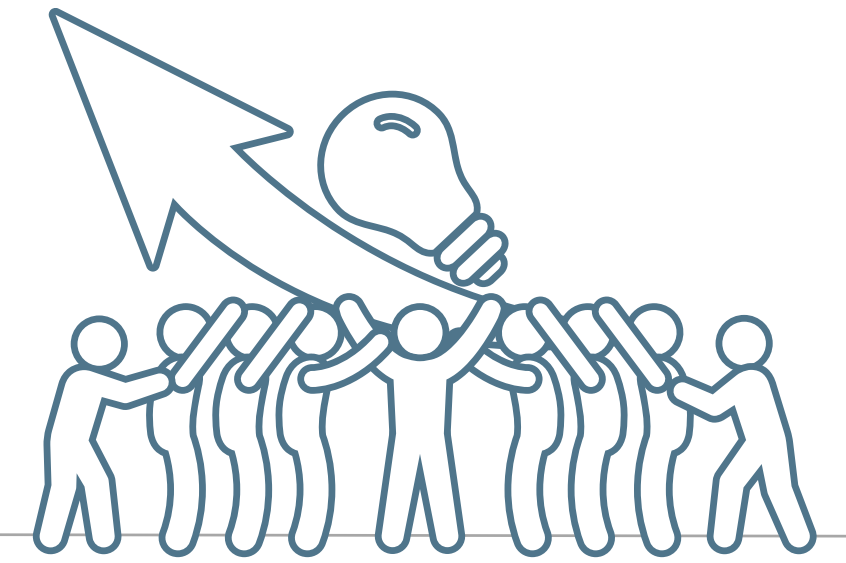


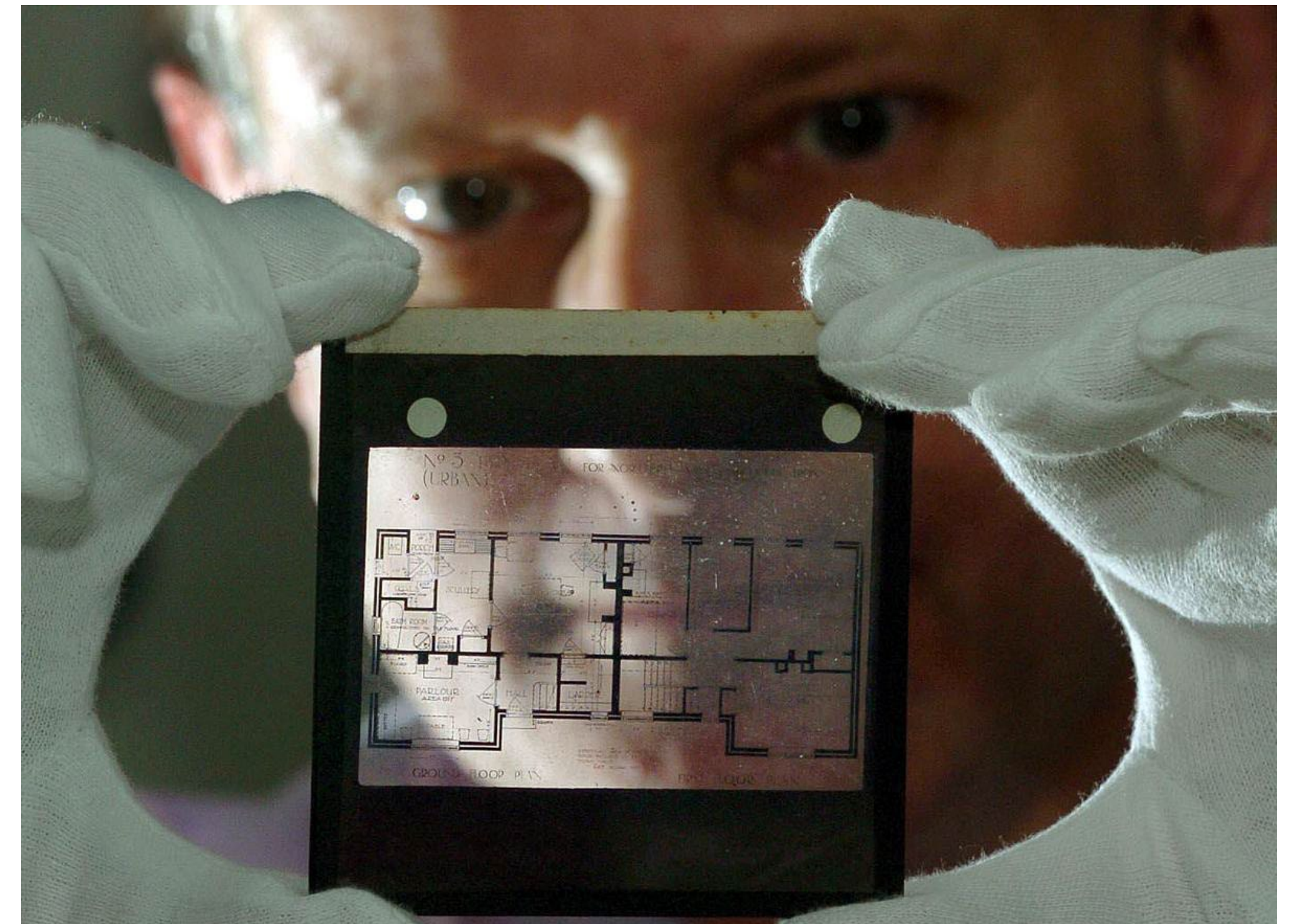
JRF's history and vision



We are an independent social change organisation, working to support and speed up the transition to a more equitable and just future, free from poverty, where people and planet can flourish.

We were established about 120 years ago by Joseph Rowntree, to help understand the root causes of poverty.

Heritage includes some of the first social surveys ever conducted



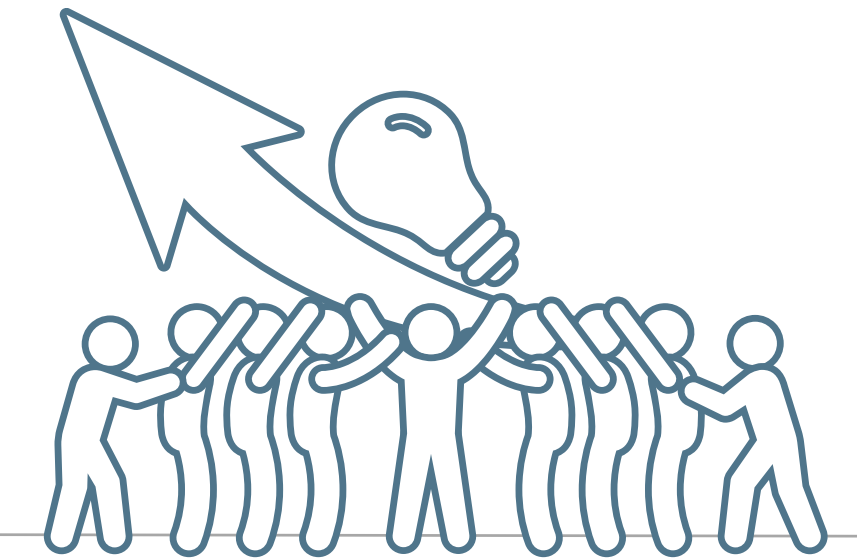
Our use of family finance surveys



Data from family finance surveys are fundamental to our work

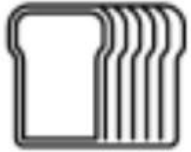



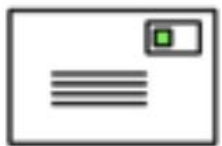


- They are the backbone to our flagship UK Poverty report
- Includes FRS, HBAI, WAS, Understanding Society, LCF, as well as a wide range of other data sources to look across all dimensions of poverty to give an up-to-date picture of the state of the nation

Data from family finance surveys are fundamental to our work

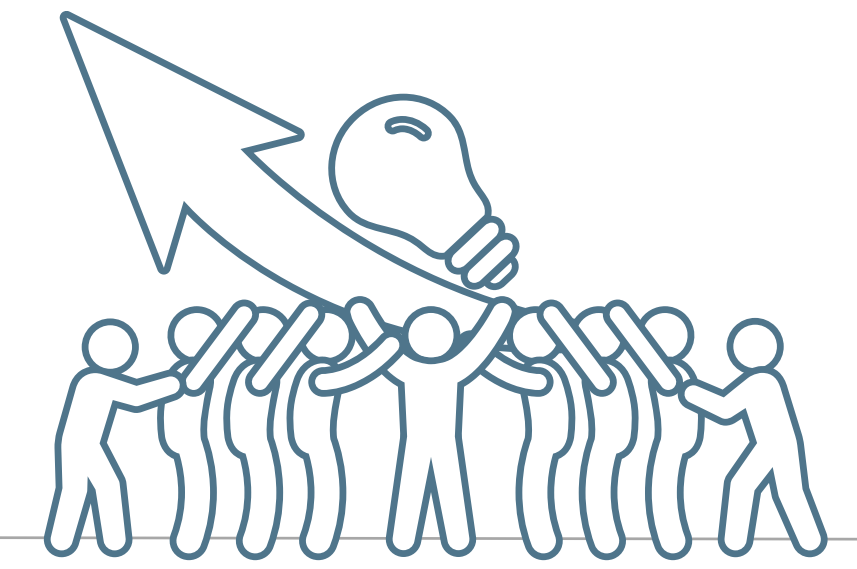


- The Living Costs and Food Survey is the basis for our 'essentials basket', a key part of a principle and a policy that ensures the core income-replacement part of the benefit system always provides enough to at least cover essential living costs
- Use the IPPR model built from HBAI, FRS and LCF to look at different policy options, including our current 'Essentials Guarantee' campaign

