately 14% of men[[23]](#footnote-22) * 55% of young women surveyed by the Young Women’s Trust are unable to work as many hours as they like due to unpaid responsibilities[[24]](#footnote-23) * Women from ethnic minority backgrounds are more likely to face persistent poverty and may be more likely to be single parents, to have large families, low paid or unemployed[[25]](#footnote-24) * 70-80% of the users of Lightning (a platform for accessing hardship funds) are women, largely single mothers[[26]](#footnote-25) | **Causes**   * Higher level of unpaid work and caring responsibilities * Fear of engaging with support and having children taken away * Entrenched lower income limits ability to hold assets and build savings * A higher proportion of women rate themselves as less confident about finances * Violence against women and girls incorporating economic abuse that leaves individuals vulnerable |

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| Disabled people | |
| Current situation   * Nearly half of all individuals in poverty live in a household where someone is disabled, and a quarter of unpaid carers live in poverty. In total, a quarter of working age disabled people are in deep poverty[[27]](#footnote-26). * Two thirds of disabled people that live alone live in poverty[[28]](#footnote-27). | **Causes**   * To enjoy the same standard of life, disabled adults face extra costs of £583 per month[[29]](#footnote-28) * One in five faces extra costs of over £1,000 a month, even after welfare payments intended to meet those costs [[30]](#footnote-29) * Families with disabled children face average extra costs of £581 per month[[31]](#footnote-30) * There is a significant pay gap for disabled people, seen across every level of qualification: disabled people are more likely to be under-employed or in low paid jobs[[32]](#footnote-31). * Disability benefits in the UK have fallen from around 25% of average earnings to 15%[[33]](#footnote-32) * The employment pay gap for disabled women is 36% (average median gross earnings compared to a non-disabled man), totalling an equivalent earnings difference of £7,020 per year[[34]](#footnote-33) |

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| Asylum seekers and those with no recourse to public funds | |
| Current situation   * A fifth of destitute households are migrants, primarily due to the no recourse to public funds condition (NRPF)[[35]](#footnote-34) * 48% of families with NRPF are currently behind on rent, compared to 15% of families generally[[36]](#footnote-35) * It is estimated that 1.4million people have NRPF, but formal data is not collected[[37]](#footnote-36) * Food parcel demand from families with NRPF has doubled since 2016/17[[38]](#footnote-37) * In 2020/21, 21% of families who requested support from social services had NRPF[[39]](#footnote-38) | **Causes**   * NRPF restricts access to benefits that are classed as public funds, including Universal Credit, Pension Credit and Child Benefit * Originally asylum support rates were set at 70% of income support, on the grounds that housing and utility costs are covered separately, but have fallen below these rates * Joint Committee on Human Rights (2007) found that the government is "practicing a deliberate policy of destitution"[[40]](#footnote-39), but asylum seekers report a preference to endure long periods of destitution rather than return to countries of origin * Many are afraid to use healthcare or benefits to which they are entitled for fear of being charged or data being shared with the Home Office[[41]](#footnote-40) |

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| Ethnic minorities | |
| Current situation   * Income poverty rate varies significantly by ethnic groups: Bangladeshi (65%), Pakistani (55%), black Africans (45%) have the highest rates; black Caribbean (30%), Indian (25%) white Other (25%) and white British (20%) have the lowest rates[[42]](#footnote-41) * White British poverty rates are similar across the country, but for ethnic minority groups rates are much higher in inner London, the English North and the Midlands[[43]](#footnote-42) * 46% of BAME children compared with 26% of children in White British families are in poverty[[44]](#footnote-43). * 45% of users of the Lightning platform (for accessing hardship funds) are from minority ethnic backgrounds[[45]](#footnote-44) | **Causes**   * History of slavery and ongoing legacy of systemic and institutional racism stigmatises Black households * Disparities in income and wealth between Black households and households of other races and ethnicities. * Structural racism and discrimination continue to restrict job opportunities and wage levels for Black workers. * Black workers are paid 16% less than white workers (up from 10% in 2000)[[46]](#footnote-45) * Differences in age, family type, and family work status account for ~50% of the “excess” poverty rates for ethnic minority groups[[47]](#footnote-46) |

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## How is the financial hardship landscape changing due to Covid-19 and the cost-of-living crisis?

