



St Vincent
de Paul Society

England and Wales

Turning Concern into Action



Stealing futures

In-work Poverty

**AND ITS IMPACT
ON CHILDREN AND
YOUNG PEOPLE**

Executive summary

For children and young people, the past two years have been harder than ever. Many children and young people already struggling with issues at home and at school have endured enormous pressure and hardship. In-work poverty is one of the most daunting silent issues facing the UK today, and its impact on children and young people can often go undetected and ignored. The St Vincent de Paul Society (SVP) has been supporting people in need, without judgement, for hundreds of years. Driving our work is a passion for social justice and the dignity of people. Through visiting, befriending, and well-being support, we help thousands of people every day. This Christmas we wanted to shine a light on how in-work poverty blights the lives of children and young people. We reviewed existing research on this issue and brought it to life with first-hand accounts from some of the young people we work with and those who support them day after day. We hope this report can contribute to the discussion on the issue of in-work poverty, and in particular its impact on children and young people.

In-work poverty occurs when the total net income of a working household, where at least one working-age adult is employed, is insufficient to meet the household's needs. Although there is no single definition of poverty, most studies agree that poverty is about not having enough material resources to meet basic needs once the cost of living is taken into account. Studies on poverty in the UK primarily focus on poverty affecting households which are out-of-work. Much rarer is research on the issue of in-work poverty. Rarer still is insight into in-work poverty and how it blights the lives of children and young people. The aim of this report is to begin that discussion and look at practical and policy initiatives which could be used to support future generations. There can be no levelling up in the long-term without a focus on equality of opportunity for children and young people.

A recent study from the Institute for Public Policy Research (IPPR)¹ on the rise of working poverty shows that the trend has been growing under successive governments since 2004. The report found that rates of poverty in working households increased to a new high of 17% in the first quarter of 2020, equivalent to more than one in five households. We also know that **as of 2018/19 the number of children living in absolute low income is 3.7 million, or 26% of all children.**²



“ I worry that when I grow up I won't find a good job, and that if I find a job that doesn't give me much money I will be poor and homeless ”

Boy, 10 (SVP Mini-Vinnies member)

The SVP is one of the biggest frontline providers of free support, advice, and befriending in England and Wales, operating through a network of over 9,000 volunteer members and through nine Community Support Projects across the UK. At the core of our work is listening and working alongside people experiencing isolation, poverty and discrimination. For this report we have drawn on the lived experience of people experiencing in-work poverty to inform our policy work. The SVP directly supports low-income families and those in poverty. Every day we witness the lived experience of people in our communities, putting us in a unique position to share their reality and inform policy makers. Ours is a policy rooted in practice.

We are very grateful to the people we serve, and our members, staff and volunteers who support them, whether it be for a moment or a lifetime, for sharing their experience, insights and suggestions for practical policy solutions.

This winter we want to:

- Shine a light on how in-work poverty blights the lives of children and young people. We reviewed existing research on this issue and brought it to life with first-hand accounts by some of the young people we work with and those who support them day after day, in their own words.
- Begin a healthy discussion on the issue of in-work poverty and highlight some possible solutions.



Context

In recent decades we have seen a shift in welfare policy, one which focuses on getting people into, and helping them remain in work as the main route out of poverty. Underpinning this idea is a simple concept: one of personal responsibility, implicitly putting forward the idea that those who work “hard enough” will be rewarded. The Government’s mantra of work being the best route out of poverty can only become true, however, if work in today’s Britain is adequate, provides a fair wage and sufficient flexibility. Work can only be an effective route out of poverty if other compounding issues, such as soaring housing costs and unaffordable childcare costs are also addressed.

According to the Office for National Statistics (ONS) as of April 2019 there were over 4.2 million low-paid jobs in the UK; equivalent to 6% of all jobs in the UK. With working-age adults making up about 60% of the UK population,³ addressing in-work poverty should be a priority for policy makers.