Amount needed to afford essentials for the adults in a household (for 2023/24)

Essential	Single £ per week	Couple £ per week
 Food and non-alcoholic drinks	£37	£67
 Electricity and gas	£35	£44
 Water	£6	£7
 Clothes and shoes	£6	£13
 Communications, including phones, internet and postage	£8	£11
 Travel	£16	£32
 Sundries - for example toiletries, haircuts, cleaning materials, bank charges	£13	£23
Total (rounded)	£120	£200

They provide essential building blocks to other key resources



Destitution in the UK 2020

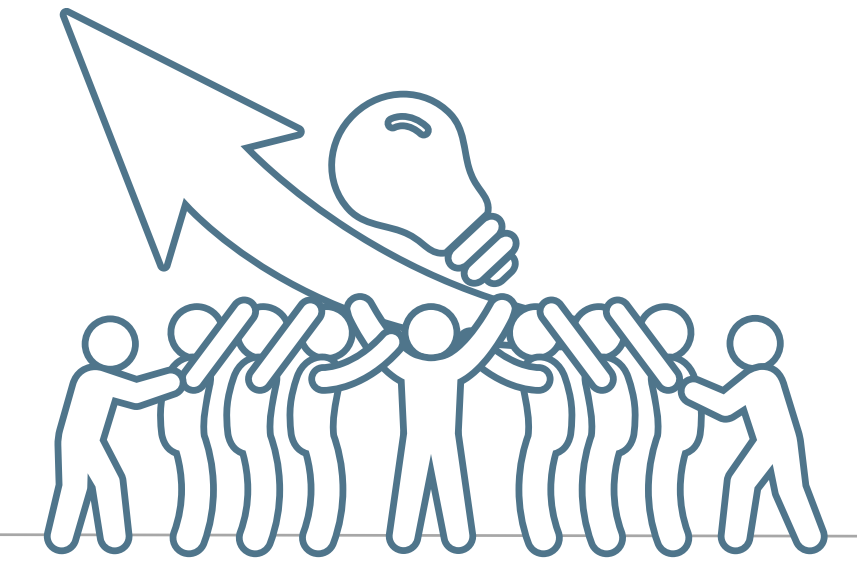
by Suzanne Fitzpatrick, Glen Bramley, Janice Blenkinsopp, Jenny Wood, Filip Sosenko,
Mandy Littlewood, Sarah Johnsen, Beth Watts, Morag Treanor and Jill McIntyre.



Households Below the Minimum Income Standard: 2008 - 2021

by Matt Padley and Juliet Stone.

...as well as being used in less regular analyses



Deepening poverty – where we look at trends in poverty using a lower poverty line

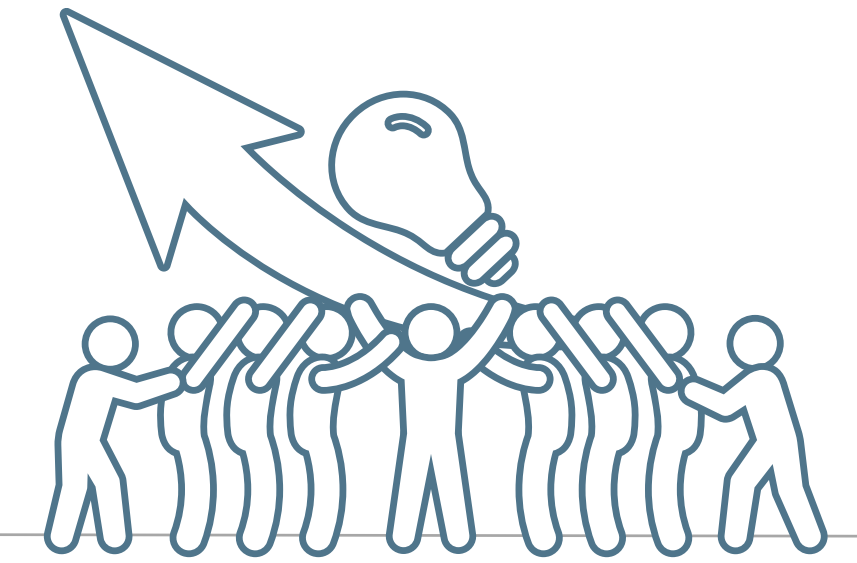
Anxiety nation – where we look at mental health and other impacts of economic insecurity

Cost of living tracker – uses FRS and HBAI data in grossing up results

Ill health and labour market participation – uses WAS and HBAI data

On a low income, but not claiming means-tested benefits – uses WAS and HBAI data

A decade that undermined the resilience of low-income household finances



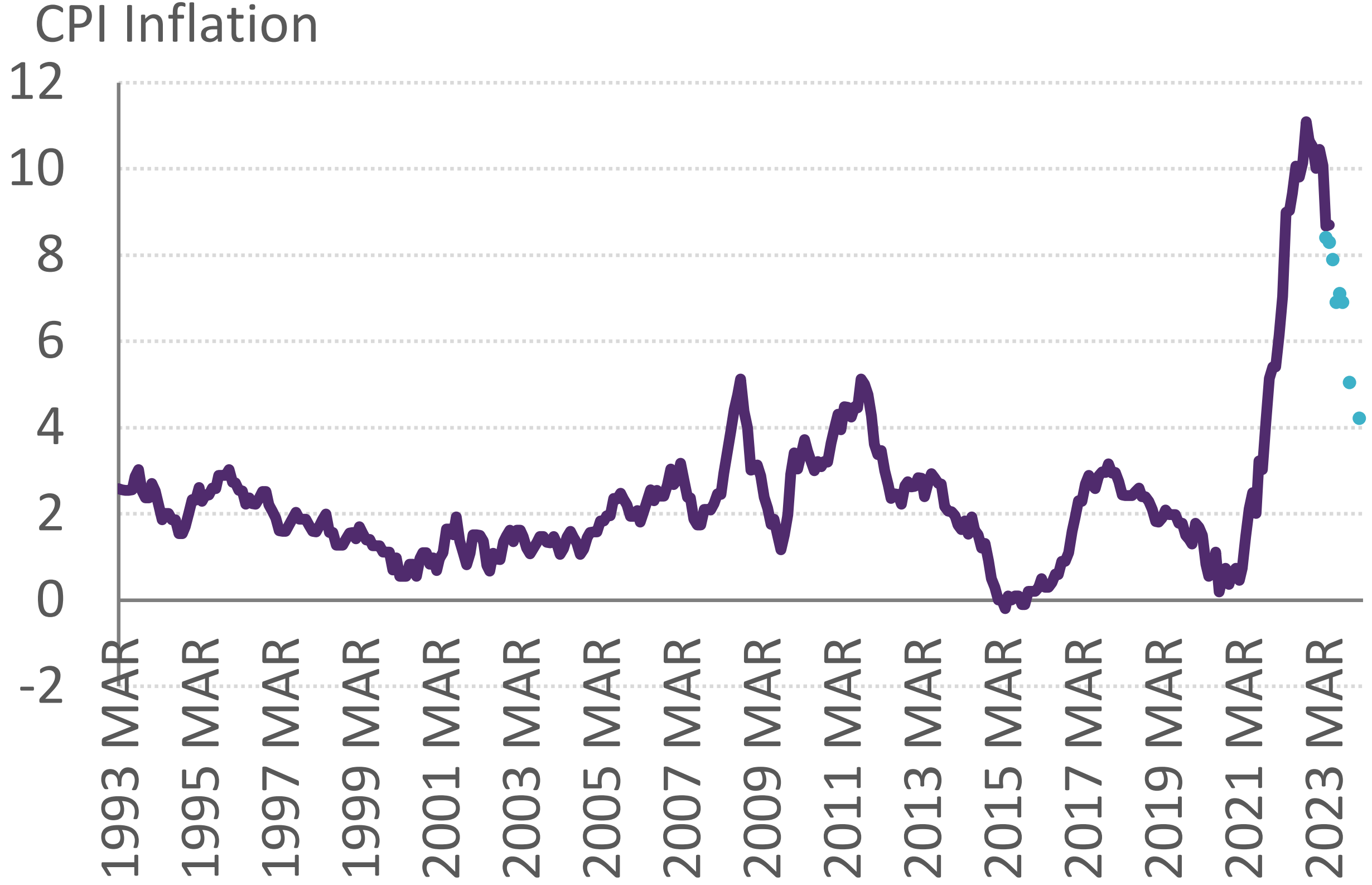
As the Cost of Living crisis started to bite:

