

Poverty in the UK:

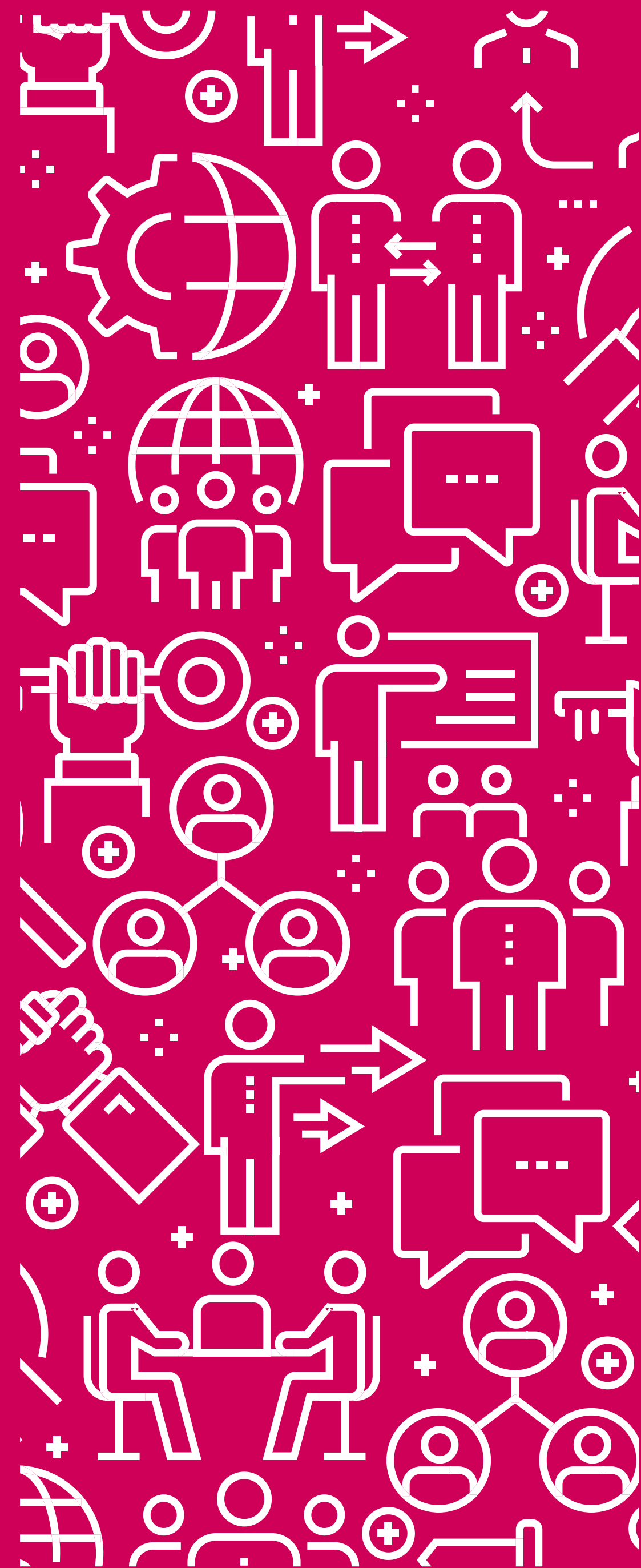
Causes and solutions

Katie Schmuecker - @KatieSchmuecker

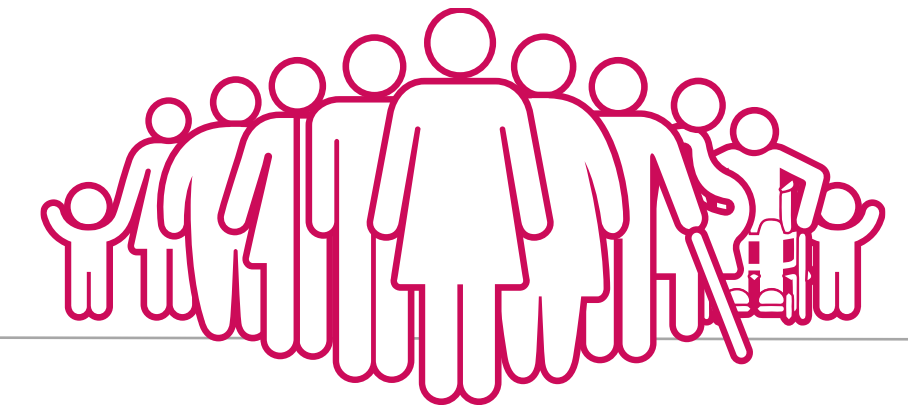
27 April 2021



Who is trapped in poverty, what are the latest trends?