While low-pay differs from in-work poverty, following the pandemic, low-income households are rapidly approaching crisis point with compounding issues affecting their financial resilience and pushing them into poverty. We acknowledge that contrary to 2020 forecasts, unemployment levels are lower than expected and wages are rising in some sectors, however, the reality is that rising housing costs, low wages, unaffordable childcare costs, compounded by growing inflation and the pandemic are leaving a rapidly growing number of working households in poverty. At the end of 2020, the Trussell Trust reported a spike in the number of people using foodbanks for the first time,⁴ with around half of the people who used a foodbank during the start of pandemic having never needed one before. Our frontline services providing food and foodbanks reinforce this reality.



The unemployment rate in the UK, initially predicted to be at 6% by 2021, continued to fall, reaching 4.7% per cent in Quarter 2 of 2021.⁵ Looking at these numbers one could think that levels of poverty in the UK are decreasing, and the number of people in need is declining. While low levels of unemployment are of course encouraging, this only tells one side of the story. The other side being the reality faced by thousands of people, and children, enduring in-work poverty. Research into in-work poverty has shown that the Government’s mantra of “work being the best route out of poverty” does not always deliver.

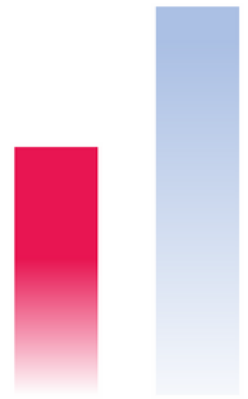
As of April 2019, there were over 4.2 million low paid jobs in the UK; equivalent to 6% of all jobs in the UK

Plan for jobs – a promising start

The Government recently launched its Plan for Jobs to address some of the issues with today's labour market.⁶ Included in this plan are schemes such as Kickstart, which has been successful at helping young people claiming Universal Credit enter the world of work. The latest progress report on the Plan for Jobs finds that "the plan is working across all parts of the work", as the unemployment rate has now fallen for six consecutive months (at the time of writing), reaching 4.7% as of June 2021. Other schemes such as the Coronavirus Job Retention Scheme (CJRS), the doubling of Job Centre work coaches, Job Finding Support (JFS) and funding to increase the number of Traineeships in England have helped push unemployment levels down. Impact assessment of these schemes by the Institute for Government show that these emergency measures have broadly achieved their objectives. The impact assessment found that while these initiatives weren't able to save every job, they broadly supported households to stay afloat.⁷ However, as we begin to emerge from this crisis, more commitment is needed to help people in working households stay out of poverty.

**ALESSANDRA SCIARRA, AUTHOR AND SVP SOCIAL POLICY & PUBLIC AFFAIRS
MANAGER**

Work: a route out of poverty?



In-work poverty occurs when the total net income of a working household, where at least one working-age adult is employed, is insufficient to meet the household's needs. Although there is no single definition of poverty, most studies agree that poverty is about not having enough material resources to meet basic needs once the cost of living is taken into account. Studies on poverty in the UK primarily focus on poverty affecting households which are out-of-work. Much rarer is research on the issue of in-work poverty and rarer still is focussed work on the impact of in-work poverty on children and young people.

A report by the Institute for Public Policy Research (IPPR)⁸ on the rise of working poverty shows that the trend has been growing under successive governments since 2004, while the UK has also seen a falling rate of unemployment during the same period. This is a worrying trend which should be of concern to policy makers. The study from the IPPR shows that levels of in-work poverty are highest in London, Wales and the North of England. Most affected are single parents, single earner couple families and large families.

In-work poverty rates among families with three or more children reached 42% in 2021, an increase of more than two-thirds in the past decade.⁹

The Institute of Fiscal Studies (IFS)¹⁰ finds that since 1994 there has been an increase in the number of working households living below the official poverty line. In 1994-95, working households made up 37% of households below the poverty line, this increased to 58% in 2017-18. Its research found that the key contributing factor to the rise of in-work poverty has been the relative increase in housing costs for lower income households compared to higher income households.