- Basic rate of benefits least generous for 40 years
- Rising destitution
- Increasing foodbank use
- Rough-sleeping up a third in the last decade

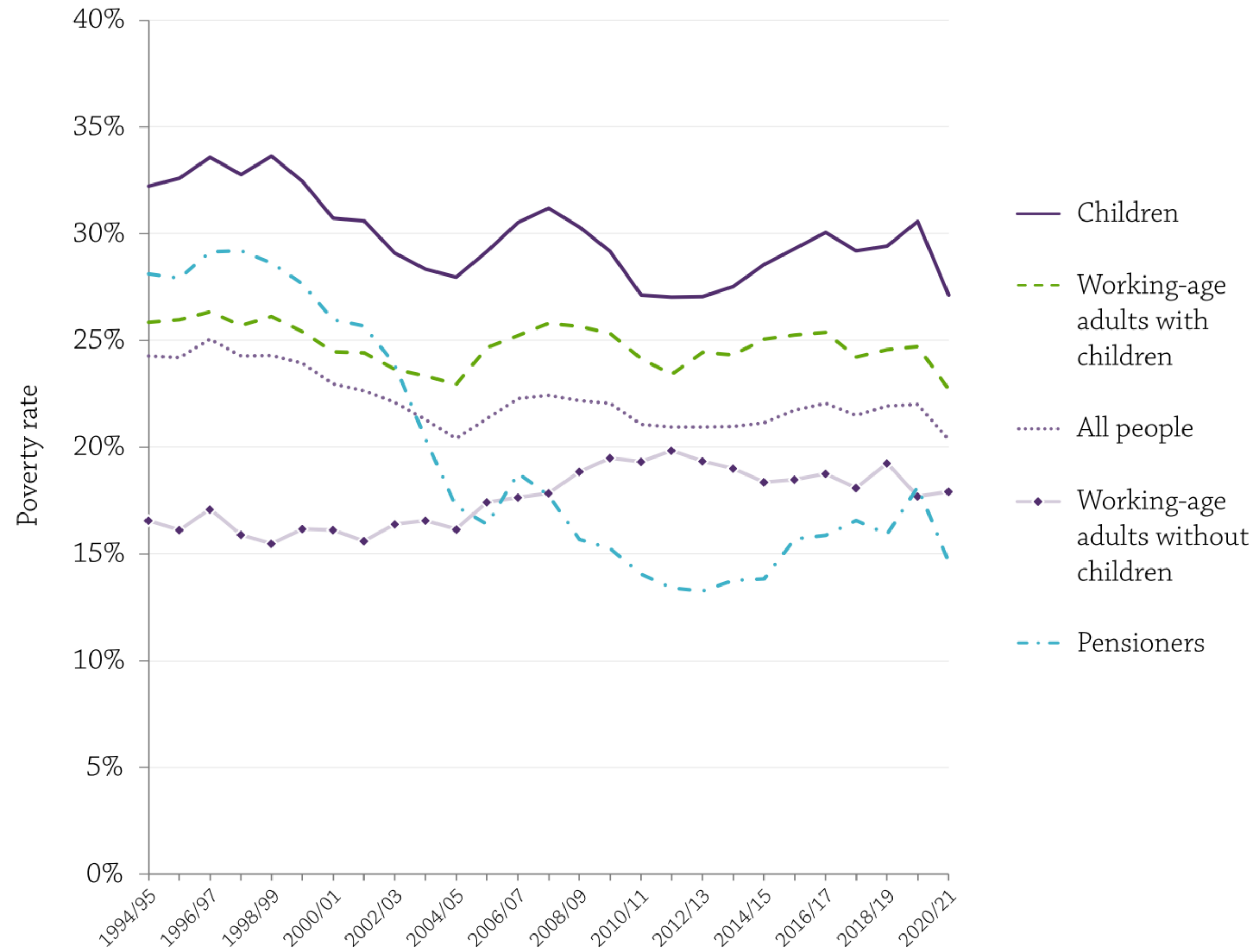


Current economic context: real disposable household income falling by more than at any point on record

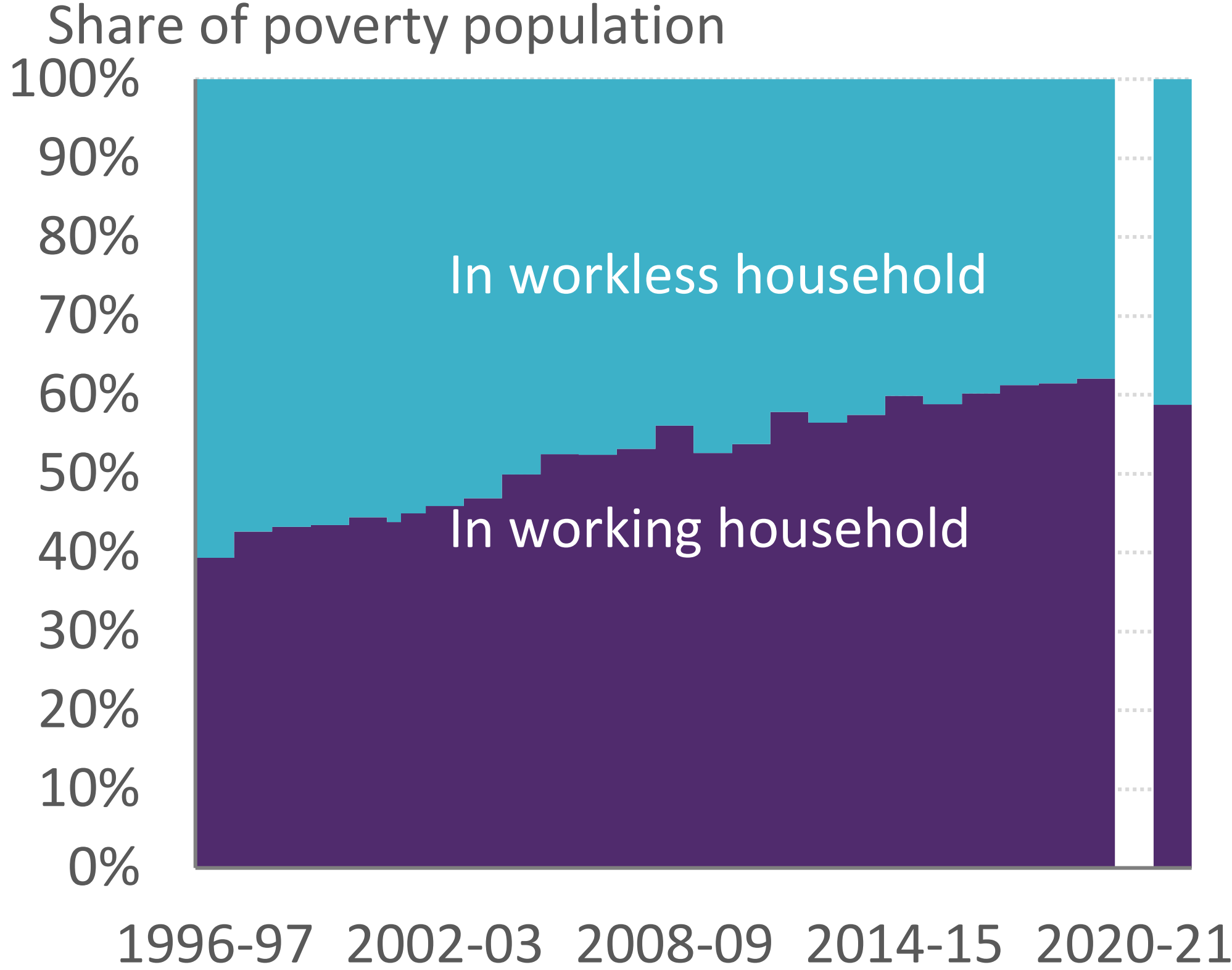
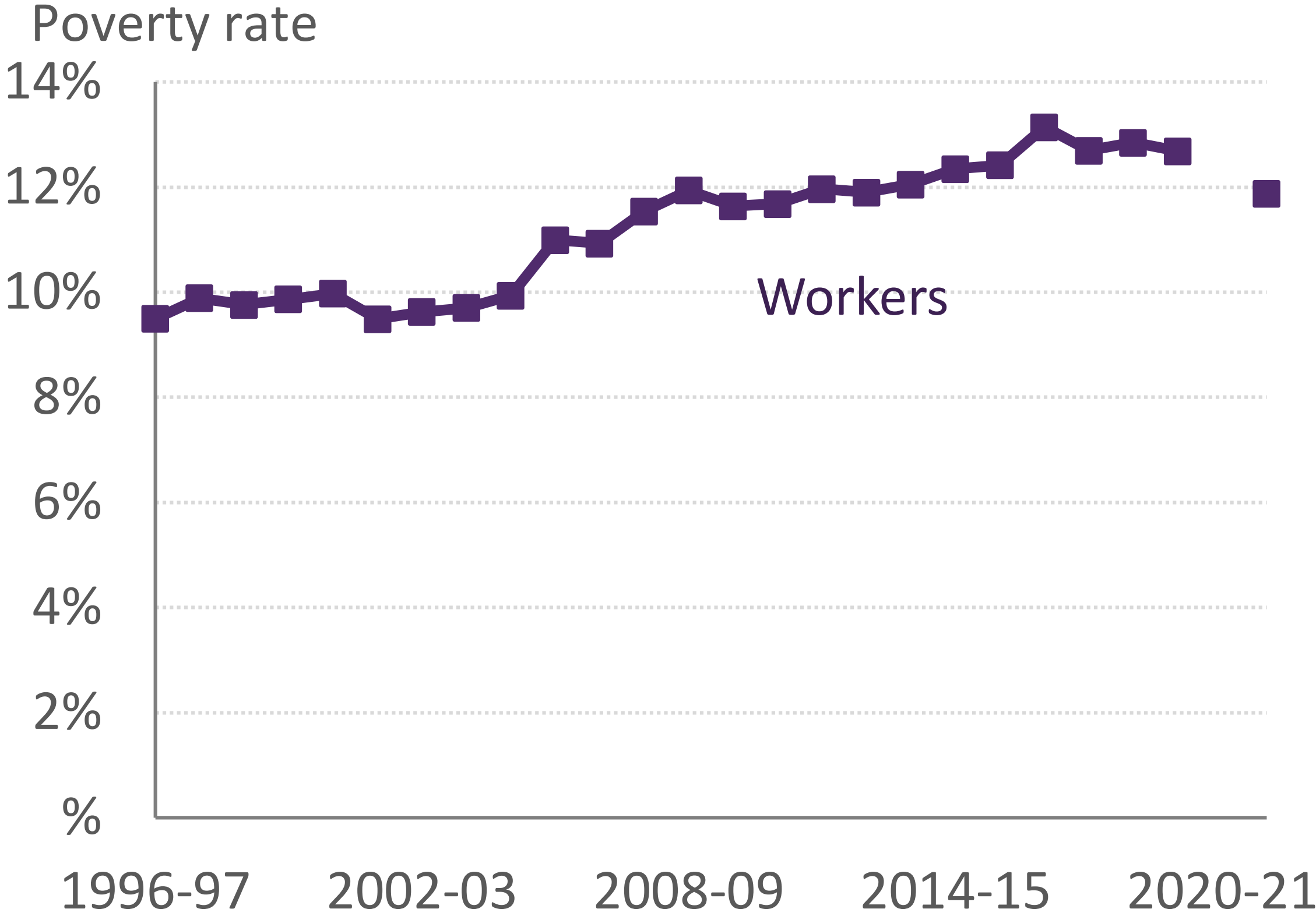
The highest rate of inflation in 40 years