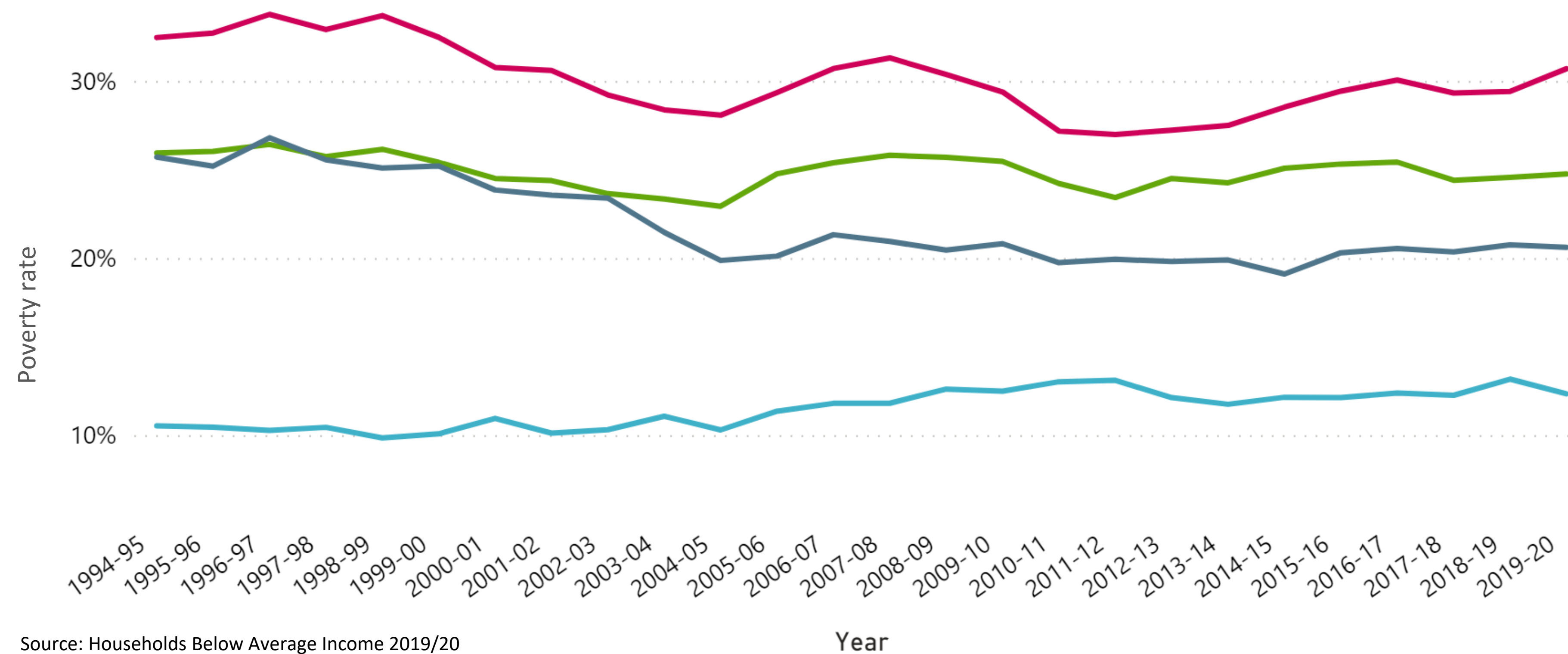


Poverty pre-pandemic



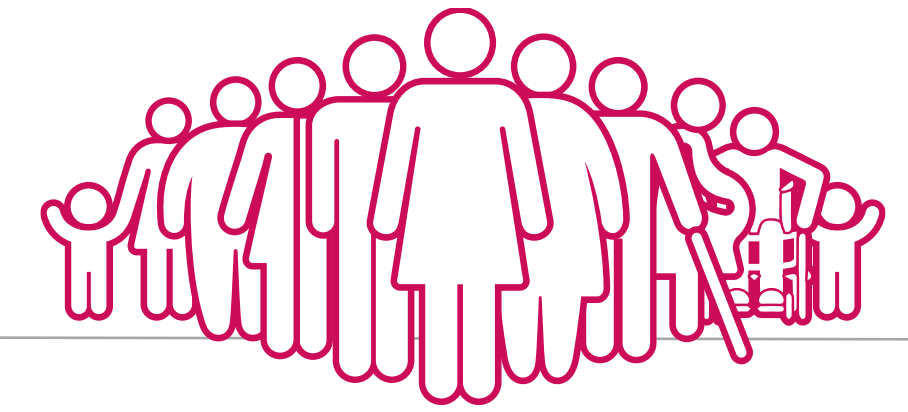
Child poverty has been rising in recent years