The IPPR¹¹ found that even in households where both people are in full-time work, the chances of falling into poverty have increased from 1.4% to 3.9%, doubling in just over a decade.

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For those in this group, the chances of falling into poverty have now doubled from one in 20 to one in 10. Most worryingly, the IPPR also shows that "**wages are failing to provide enough protection against poverty**" and that "increasingly (for large families in particular) two full-time earners paid at the minimum wage are needed for families to avoid being pulled into poverty - and even this is not enough for an increasing number of households".



The number of children living in absolute low income is **3.7 million**, or **26.4%** of all children.¹³

In-work poverty and children: a hidden crisis

To this day, there is unfortunately no single measure which provides an accurate account of the number of children living in poverty in working households in the UK.

Accurate data on the number of children living in poverty in working households is an essential first step in addressing the problem.

However, a range of data sets can be used to estimate this figure. The most up to date estimate is from 2018/19, using data from the Households Below Average Income (HBAI) publication.

Our analysis shows that as of 2018/19 **the number of children living in absolute low income, is 3.7 million, or 26.4% of all children in working households**¹³ (in households where at least one adult was in work, and after housing costs). The Trade Union Congress (TUC) also found that as of July 2021, over a million children of key workers are living in poverty.¹⁴ The report found that key worker families in the North East have the highest rate of child poverty (29%), followed by London (27%), the West Midlands (25%) and Yorkshire and the Humber (25%).

A study from the Nuffield Foundation published in September 2021 found that more than one in three children in families with a child under five are living in poverty.¹⁵ They also found that children in households where at least one parent was working account for the increase in the overall number of children living in poverty. The study also found that since 2013/14, the risk of poverty for families in part-time work has increased by 26%, almost matching unemployed families.

The Social Mobility Commission's latest report¹⁶ states that data on the level of poverty among children in working households demonstrates that **"work is not an automatic route out of poverty"** as **(72%) of children living in poverty live in households where at least one adult is in work**.¹⁷ The Social Mobility Commission also stated that the increase in the number of children in relative poverty was one of its major concerns. The Commission said that there was mounting evidence that benefit reforms were putting children into poverty, highlighting Universal Credit in particular. It concluded that "the intention of Universal Credit was to lift more families out of poverty, but the DWP appears to have done little work to ensure it is not making child poverty worse". In 2014, a review by the Department for Work and Pensions (DWP) also concluded that parental low earnings were one of the key factors driving child poverty, in addition to parental worklessness.¹⁸



In-work poverty and social security: the case for a stronger safety net

Data from DWP on children living in low income families¹⁹ shows that [the number of children in absolute low income²⁰ \(working\) households reached 1,689,198 in 2019/20, up from 1,530,741 in 2015/16. This represents an increase of 10.4% in three years.](#) The highest numbers were found in London, the North West and the Midlands.

While being on Universal Credit does not indicate poverty, a deeper look into the data can help to shine a light on the number of children living in households claiming Universal Credit who are

battling financial security. Generally, Universal Credit is paid in a single monthly sum to households who are expected to manage their own budgets. In certain circumstances, however, where there is a risk of financial insecurity to the claimant or their family, claimants can request an Alternative Payment Arrangement (APA). APAs can be an indicator of financial difficulty as they suggest additional requirements are needed. Typical factors for APAs include addiction problems, rent arrears, mental health issues, learning difficulties, and previous homelessness.


Data from the DWP tells us that the number of children in households on Universal Credit where 'more frequent payments' of the type of

APAs chosen in May 2021 is 42,970. This is up from 25,503 in May 2020, an increase of 68.94%. Also significant is the number of households who use the option of 'managed payment to landlords'. In May 2021 there were 270,325 households, up from 184,537 the same period the previous year (May 2020) who chose this option. This is an increase of 46.48%.

Although APAs, such as 'more frequent payments', are not always an indicator of financial insecurity, they do suggest a worrying increase in the number of children living in households where families are struggling to make ends meet and manage the household budget.