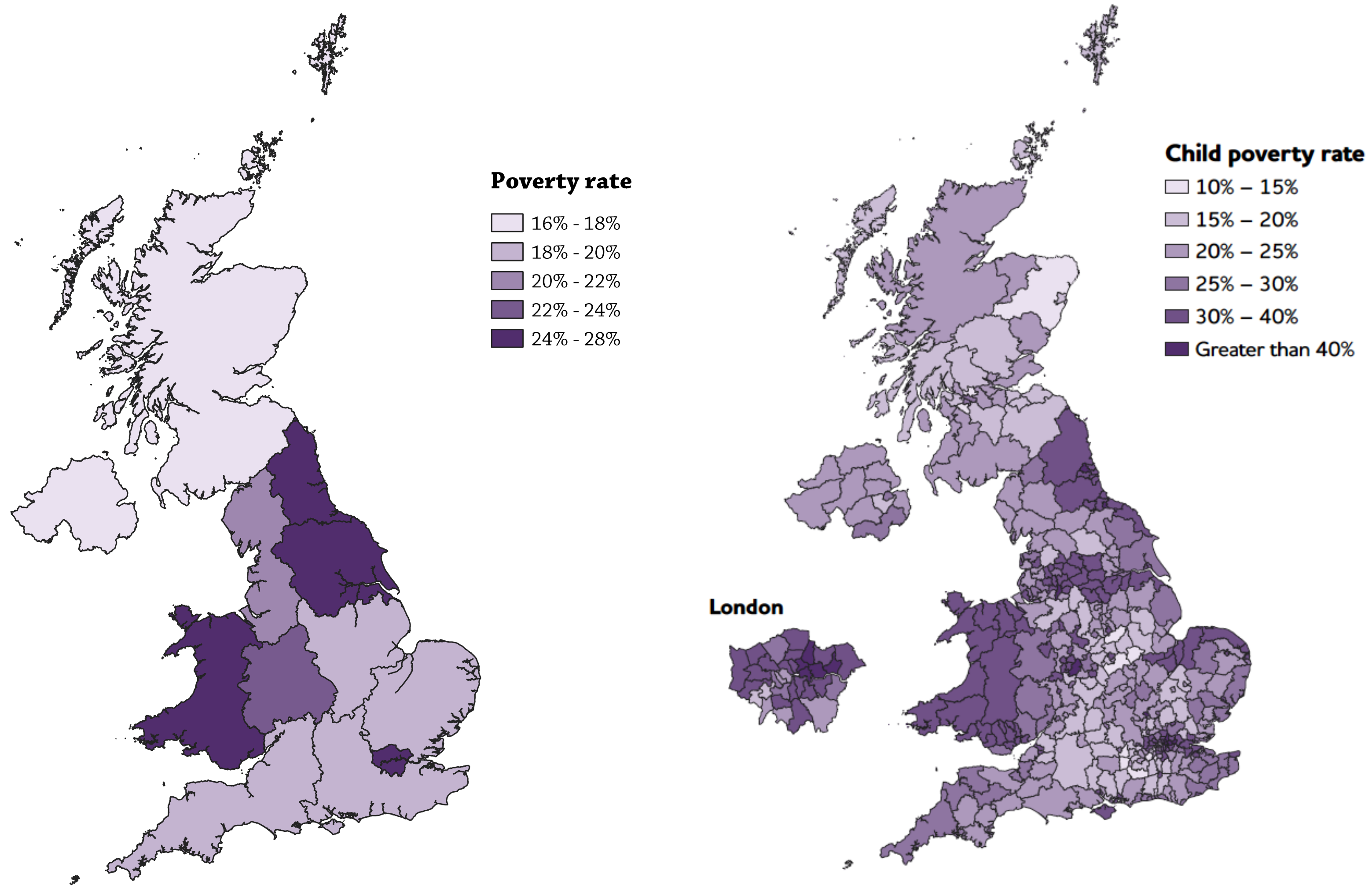
Flatlining poverty rates for many years



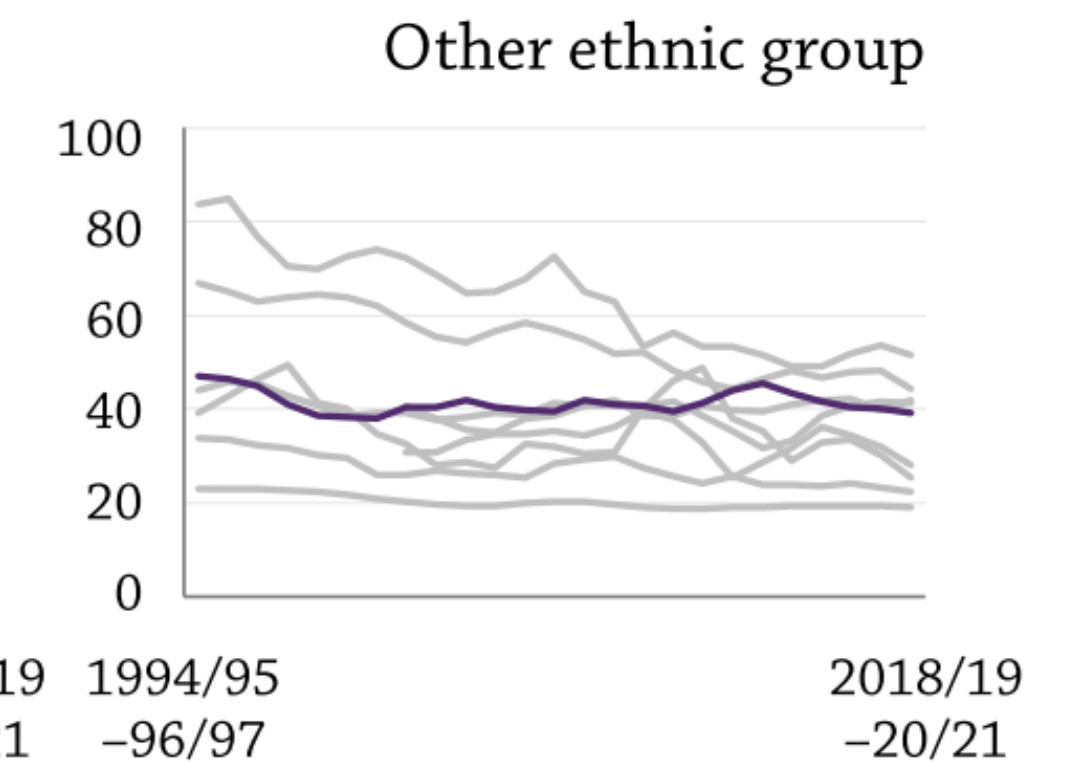
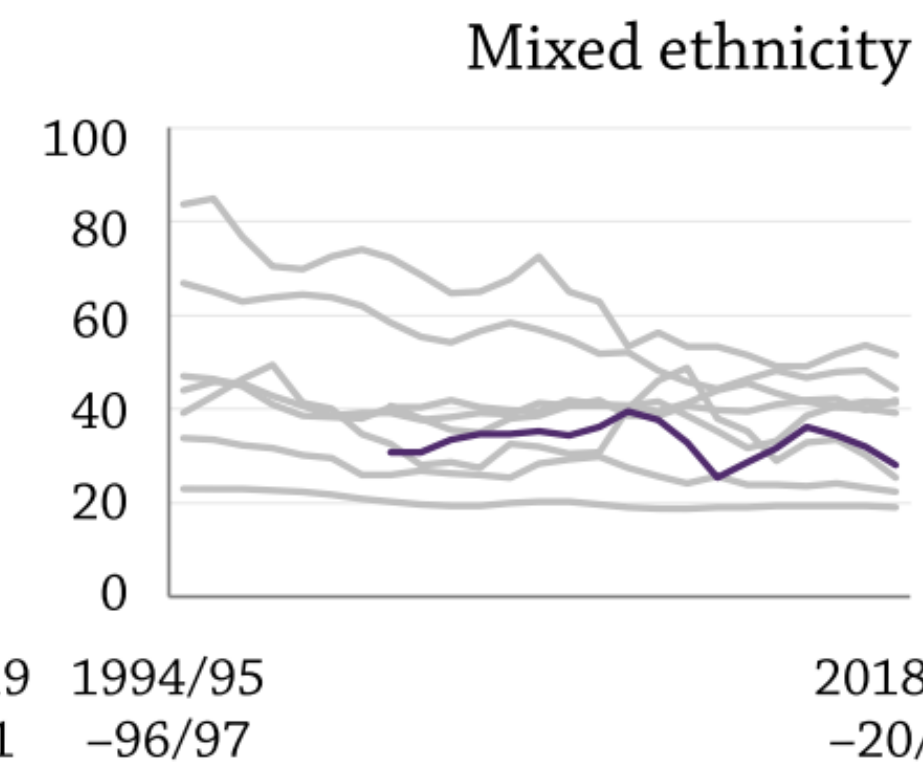
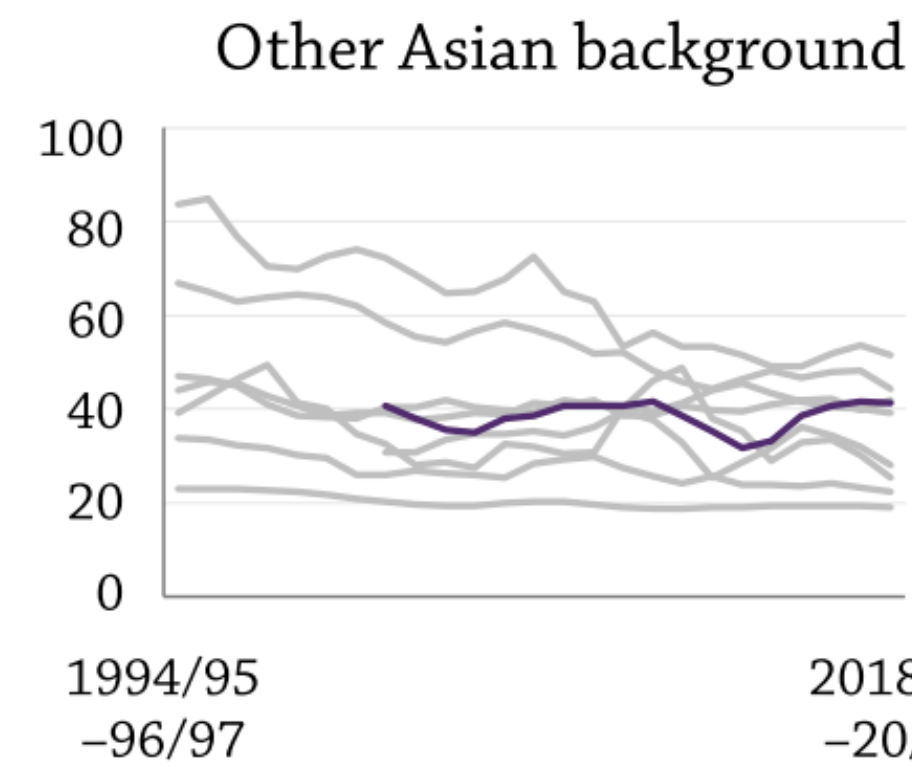
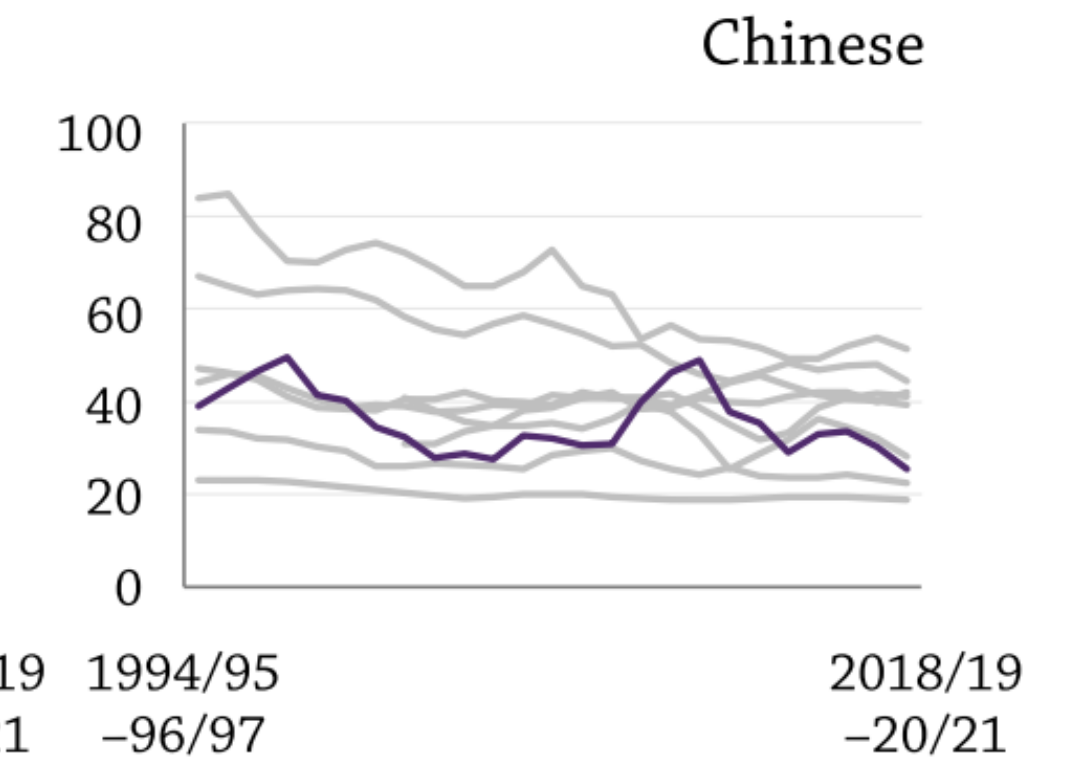
