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## Destitution in the UK 2023 [summary]

### Citation for published version:

Fitzpatrick, S, Bramley, G, Treanor, M, Blenkinsopp, J, Johnsen, S & McMordie, L 2023, *Destitution in the UK 2023 [summary]*. Joseph Rowntree Foundation, York. <<https://www.jrf.org.uk/report/destitution-uk-2023>>

### Link:

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### Document Version:

Publisher's PDF, also known as Version of record

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# Destitution in the UK 2023

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 health, mental health and people's prospects; it also puts strain on already overstretched services.

This study, the fourth in the Destitution in the UK series, reveals 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 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.

**Katie Schmueker**, Principal Policy Adviser and **Emma Wincup**, Qualitative Insight Manager

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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.

# Background

This research project uncovers the scale of destitution across the UK. It finds it has risen sharply over the past three years, continuing a trend from two years prior. Focusing on people in the most precarious financial positions, the study provides a unique insight into how they struggled to afford basic necessities.

It also explores how the population of people experiencing destitution has changed and grown, although some groups continue to be disproportionately at risk. This is despite Government action to boost incomes during the Covid-19 pandemic and the cost of living crisis.

The study findings emphasise the need for urgent action to address the detrimental impact of living in destitution and prevent more people experiencing the most severe form of material hardship.

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## Key points

- Approximately 3.8 million people experienced destitution in 2022 including around one million children.
- The number of people experiencing destitution has increased by 61% since the last Destitution in the UK survey in 2019, an increase of almost two-and-a-half times (148%) compared to 2017.
- The number of children experiencing destitution since 2017 has almost tripled with an increase of 186%.
- UK nationals accounted for almost three-quarters (72%) of the population identified as living in destitution but people who have migrated to the UK were over-represented among those experiencing destitution.
- The majority of survey respondents (86%) experiencing destitution do not report complex needs (defined as experiencing two or more of homelessness, drug or alcohol problems, offending, domestic violence and begging).
- The rate of destitution among black-led households was three times their population share.
- Almost two-thirds (62%) of destitute survey respondents reported having a chronic health problem or disability.
- London had the highest destitution levels in 2022, followed by the North East and North West. The lowest rates were in the southern English regions.
- Whilst single people remain most at risk of destitution (comprising almost three-fifths of the destitute population), destitution is experienced by a growing number of families with children, particularly lone-parent households.

## Uncovering the scale of destitution in the UK

Destitution is no longer a rare occurrence in the UK. Around 1.8 million households experienced destitution in the UK at some point over the course of 2022. These households contained approximately 3.8 million people, of whom around one million were children.

Destitution denotes the most severe form of material hardship. In the study we measure it in two ways, which were developed in consultation with members of the public.

1. Lack of access to at least two of six items needed to meet your most basic physical needs to stay warm, dry, clean and fed (shelter, food, heating, lighting, clothing and footwear, and basic toiletries) because you cannot afford them.
2. Extremely low or no income indicating that you cannot afford the items described above.

## Accelerating levels of destitution

The number of destitute households increased by 64% between 2019 and 2022, while the number of people living in these households increased by 61%. The number of children living in these households almost doubled (88%).

Taking a longer-term view, between 2017 and 2022 the overall number of destitute households has more than doubled (122%) while the number of people living in these households increased by 148%. The increase in the number of children living in these households is even higher (186%).

Rates are relatively high in London, the North East and North West, and have risen more rapidly in London and the West Midlands. Scotland's relative position has improved. This may indicate the protective effect of devolved policies such as the Scottish Child Payment, Scottish Welfare Fund and the mitigation of some cuts to benefits.

## Broadening effects of destitution

Since the last survey was conducted in 2019 the reasons for destitution have shifted. A higher proportion of people are now experiencing destitution because they lack the most basic necessities (76% compared to 67%). A lower proportion (but still a larger number of people compared to 2019) experienced an extremely low or no income (57% compared to 75%).

In 2022 over one quarter (27%) of all destitute households reported having no immediate source of income in the last month. This is slightly lower than in 2019, when the proportion was 32%.

While it remains the case that single people without children comprise by far the biggest group experiencing destitution, it is now affecting a wider range of people and places.

- **Household type:** destitution among families with children – particularly lone parents – is now more common - around a third (32%) of destitute households contain children.
- **Age:** adults affected by destitution tend to be younger than the general population, however the overall age profile has become somewhat older since 2019.
- **Housing tenure:** the great majority (72%) of survey respondents living in destitution rented or (occasionally) owned their own home. This share has risen substantially from 2019, as destitution has affected a larger swathe of social and private tenants than previously. The unaffordable, insecure, overcrowded or otherwise inappropriate nature of rented housing was a major theme in the qualitative interviews.

- **Starting point:** while most interviewees had experienced persistent hardship, there was more qualitative evidence than in previous years of interviewees experiencing a sudden deterioration in their economic circumstances. In several cases this was a direct effect of the ‘economic shock’ of Covid-19 from which they had not recovered, compounded by the cost of living crisis.
- **Geography:** while destitution rates remain high in London, other major cities and former industrial areas across the North of England, Midlands, South Wales and West Central Scotland, a wider range of areas are now affected.

## Strong links between disability and destitution

Almost two-thirds (62%) of destitute survey respondents in 2022 stated that their day-to-day activities were limited because of a chronic health problem or disability (up from 54% in 2019). Men experiencing destitution were substantially more likely to report this than women.