### The effects of Covid-19 overall

The pandemic saw a drop in household income for around a third of all UK adults[[48]](#footnote-47). 230,000 private renters fell behind on rent[[49]](#footnote-48). School closures exacerbated attainment gaps that will contribute to longer term financial inequality, as well as preventing disadvantaged children from accessing free school meals. For those experiencing financial hardship, access to support was restricted, including to community centres, libraries, health centres and social networks.

### The effects of Covid-19 on specific groups

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| People with Disabilities | Ethnic Minority Groups | Women | Job Seekers | Migrants |
| * More likely to be restricted from work due to shielding requirements * Those on legacy benefits were excluded from the Universal credit uplift * Now facing higher costs, reduced income, and new labour market challenges * 63% of disabled male workers and 67% of disabled female workers had employment affected due to Covid-19 (compared to 43% and 50% of non-disabled workers respectively)[[50]](#footnote-49) * 25.5% of unpaid carers increased caring responsibilities during Covid-19[[51]](#footnote-50) | * Over-represented in the workforce of sectors that had to shut down * More likely to be self employed * More likely to be working outside of their homes during the pandemic - increasing health risk * Less likely to have a partner in paid work * Less likely to have savings to cover financial hardship * Racism increased during the pandemic, with those from ethnic minorities seven times more likely than white people to be fined for violating lockdown rules[[52]](#footnote-51) | * Many forms of domestic violence increased during the pandemic * Pakistani and Bangladeshi women faced the lowest pay rates of any ethnic group[[53]](#footnote-52) * 7 in 10 women were refused furlough, with disproportionate impacts on young and ethnic minority women[[54]](#footnote-53) | * Applying for National Insurance numbers was delayed during the pandemic, preventing individuals from entering the workforce * Significant delays were seen in accessing Universal Credit | * 20% of migrants who were working prior to Covid-19 lost their job during the pandemic, rising to 44% of those working in cleaning and hospitality[[55]](#footnote-54) * Migrants with NRPF were 52% more likely to say it was not possible to safely self isolate in their homes[[56]](#footnote-55) |

### The cost of living crisis

The cost of living crisis is likely to exacerbate existing inequalities and increase financial hardship for those already struggling: the National Institute for Economic & Social Research (NIESR) warned that economic destitution would hit a further 250,000 UK households in 2023, bringing the total number of those in "extreme poverty" to roughly 1.2 million[[57]](#footnote-56).

## What is being done to stop financial hardship occurring?

While the situation for financial hardship may seem bleak, many organisations and individuals are working hard to prevent it from occurring and to reduce its effects. Key areas of voluntary sector activity include:

* Lobbying for uplifts and expansion of benefits scheme
* Advocacy with employers for improvements in employment practices
* Advice services supporting individuals to access full benefits to which they are entitled, as well as to find work
* Support and advocacy services helping individuals to communicate with statutory bodies such as the Department for Work and Pensions and the Home Office
* Support services for those in acute financial hardship, including small cash grants, fuel banks and food banks
* Legal work that sees charities adopt “test cases” to showcase individual rights in relation to financial hardship, which can then be used by others to advocate for their rights
* Data and measurement work looking to better understand the scope of financial hardship and use data to encourage radical action
* Preventative work, looking at supporting individuals upstream of falling into financial hardship

Across the sector there is an increased focus on tackling the root causes of financial hardship, rather than treating the symptoms.

There is also a focus on increased collaboration between stakeholders, such as:

* The [Commission on Social Security](https://www.commissiononsocialsecurity.org/), a collaboration of those with experience of the social security system, that has developed radical proposals for a decent social security system
* A collaboration between the Oak Foundation (a funder) and Toynbee Hall (a charity) to develop and trial solutions to problem debt[[58]](#footnote-57)
* In Luton, [a collaboration between the public, private and voluntary sectors](https://m.luton.gov.uk/Page/Show/Council_government_and_democracy/2040/Pages/default.aspx) to eradicate poverty in Luton by 2040, with a clear collective strategy and pledge for action