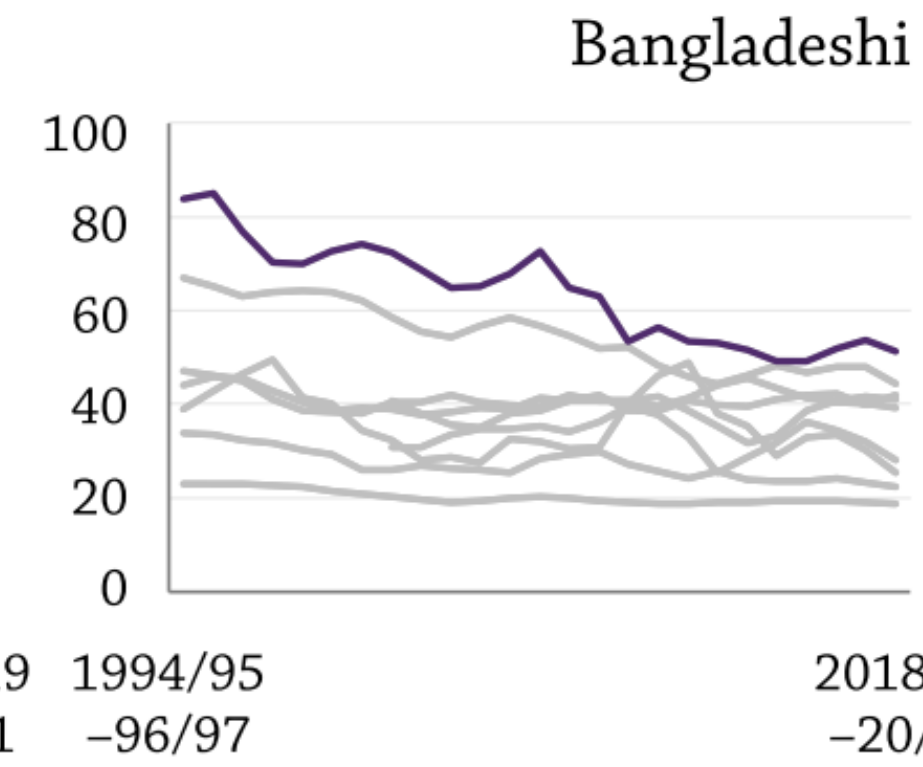
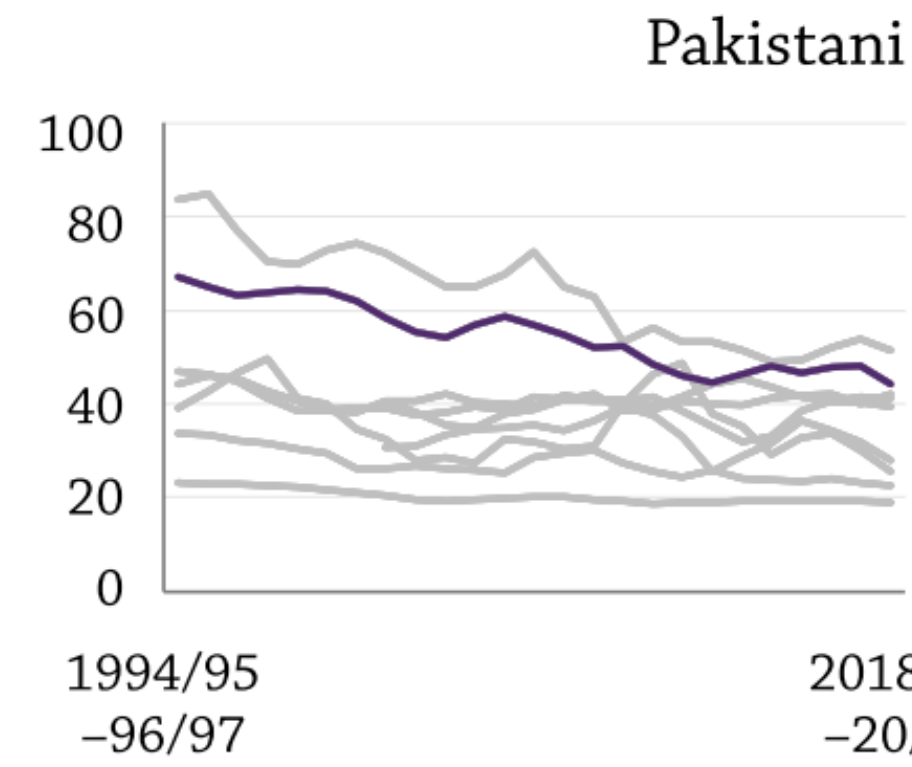
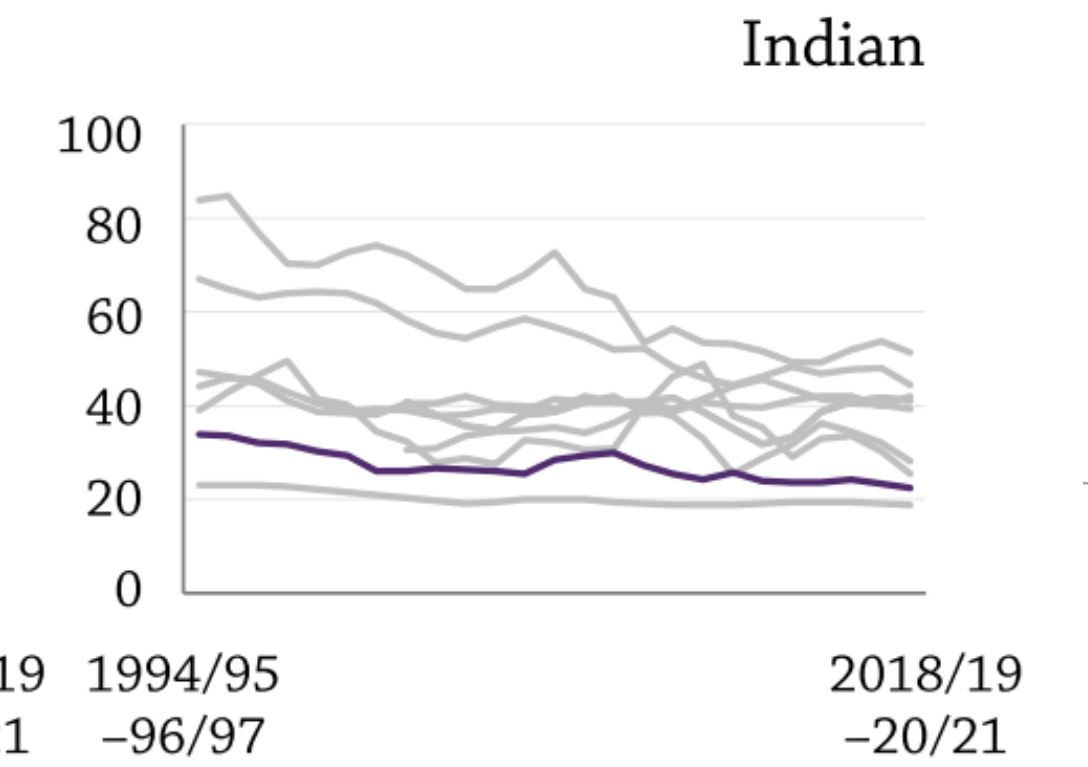
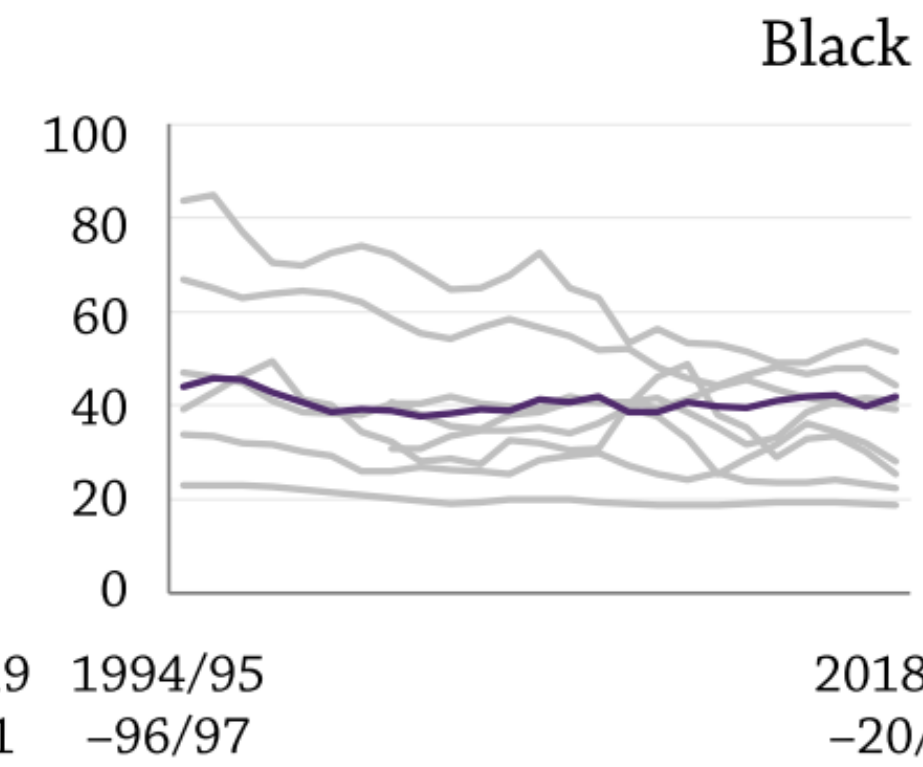
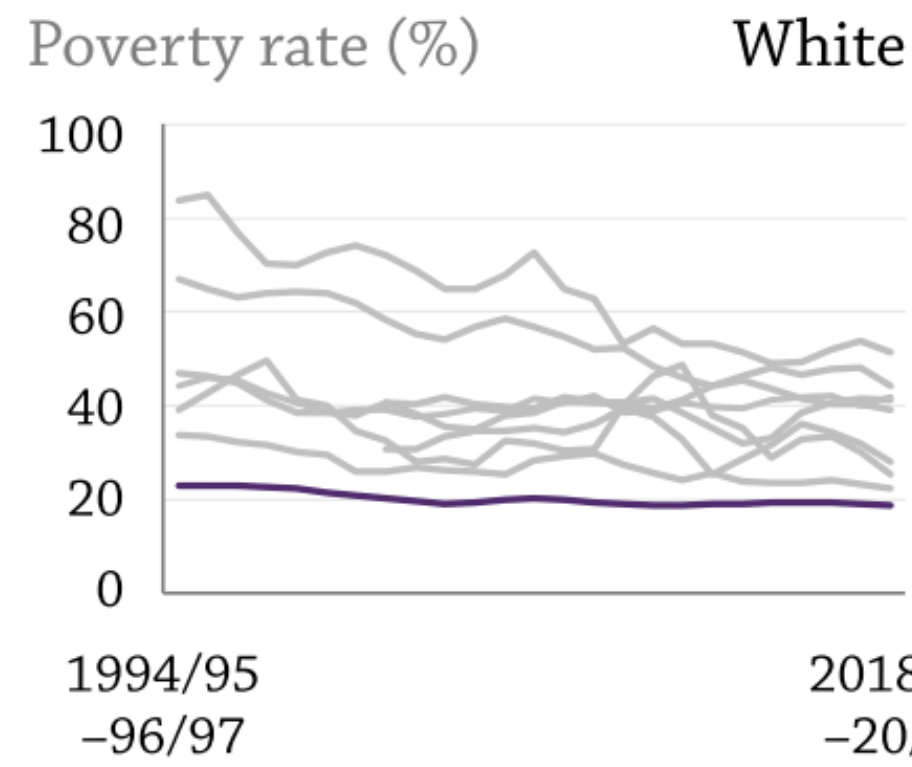
Workers are more susceptible to poverty than in the past