The number of children in absolute low income (working) households reached **1,689,198** in 2019/20.





“ SOME FAMILIES ARE VERY POOR AND DON'T HAVE A LOT OF MONEY TO BUY FOOD, EVEN IF THEY HAVE A JOB. I WORRY ABOUT THIS AND WANT TO HELP THEM WHEN I GROW UP ”

GIRL, AGE 9

The view from the frontline: the impact of in-work poverty on children and young people

Growing up in a household experiencing in-work poverty has a deep and lasting impact on children. To better understand this, we spoke with some of the children and young people we support through our Mini-Vinnies groups, as well our volunteers, staff and our community support projects who help households living in poverty every day.

In the spring of 2021, the SVP ran a listening exercise in different parts of the country to speak with children and young people and understand their personal experiences of living in, or supporting, households affected by in-work poverty. We listened to over 50 children and youth groups aged between seven and 17 and their teachers in schools in several parts of the country. The experiences of the children and young people we spoke to were striking. Many spoke about the extreme hardship of having to be almost entirely isolated due to Covid restrictions, and how that led to mental health issues, anxiety, and a deterioration in their physical health. Many children were also aware of the pressure on families living on low incomes to buy food and digital equipment for school.

Mini Vinnies are groups of seven to 11 year olds based in schools and parishes across England and Wales, and in several other countries across the world. They come together to form a part of the St Vincent de Paul Society of England and Wales, a voluntary organisation dedicated to tackling poverty in all its forms. These groups meet to pray, discuss and make a practical difference in their communities.

A major concern raised by young people related to fears of not being able to find a 'good job' which would allow them to be financially stable and "not homeless". Children as young as seven were very aware of the importance of achieving good grades to get a "good job". While this demonstrates ambition, it also reveals the very real anxiety increasingly expressed by younger children in terms of financial stability and employment. They displayed a real concern about ending up in low-paid employment and spoke about their fear of homelessness as a result.

The main problem is often food. Families who are in work often have to rely on foodbanks to make ends meet. This is being remedied in our parish by donations from the churches, but this shouldn't be the solution.

SVP volunteer, North East England

Mary-Anne* is a single mother with two children aged 10 and three. In January 2020 her younger child suffered a traumatic brain injury with life changing effects. Her daughter spent three months in hospital and a further 14 months in a rehabilitation hospital. During this time Mary-Anne continued to work, but she had to reduce the number of hours she worked due to her caring responsibilities in addition to childcare for her older child. Although she received help with childcare from her mother, Mary-Anne fell into a spiral of poverty and debt.

With the support of her local SVP group, Mary-Anne was able to find a more suitable accommodation for her family which could cater for her children's needs. Needing to provide full-time care for her daughter, however, Mary-Anne still struggles to find flexible work which she can live on. This shouldn't be the case. Caring and childcare should not be barriers to finding employment.

*All names have been changed.

One of the people we support is in part-time work, on a zero-hour contract. Because he doesn't work for a set number of hours each week, his income fluctuates. It is impossible for him to budget and plan ahead, leaving him in poverty and having to rely on the support of local charities to make ends meet. Last week he came to our centre and asked us if he could clean the centre windows in exchange for a hot meal. He also asked us if he could leave his children at the community centre while he cleaned the windows as he couldn't afford childcare. This should not be happening. His job should be providing him with what he needs to look after his family. Childcare should not be a barrier to finding a good job.

SVP member in Leeds

Younger children may not be aware that they are living in poverty, as all younger pupils get free school meals, so there is no distinction at that point. At Christmas and holiday times there are more obvious differences, and children can sense that their parents might not be able to buy them as many presents as their friends.

That is when we try to provide some support. Last year we provided 25 Christmas hampers for children whose parents were working but could not afford gifts. Mini Vinnies groups, (our primary school groups) are collecting good quality toys, which we'll pass on to the parents so that the children are not embarrassed.