● Child ● Pensioner ● Working-age with children ● Working-age without children

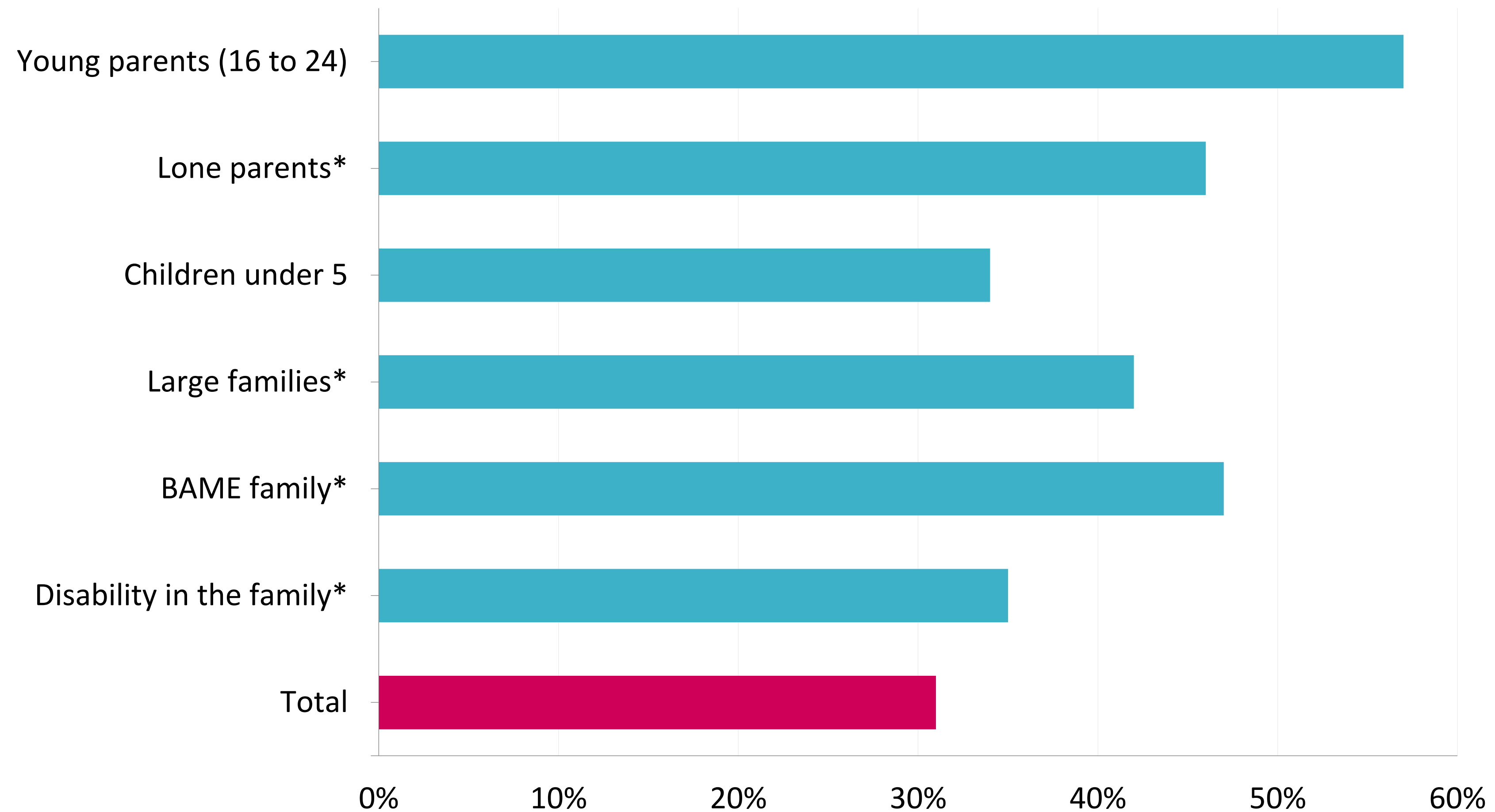


Source: Households Below Average Income 2019/20

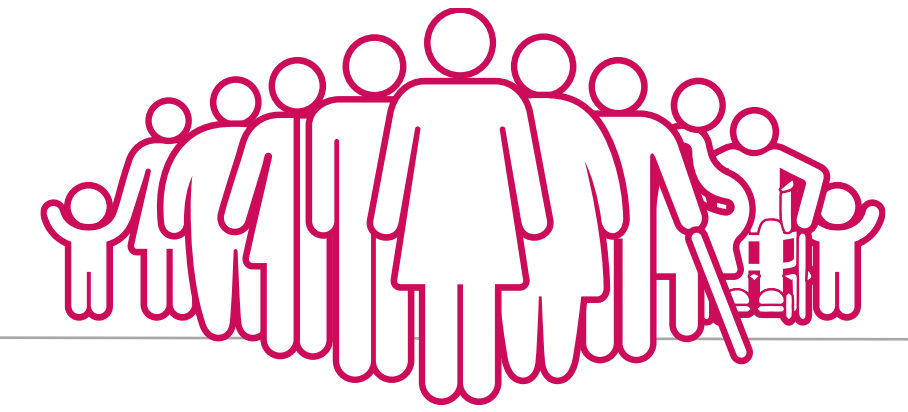
Focusing on families



Who is most likely to experience child poverty?