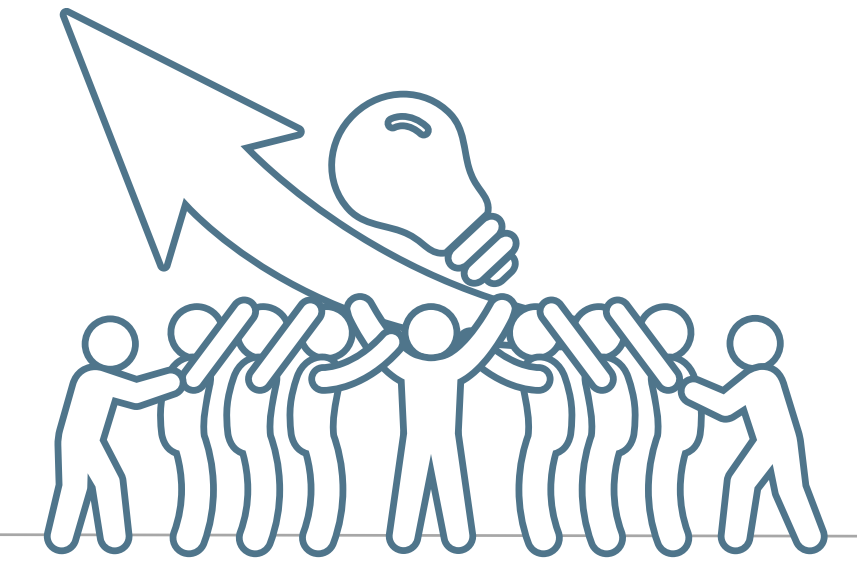
Poverty levels vary between and within regions