There were widespread reports that the process to claim disability benefits, such as Personal Independence Payments, could be long and arduous. Sometimes this had detrimental impacts on interviewees’ mental health, as well as very substantial effects on their material well-being. The positive resolution of these disability-related benefit claims was often the key factor that pulled people out of destitution.

## Migrant communities have a high risk of destitution

While the great majority of destitute survey respondents were born in the UK (72%), migrant communities are disproportionately impacted by destitution. The destitute migrant population has grown especially rapidly since 2019. In addition, a high proportion of these migrant households contain children, and they accounted for a major slice of the near-doubling of children affected by destitution between 2019 and 2022.

Migrants experiencing destitution are seriously and increasingly disadvantaged with regard to access to both cash and in-kind forms of support. Around half of destitute migrants were in receipt of benefits. Around two-fifths of destitute migrant households had no income at all.

## Disproportionate impact on black communities

The rate of destitution among black, black British, Caribbean or African-led households in the UK is three times their population share. White-led households are underrepresented in the destitute population.

There appears to be a strong interaction between ethnicity and migration. For black, Asian and other ethnicities, a clear majority of destitute respondents were also migrants (74%, 84% and 80% respectively).

## Inadequate social security is a driver of destitution

The social security system is failing to prevent destitution. The most common source of income for all destitute households was social security benefits (72%), yet they still experienced destitution.

The basic rate of social security is now so low it fails to clear the extremely low-income cash threshold set for destitution. While Universal Credit payments rose in line with inflation in April 2023, most interviewees felt that it had made little difference to them because it was ‘swallowed up’ by the rapidly increasing costs of basic necessities. Similarly, the special ‘Cost of Living Payments’ aimed at people on means-tested benefits, who were disabled or pensioners, were also viewed as welcome but limited by their short-term nature.

There were fewer complaints about Universal Credit administrative procedures and delays than in previous iterations of this study, but clearly aspects of the system are still causing harm. For example, some interviewees were using Budgeting Advances on a revolving basis just to meet their everyday needs, trapping them in an endless cycle of repayments that lowered their (already inadequate) incomes. Similarly, deductions to clear arrears on public and other forms of priority debt and clawback Department for Work and Pensions advances and overpayments continued to leave people with far too little to live on (even with a lowered cap for deductions being implemented from April 2021).

Families with three or more children were also particularly likely to experience both going without basic necessities and a very low income. It was clear from our qualitative research that the 'Two Child Limit' was a major constraint on the ability of these families to afford what they need.

## **Problematic debt can push people into destitution and keep them there**

Problematic debt and being behind with bills was a crushing burden on a majority of people we surveyed (56% of households experiencing destitution) and most of those interviewed.

Most common were housing related and utilities debts. However, for the first time in this series of studies, we saw the appearance of serious problems with consumer debt appear, including credit card and catalogue debts. This seems indicative of the broadening of destitution we found as it mainly affected those who had been in work relatively recently.

Voluntary sector advice services were often vital in enabling people to sort out debt and social security issues that were keeping them in destitution. But high demand meant the barriers to accessing these services were high and increasing.

## **A need for the state to take responsibility for tackling destitution**

The relative absence of the state as a source of support to destitute people was very striking. Aside from access to mainstream social security and limited local authority interventions to avert homelessness, few statutory services had been accessed. Particularly remarkable was that less than a fifth of survey respondents reported accessing local welfare funds in the previous month, suggesting this remains a marginal source of emergency material assistance despite an increase from 2019.

In sharp contrast, families and community assistance are taking the strain. 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. Material support from parents – particularly mothers – to adults experiencing destitution was also a strong theme. Wider family, friends and neighbours were also an important source of support for some people, but this tended to be far more uncertain, patchy and conditional.

Another stand-out finding was the growing reliance on foodbanks, which are providing access not only to food but basic toiletries and other necessary household items. The proportion of destitute survey respondents who reported making use of foodbanks in the last month jumped from 22% in 2019 to 35% by 2022. While gratitude was expressed for the efforts of those running food banks, issues of humiliation and shame were prominent in the accounts of people reliant on charity to meet their most basic physical needs. Practical issues, such as restrictions on the number of visits permitted within certain time periods, also placed severe limits on the extent to which foodbanks could mitigate the impacts of destitution.

## Conclusion

Destitution has been increasing at an alarming rate since 2017. Action taken over the past three years has done little to protect those most at risk from being able to afford what they need to meet their most basic physical needs to stay warm, dry, clean and fed. While destitution remains concentrated in particular localities with some groups particularly exposed, this study shows it has extended its reach to more people and places. We urgently need a bold and ambitious programme of action to address destitution and its corrosive impacts.

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## About the project

This summary is based on research from the report **Destitution in the UK 2023** by Suzanne Fitzpatrick, Glen Bramley, Morag Treanor, Janice Blenkinsopp, Jill McIntyre, Sarah Johnsen, and Lynne McMordie, I-SPHERE, Heriot-Watt University.

Project data collection comprised case studies in 18 locations across the UK, including a survey of 3,702 users of 111 crisis services (in October/November 2022), and in-depth interviews with 31 people (in spring 2023) who were identified as destitute at the time of survey completion. Secondary analysis of over 40 quantitative datasets enabled the scaling up of statistical findings from these case studies to national level. A detailed account of the methodology can be found in the accompanying technical report.

## For further information

The full report, **Destitution in the UK 2023**, is published by the Joseph Rowntree Foundation. It is available as a free PDF at [www.jrf.org.uk](http://www.jrf.org.uk)

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