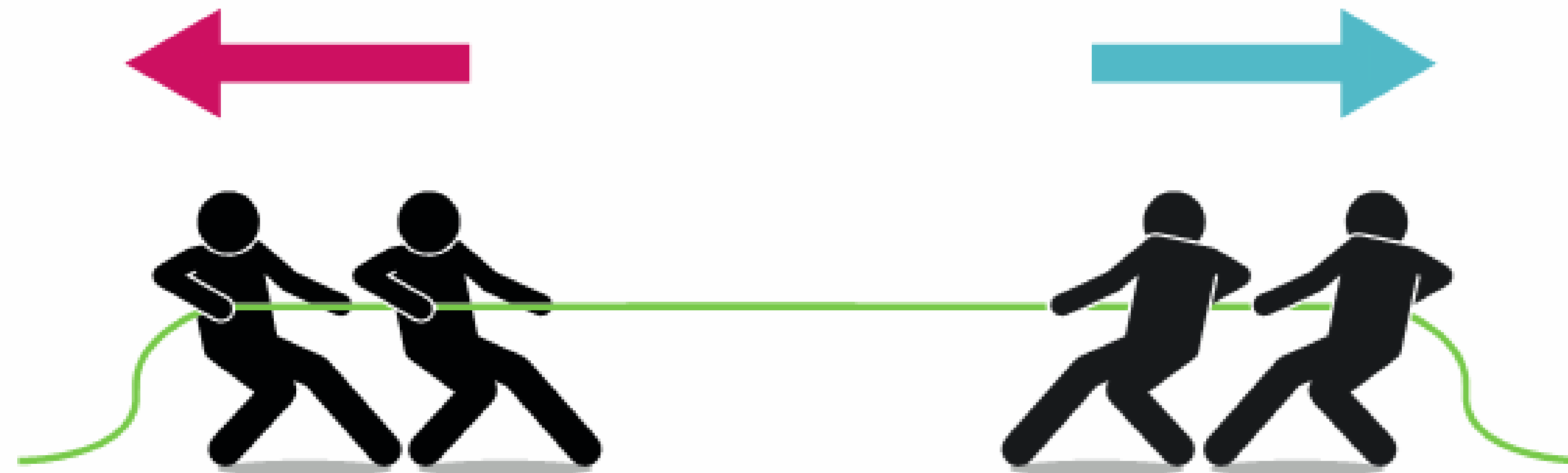


Poverty during the pandemic

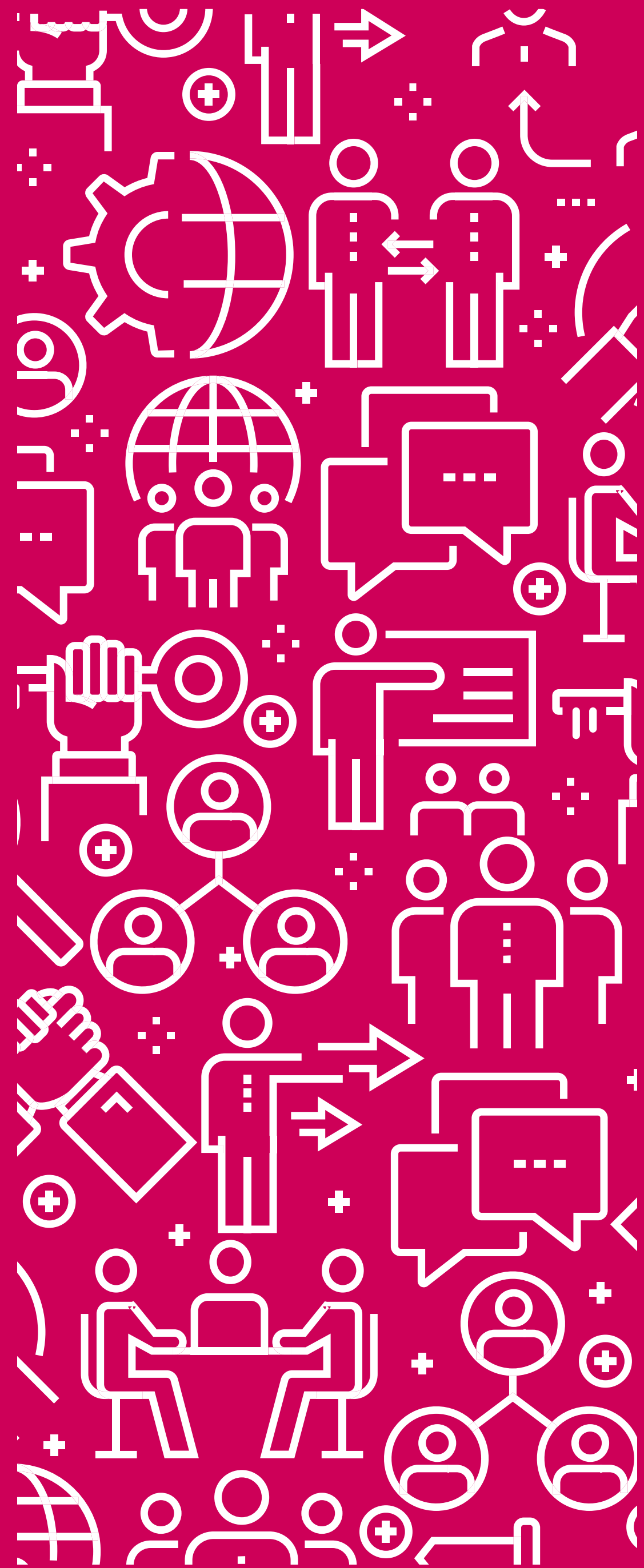


- Higher benefits and support
- Lower median incomes

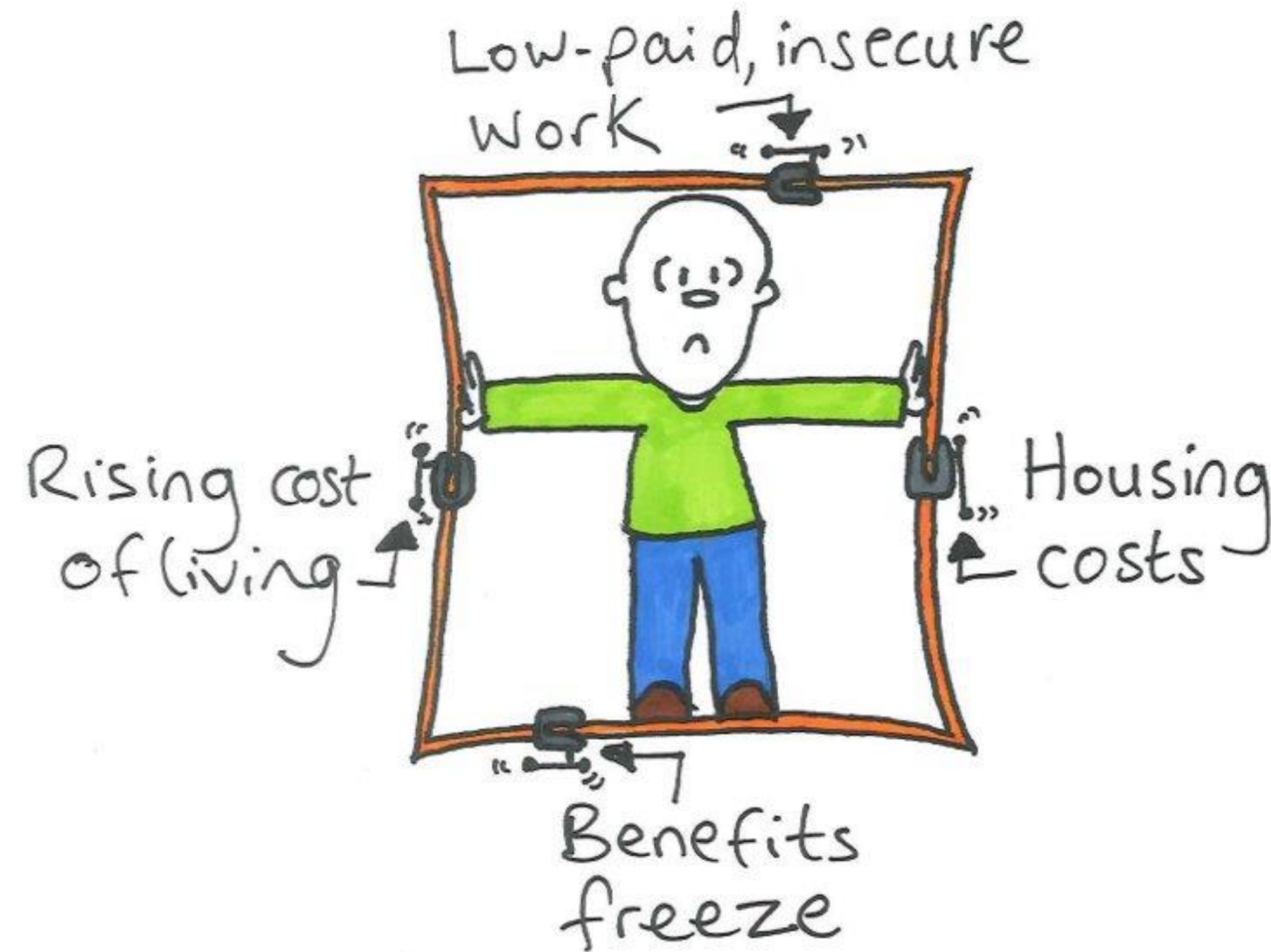
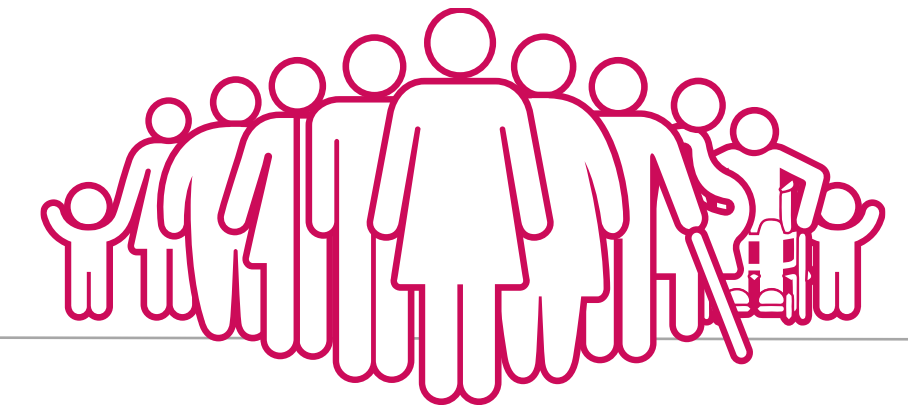
- Higher unemployment
- Lower earnings