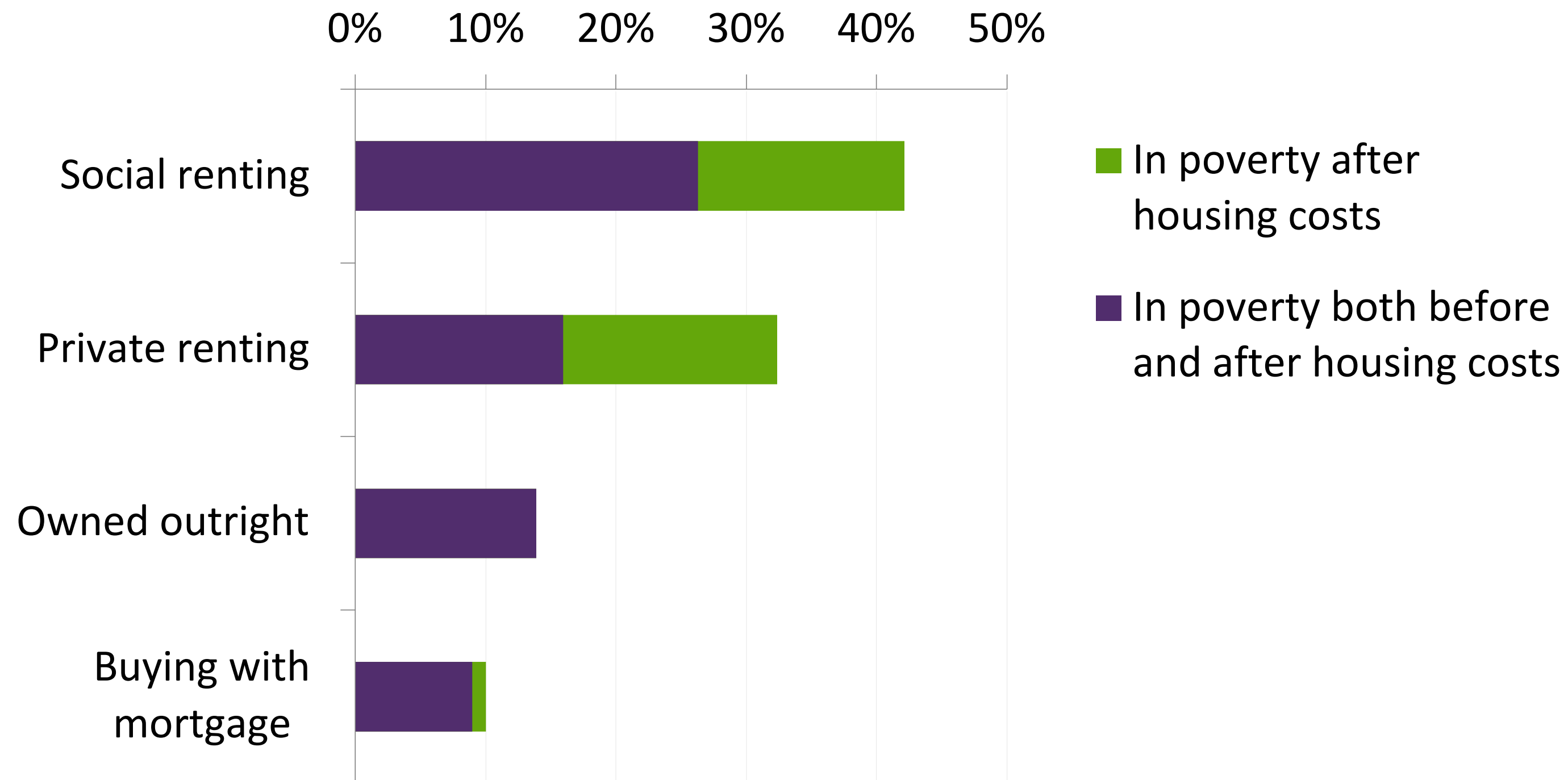
Poverty rates vary enormously by ethnicity