## Where are the gaps in current provision?

### Gaps in current provision

* **Campaigns:** there is a need for coordinate campaigns that aim to drive up wages and overhaul the social security system, as the two major structural factors that cause financial hardship.
* **Lack of capacity:** nationally, financial hardship support struggles with a lack of capacity. However, funding and provision is also geographically unequal, creating a postcode lottery. There is too little funding for work that tackles the root causes of financial hardship, and limited capacity for systems change work.
* **Specific services:** debt advice, general advice services, community law services, mental health provision / psychological support, provision of affordable internet access, housing provision, and community transport.
* **Cash grants to individuals:** awarding unrestricted money directly to individuals to spend on alleviating financial hardship, or on escaping conditions that are causing their hardship such as domestic violence.

### Barriers to accessing support

Where provision does exist, there are numerous barriers that prevent those experiencing financial hardship from accessing support. These include:

* **Awareness barriers:** the Resident Voice Survey showed that 60% of people didn’t know that help would be available to them in the event of a financial struggle, exhibited high levels of worry, and reported low levels of agency[[59]](#footnote-58). Many individuals with No Recourse to Public Funds automatically assume they are not eligible for support. Support that is available is often hard to find and only visible if you are already accessing support through related providers. Many in financial hardship often feel a sense of stigma in accessing support.
* **Accessibility barriers,** includinginaccessibility due to health conditions/disabilities, need for chaperones, lack of support in languages other than English, and support only being offered in urban centres. Additionally, a lot of support is designed to be generic / cover a broad audience, which deters those with specific needs or experiences that need to be taken into account.
* **Practical barriers:** often support requires an internet connection to access, or requires an individual to fill out complicated forms with a high burden of evidence. Many schemes need an individual to be referred from a support worker, which can be hard for those without an existing relationship; or requires an individual to be on (for example) Universal Credit, which excludes those outside of the benefits system. Overall, people are often in financial hardship because they struggle with systems, so support should try to minimise these formal barriers. Following Covid-19, a lot of face to face support still hasn’t resumed.
* **Barriers unique to financial hardship:** those on benefits often do not pursue support for fear of having their benefits cut. Those with limited financial hardship often can’t afford to attend appointments.

However, practitioners interviewed also set out that these barriers are often an intentional response to the fact that there isn’t enough support to go around, so barriers reduce demand (although inequitably). Barriers faced are highly personal and will often be affected by the intersection of identities, overlapping to create more complex barriers to support.

### Flaws in service design

In addition to gaps in the services provided to those in financial hardship, research also highlighted shortcomings in the approach to designing services:

* **Collaboration:** there is a need for increased collaboration both between organisations, and between an organisation and its service users.

Organisations need to coordinate between services so that individuals receive support from the most relevant service, and gets all of the support they need for a particular issue. In relation to intersectionality, providers should seek to create a more holistically minded sector. Success should be understood by looking at overall rates of financial hardship rather than the success of any one programme.

Organisations need to increasingly incorporate user involvement as they design new and refine existing services, with adequate space for those with lived experience to build their confidence in inputting into these processes.

* **Funding:** across the financial hardship sector, there is a lack of funding for proven initiatives that are working, due to a focus on funding new projects.
* **Communication:** service providers need to better consider their communication strategies in order to counter the entrenched lack of awareness about what services are available to people, and what support they are entitled to.
* **Data:** the sector need to better use and grow data on key areas in order to more effectively make decisions. Shortcomings in data includes: statistics on income based poverty, data on the impact of Covid-19 on different demographic groups; and evidence on the impact of user engagement on the outcomes of key programmes. Data also needs to be sufficiently detailed, for example to avoid a lack of support where pockets of deprivation are masked by overall affluence.