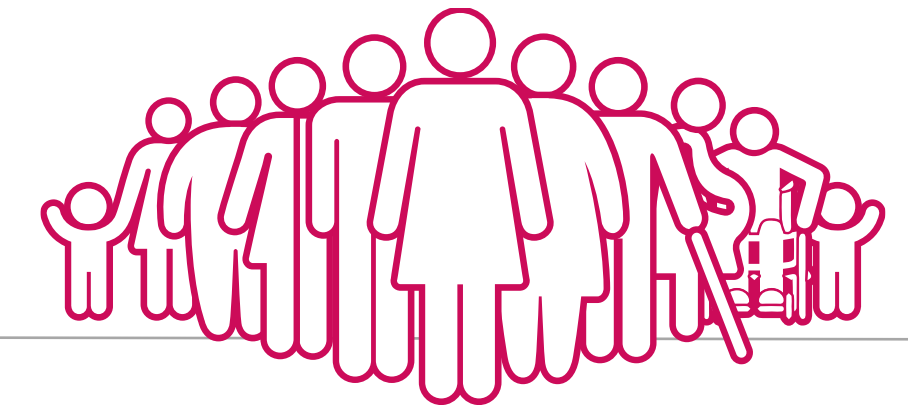
What are the drivers of poverty?



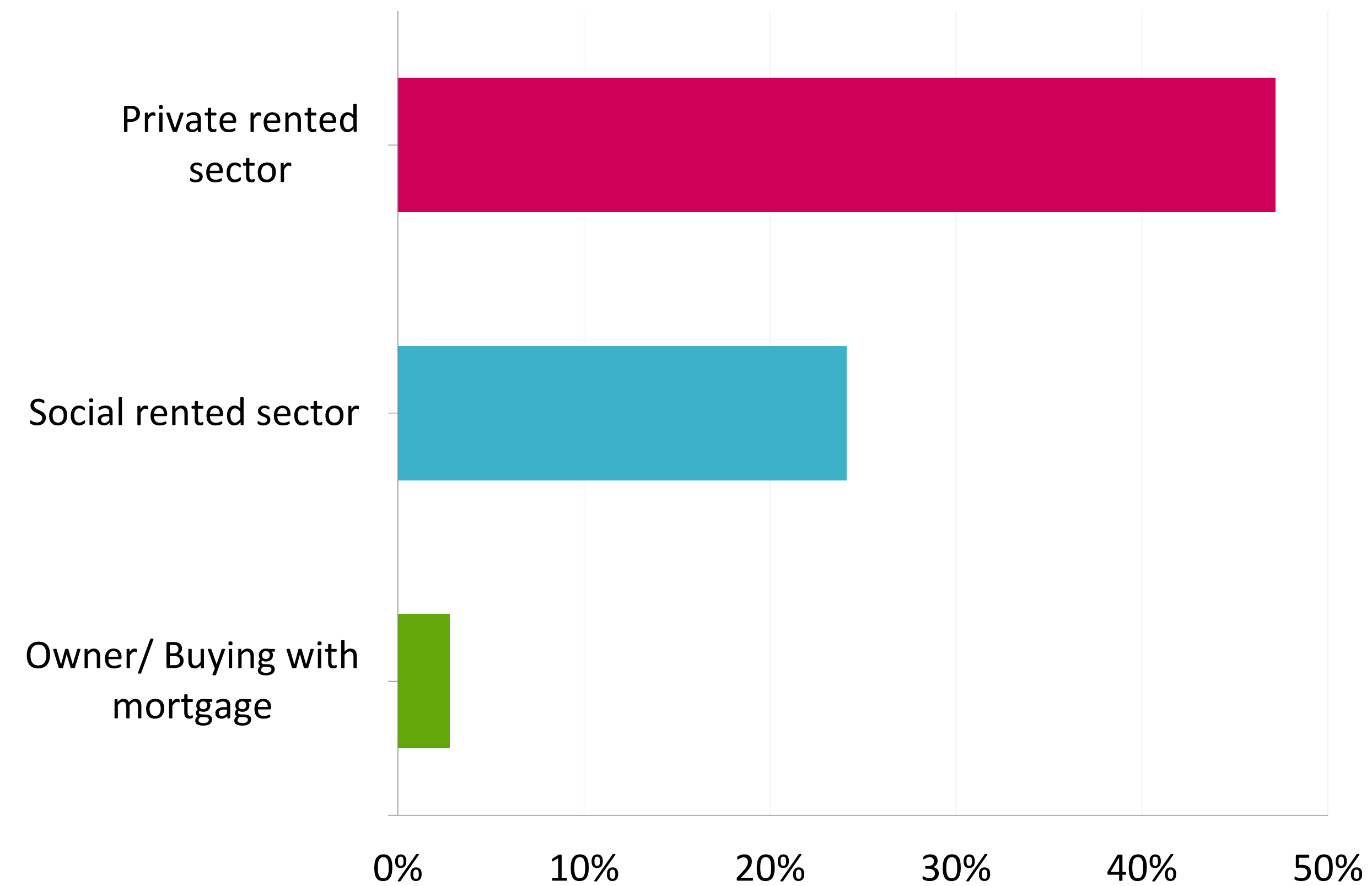
What are the drivers of poverty?