SVP Youth volunteer, North East England



Tackling the impact of in-work poverty on children and young people

In-work poverty is a complex and multi-faceted issue for which there is no simple, single policy solution. Addressing it and enabling children and young people to grow up in households free from it requires decisive and forward-thinking action.

Frontline service providers, including charities, community groups, Local Authorities, and schools, deal with the reality of policy decisions every day and have a great deal to contribute to the Government's decision-making process. Important initiatives, such as the All Party Parliamentary Group on Poverty inquiry into in-work poverty, are a very welcome step in ensuring the voices of people with lived experience are heard and placed at the centre of policy development.

However, while listening is important, there is already evidence of what works, and some of the solutions to in-work poverty are already available. The much-anticipated Employment Bill is a good opportunity to put into place measures aimed at tackling this issue. We offer below three policy approaches which could begin to tackle the blight of in-work poverty for adults and children alike.

1. Enable and support secure and flexible work

The pandemic has exacerbated the issues parents face in accessing childcare. So many families we support used to rely on grandparents for childcare, because their income from jobs simply wasn't enough. Many grandparents, however, are no longer able to look after their grandchildren because of the risk of Covid-19 infection. This has left many working parents who were just about making ends meet falling into poverty. Jobs either don't pay enough, are not secure enough, or not flexible enough. Children are paying the price.

SVP member, Leeds

The Low Pay Commission's latest report, published in October 2021²¹ found that "insecurity was a central theme of the evidence from workers this year – in some cases exacerbated by the pandemic, in others merely a continuation of issues which had pre-existed Covid". The Commission's research found that workers in many low-paying industries faced unpredictable working hours and constant uncertainty over hours, all leading to a fluctuating, but always low, income. The lack of secure contracts, including secure hours, and lack of flexible work patterns, compounded by issues, such as some of the highest childcare costs in the world, led the commission to state that "insecure employment was strongly associated with in-work poverty" and that in some cases working parents were prevented from seeking additional hours over concerns for high childcare costs.

The latest research from the Living Wage Foundation found that 21% of workers in the UK experience work insecurity²². That is equivalent to 6.6 million workers. Their polling also found that 53% of shift workers receive less than a week's notice of their working hours. This leaves millions of workers in extremely precarious conditions, without a stable income and therefore unable to plan financially.

At its core, the forthcoming Employment Bill should include provisions to ensure employees have access to suitable working arrangements such as flexible working from day one, and secure work arrangements which prohibit zero-hour contracts. To truly 'level up' the country, the Bill must also recognise the potential of flexible working to widen access to the labour market for younger people, single parents, carers and those in the most economically deprived parts of the country.

2. Extend free childcare provision

The needs of the children often affect the parent's ability to work. In families that were just managing before Covid, lockdown made their situation a lot worse. Many families got reduced hours at work, leaving them in extreme financial difficulties. One nurse with hearing difficulties could no longer lip read when people had to wear masks, so her hours were severely reduced. The knock-on effects on her children were severe, and will last for some time.

SVP member, Midlands

Research into in-work poverty consistently found high childcare costs to be one of the compounding reasons for low-income households to fall into poverty. This is particularly the case when families have more than one child. The UK has the third highest childcare costs in the OECD²³ (Organisation for Economic Co-operation and Development) with a full-time nursery place for a child under two amounting to £13,676²⁴ per year (outside of London), and up to £16,692 in London. Such costs are simply out of reach for families on low incomes, and act as a barrier for parents, including working parents, to escape poverty.

Policies for improving access to childcare could include the provision of more funding for local authorities to provide childcare. Years of cuts to services, such as Sure Start, have added to existing pressures and left many working families unable to afford childcare or incurring debt in order to pay for it. A recent report by the House of Lords Public Services Committee²⁵ found that since 2010 local authorities experienced a £1.7 billion annual reduction for early intervention programmes to address child vulnerability such as the Sure Start programme. Reinstating the Sure Start centre model would address the childcare poverty gap and help to ensure that

children living in low- income families are less likely to fall behind before they even reach school age.