## What funding opportunities exist?

As well as **taking action to reduce barriers to accessing existing support, plug gaps in existing services, and support organisations to overcome challenges in programme design** (as set out above); opportunities for funders looking to support work alleviating financial hardship include:

* Growing and sustaining proven initiatives
* Awarding funds to grassroots organisations working in hyper local communities
* Running test and learn programmes trying out different approaches and asking for feedback
* Offering a hardship scheme that provides direct cash payments to individuals
* Investing in early years programmes that empower parents to return to work
* Making unrestricted grants to charities that work in the financial hardship space
* Funding data collection and analysis in areas of limited understanding
* Investing in social prescribing / training programmes around financial wellbeing
* Incentivising collaborations between service providers to make provision more holistic and streamlined

## What policy recommendations exist?

Funders can also look to support advocacy work that aims to bring about the following policy recommendations that are seen as promising by the charity sector:

* Reform to benefits:
  + Early uplift of benefits (bringing it forwards from April 2023)
  + Ending the five-week wait for Universal Credit, removing the benefit cap, uplifting benefits in line with inflation, increasing child benefit and local housing allowance.
  + Ending the No Recourse to Public Funds condition, most urgently for families. While NRPF is still in place, allowing children to access free school meals and funded childcare.
* Legal reform:
  + Putting in place statutory rights for employees affected by domestic abuse or other causes of financial hardship (taking on caring duties, bereavement) to vary their working arrangements in order to cope with its impacts.need to
  + Reinstating and increasing investment in legal aid
  + Simplifying processes for change in immigration status in cases of destitution, and for challenging decisions
* Workforce reform:
  + Making minimum wage equivalent to the Real Living Wage
  + Increasing investment in skills and retraining
* Housing reform:
  + Extending rent control and eviction restrictions, and establishing a legal precedent for tenants having the first option to purchase.
  + Expanding help to rent schemes.
  + Developing housing finance products that are accessible for those in precarious employment or who are self employed.
* Funding reform:
  + Implementing long term funding plans for local authorities to allow for strategic local planning
  + Scoping the feasibility of a UK No Interest Loans Scheme targeted to a small group of people
  + Setting up an emergency fund for domestic abuse survivors to cover immediate needs, linked to ongoing support from specialist services

In the short term, in order to help ease the cost-of-living crisis, policy recommendations include:

* Removing VAT from energy bills
* Removing green levies from energy bills
* Restoring work allowances to pre-2015 level
* Expanding the free school meals scheme
* Increasing the value of healthy start vouchers to £4.25 a week and expanding them to all pregnant women on Universal Credit or equivalent

Conclusion

Thank you for taking the time to read this document, summarizing our current understanding of financial hardship in the UK. This is a summary of a wider set of research, interviews and analysis, but we’d be interested to hear your views on anything that resonates – or doesn’t – with you in this document. Please email Naomi Chapman on [naomi.chapman@thinknpc.org](mailto:naomi.chapman@thinknpc.org) with any thoughts. If you are interested in the Open Philanthropy programme more generally, email Jane Dodson, Programme Manager, on [jane.dodson@thinknpc.org](mailto:jane.dodson@thinknpc.org).

1. **Positionality Statements**

   Jane Dodson is informed by her experience growing up in Wales, living in social housing with a single parent from the age of seven, and attended a comprehensive. She secured a place at Staffordshire Polytechnic (now University) and received a state grant to attend, graduating with BA (Hons) Modern Studies (specialising in International Relations). Whilst working in the global humanitarian sector she developed participatory research skills and evaluation techniques, later working mainly in sustainable community development. She later gained an MSc in Policy Analysis & Evaluation from UCL. She is white, married, has no physical disabilities and lives in England.

   Naomi Chapman grew up in rural South Devon, attending a local state comprehensive. She attended the University of Oxford, graduating with a BA in Philosophy, Politics and Economics. After graduation, she worked in the cultural sector and gained a PGCert in Arts Fundraising & Leadership from the University of Leeds, before applying her expertise in fundraising, grant making and organisational development to the wider charity sector at NPC.

   Lily Meisner grew up in London, she attended the University of Exeter, graduating with a BA in Liberal Arts majoring in English Literature, and minoring in Sociology, Politics, Philosophy and Arab and Islamic Studies. After graduation she gained experience in the social sector as a volunteer at St Mungo’s throughout the COVID-19 lockdowns, before starting her role as a Researcher at NPC. [↑](#endnote-ref-2)
2. **How is financial hardship defined?**

   There are two central definitions of poverty, which in turn indicates financial hardship:

   * Income poverty, which is defined in relation to median income in the UK (and as such is a relative measure)
   * Minimum Income Standard, which is defined by an individual’s ability to achieve a minimum acceptable standard of living

   [↑](#endnote-ref-3)
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