High housing costs



Almost half of children in the private rented sector were living in unaffordable accommodation

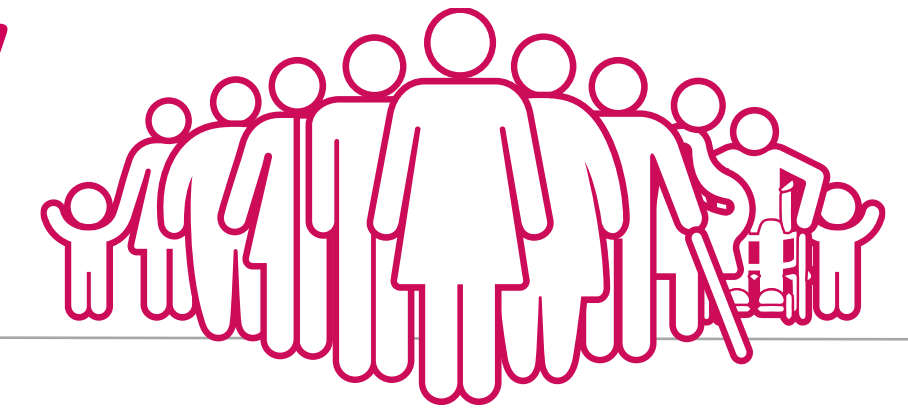


Source: Family Resources Survey 2018/19

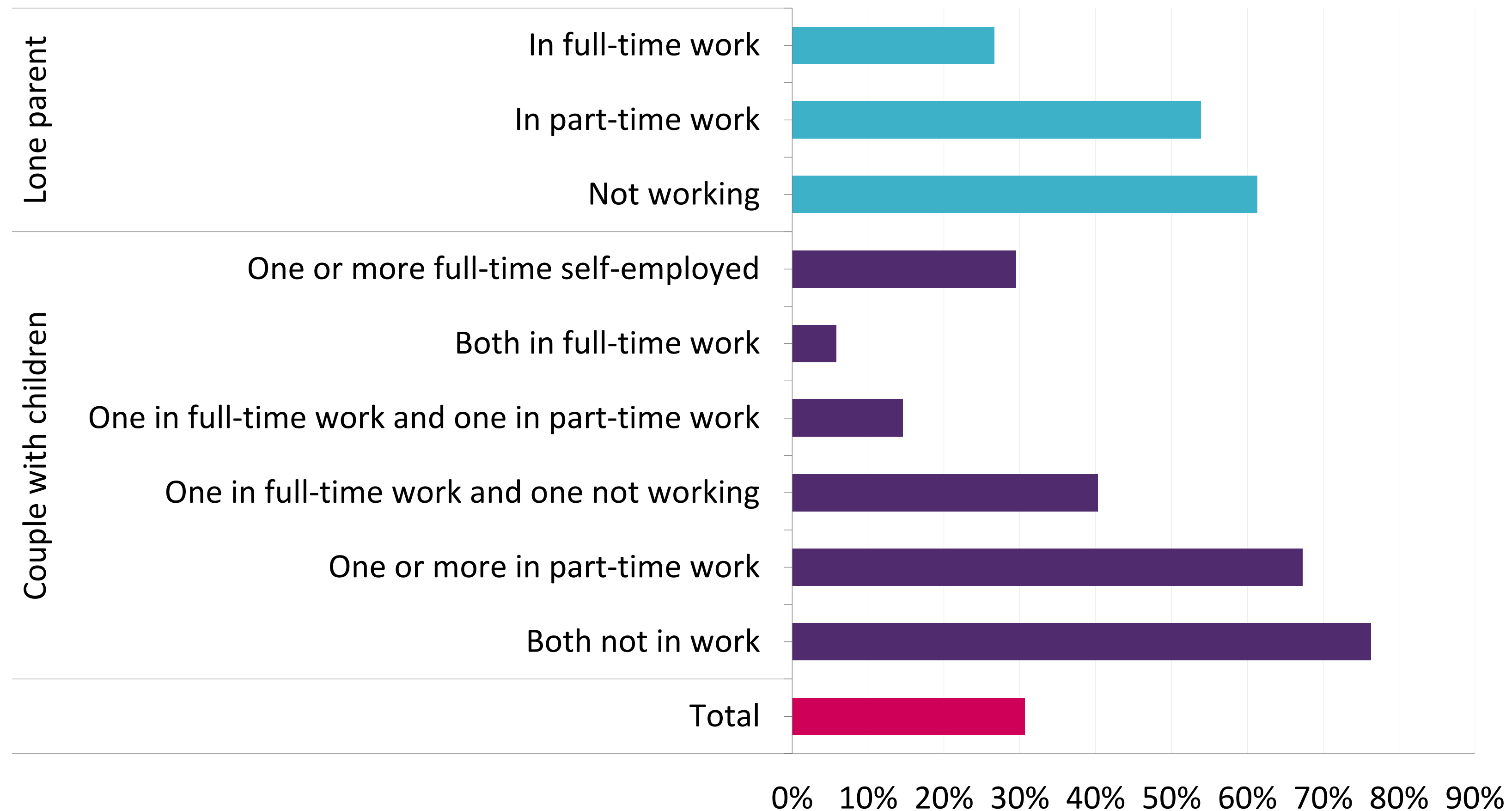
“Universal Credit is not enough and the five-week wait causes poverty. To survive the five-week wait people borrow money – this can take up to 15 months to repay.”

“A lot of families are really struggling and getting into debt. Six months is not good enough, it should be a year. I am really quite concerned. Times are hard, food is expensive now, the cost of everything is going up. I just don't think the Government knows what it's like for working-class families at the moment.”