Another measure to assist parents in working households so that they avoid falling into poverty would include changes to the way in which childcare costs to Universal Credit claimants work. The current system requires Universal Credit claimants to pay childcare costs upfront and claim the money back later, meaning the cost of childcare is paid back to the parent in arrears. Combined with unpredictable incomes, this often pushes people further into poverty and debt. Making childcare cost available to working Universal Credit households upfront and not in arrears would reduce the financial pressure on struggling working households.

3. A stronger social security safety net and a Real Living Wage

Most children in families that experience in-work poverty have other issues to deal with. Many are in families where one parent is absent. Some have conditions such as autism or anxiety issues to deal with. Some have worries about possible eviction, and one family we helped has an ongoing domestic violence case. So, in-work poverty isn't always the main problem for children in struggling families. It is just one of the areas which makes their life miserable.

SVP volunteer, North of England

In the latest Budget, the Chancellor announced a reduction of Universal Credit's taper rate from 63p to 55p, and an increase in work allowances to £500 per year. While we are encouraged to see steps in the right direction, the recent cut to Universal Credit, which left families £1,040 worse off per year, will leave thousands of households in poverty. As our case studies have shown, compounding issues often work together to reduce people's financial resilience. While secure and flexible work is essential in tackling in-work poverty, our social security system has to be a strong enough safety net to catch those falling through the gaps. Universal Credit can play a part in helping working families stay afloat and escape poverty. We therefore urge the reinstatement of the £20-per-week cut to Universal Credit.

Social Security should not be the only route of poverty, however. A Real Living Wage can help people earn a wage which helps them avoid falling into poverty. A rise in the National Minimum Wage from April 2022 was announced in the last Budget. People aged 23 and over will see their minimum wage salary rise to £9.50 per hour. While this is welcome, a Real Living Wage would ensure people's living costs can be met. The Real Living Wage is the hourly wage needed for an average person to meet their minimum living costs. It is a voluntary benchmark that employers can choose to adopt and is calculated by the Resolution Foundation each year for the Living Wage Foundation. At the time of writing, the new Living Wage rate is set at £9.90 across the UK, and £11.05 in London.

Different from the National Minimum Wage, which is a percentage of average earnings, the Real Living Wage is calculated on the true cost of living. The latter is a more accurate measure of household need, particularly following a sharp rise in the cost of living and soaring household bills. Employers should be strongly encouraged to adopt the Real Living Wage as a key measure to address in-work poverty.

Conclusion

The Office for Budget Responsibility (OBR) found in its latest predictions that expected levels of unemployment this winter will be around 5%²⁶, far better than what had previously been predicted. However, a narrative focusing purely on low unemployment as an indicator of low levels of household hardship ignores the reality of in-work poverty. The Government's strategy to eradicate poverty in the UK focuses on creating jobs and reducing levels of unemployment. Tackling poverty in a meaningful and sustainable way, however, demands that labour policy measures be implemented alongside policies tackling housing, childcare and strengthening the social security net.

The forthcoming 'Levelling Up' whitepaper and Employment Bill are opportunities for the Government to demonstrate a commitment to ending in-work poverty. The levelling up agenda has so far been largely focused on physical infrastructure, which fails to tackle some of the root causes of in-work poverty. We urge the Government to put in place policies which boost incomes, promote in-work progression, and address other issues highlighted in this report, including the cost of childcare.

Our objective with this report has been to begin shining a light on the impact of in-work poverty on children and young people. The lived experience of children, young people, their parents, and those who support them, should inform any future policy aimed at addressing poverty and child vulnerability going forward. We believe our preliminary conversations with some of the children and young people we support will contribute to shining a light on the wide-ranging repercussions in-work poverty has on children's mental and physical well-being. We believe that charity is not the solution to in-work poverty. Rather, we need a strong commitment from the Government to tackle this hidden crisis. Policies tackling insecure work, the cost of childcare and low wages will improve the quality of life and the opportunities for children and young people, and ultimately the health and prosperity of the nation.

Appendix

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