Work should be a route out of poverty

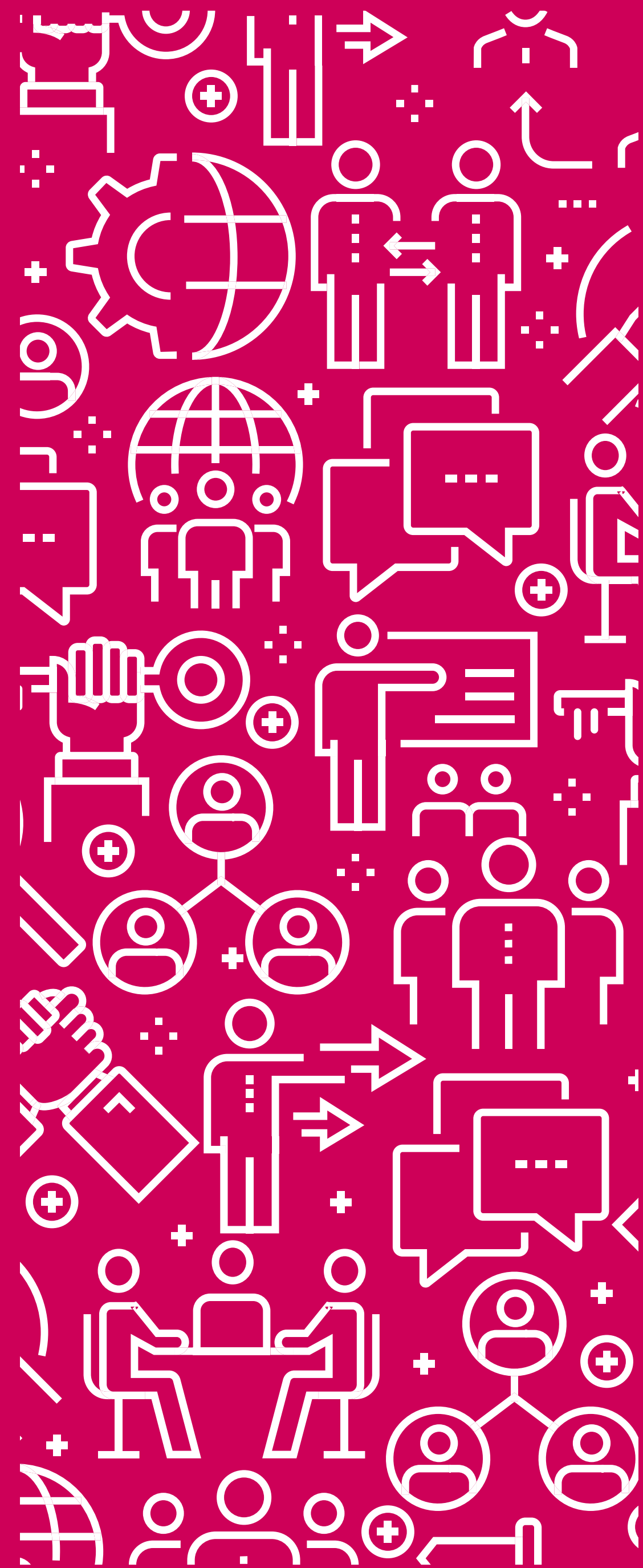


Child poverty rate by economic status of child's family and family type

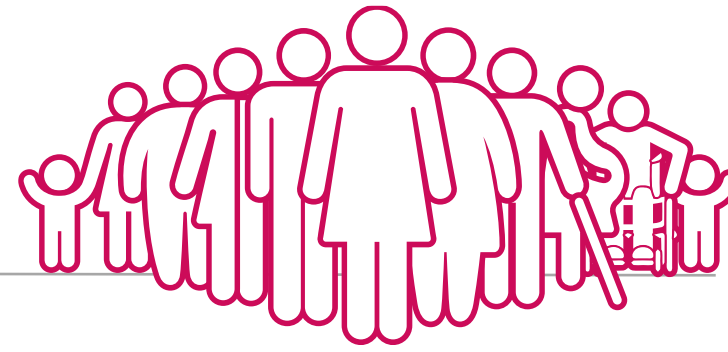


Source: Households Below Average Income 2019/20

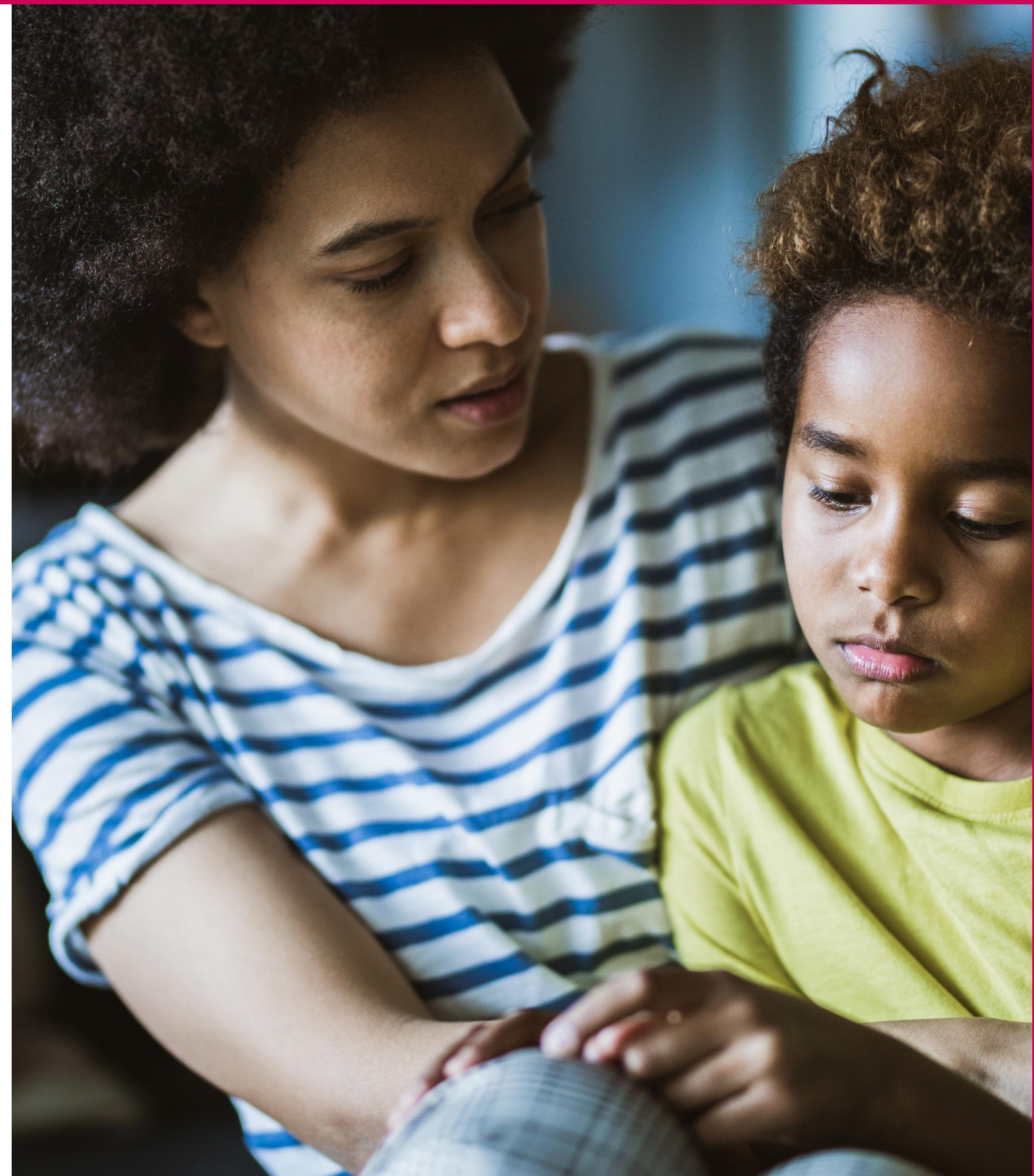
How to tackle the drivers of family poverty?



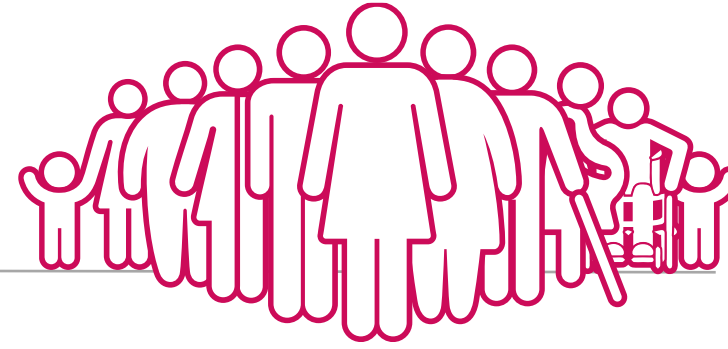
A better social security system and support for incomes



1. Make sure people are claiming what they're entitled to
2. A social security system that keeps people afloat
3. Access to affordable credit



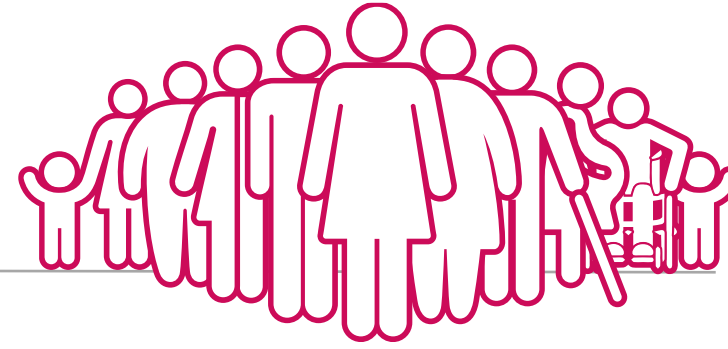
More people live in a decent and affordable home



1. Build more genuinely affordable housing
2. Help people find decent housing
3. Reduce essential living costs



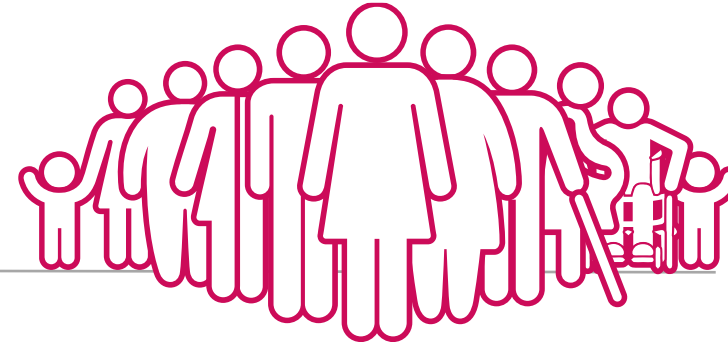
More people find a route out of poverty through work



1. Increase pay and job security
2. Support progression in work and retraining
3. Provide the infrastructure that enables work
4. Use the power of the public sector



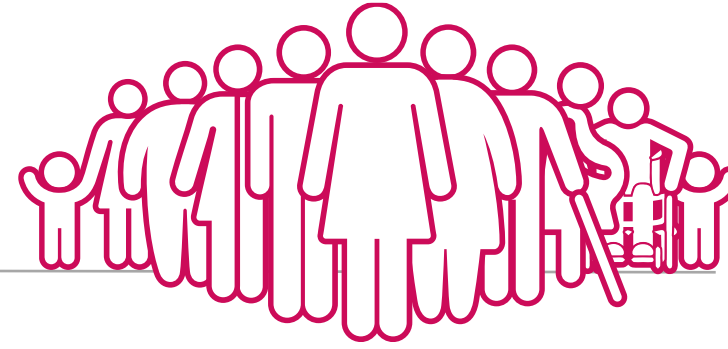
Supporting children to flourish



1. Support family life and relationships
2. Accessible, affordable and high quality childcare and early years education
3. Excellent education for all children



Working with all the experts



- Our work must be shaped by people with lived experience of poverty
- Understanding the challenges
- Co-designing solutions
- Giving voice to the need for change
- Building relationships and sharing power



Thank you!

Katie.Schmuecker@jrf.org.uk

@KatieSchmuecker