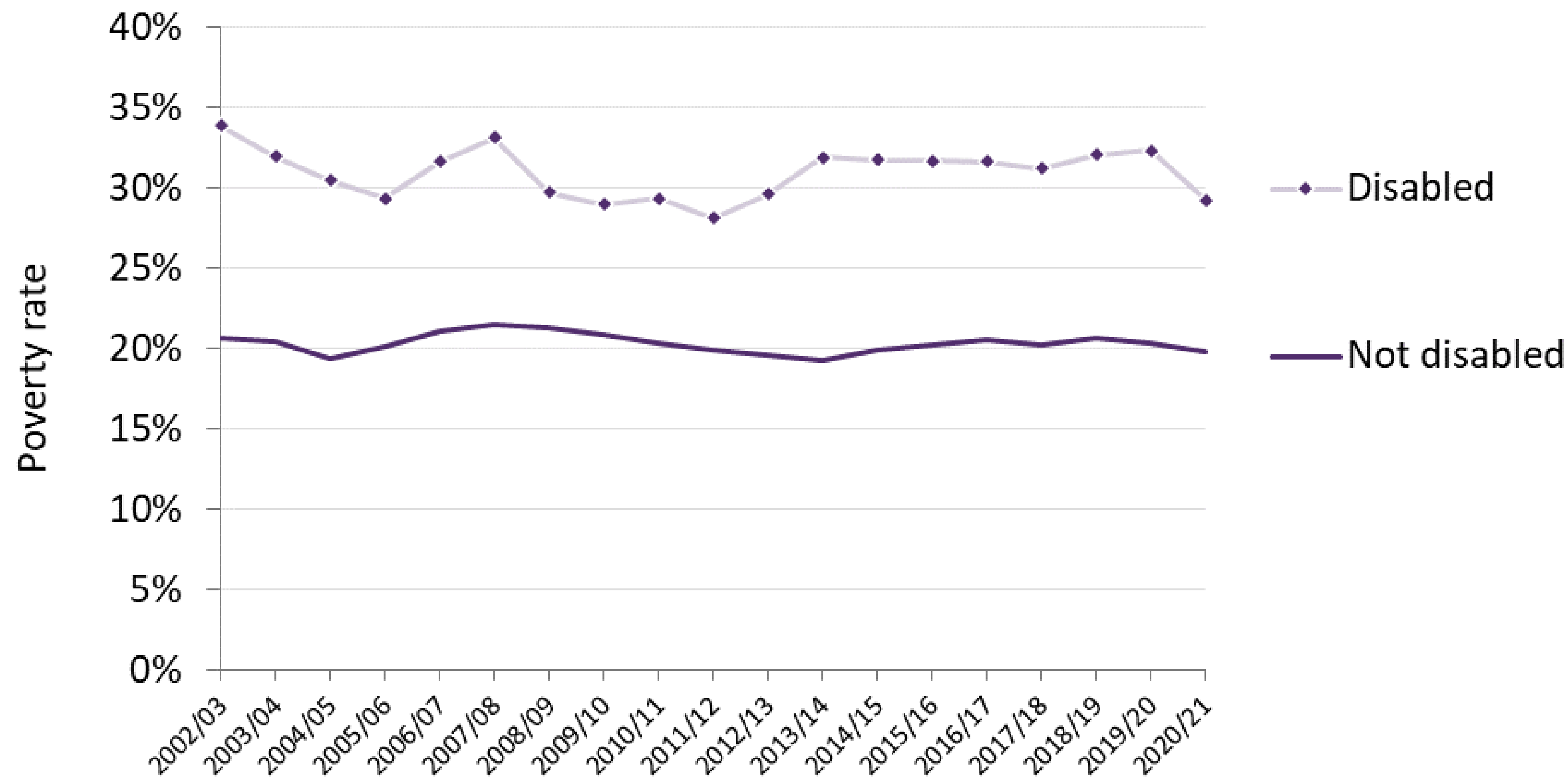
Gap between renters and buyers increases after housing costs



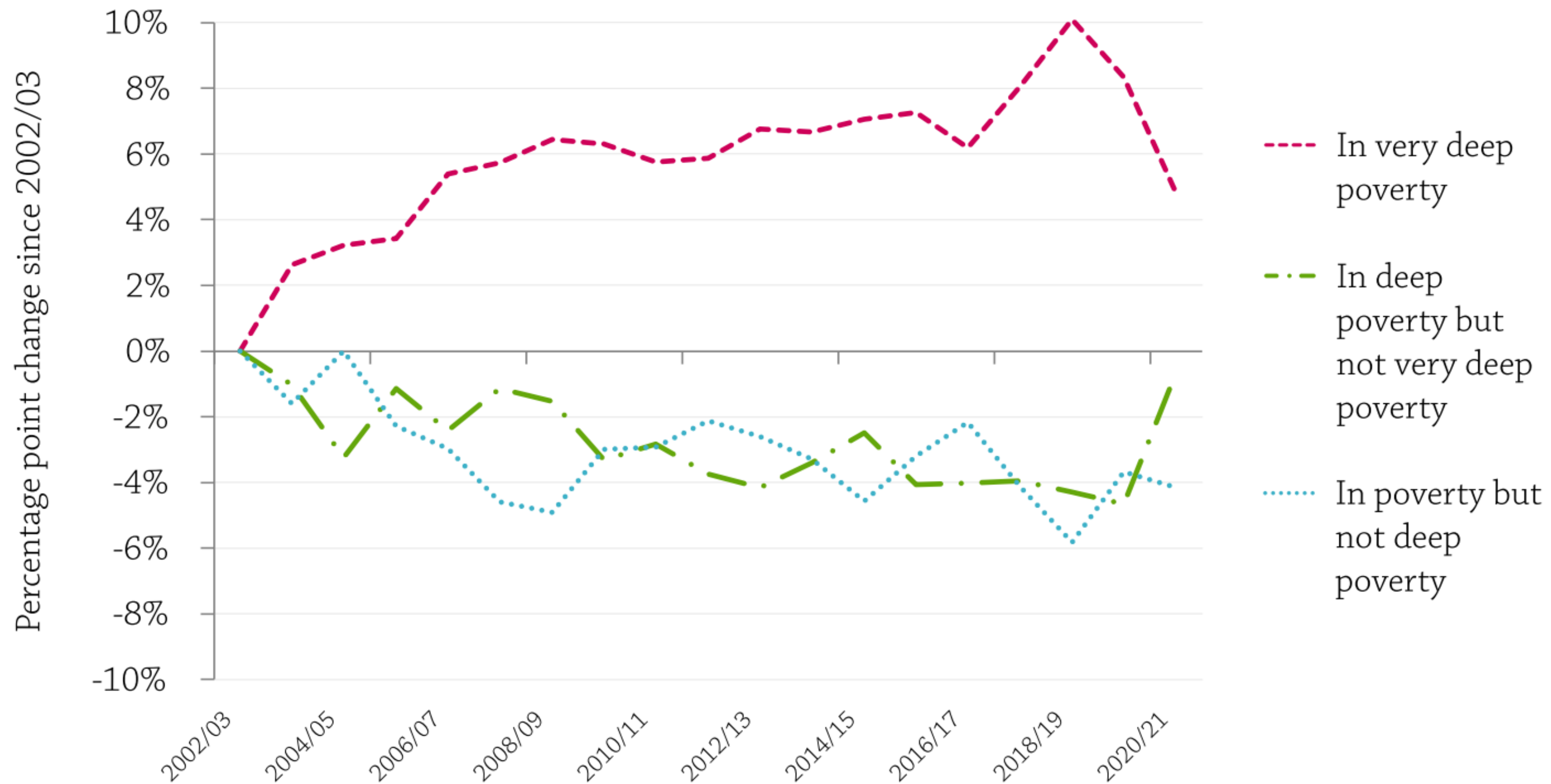
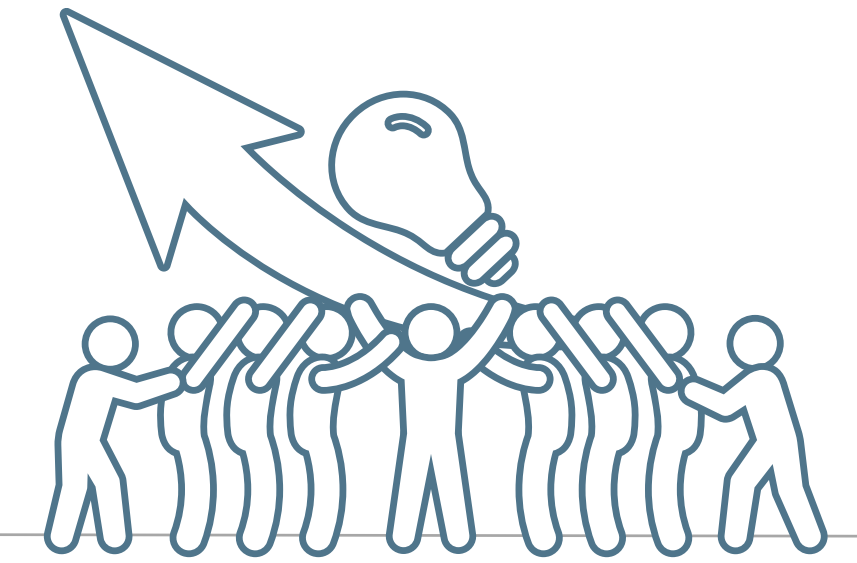
Proportion of individuals



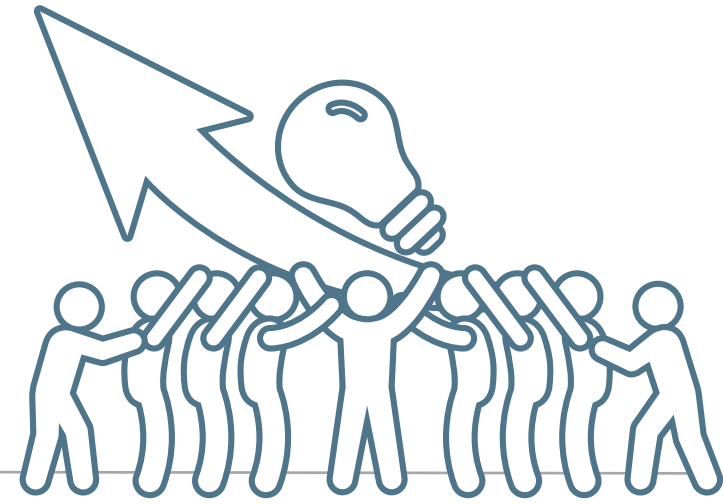
Disabled people are much more likely to be in poverty



Deepening poverty in the UK pre-pandemic



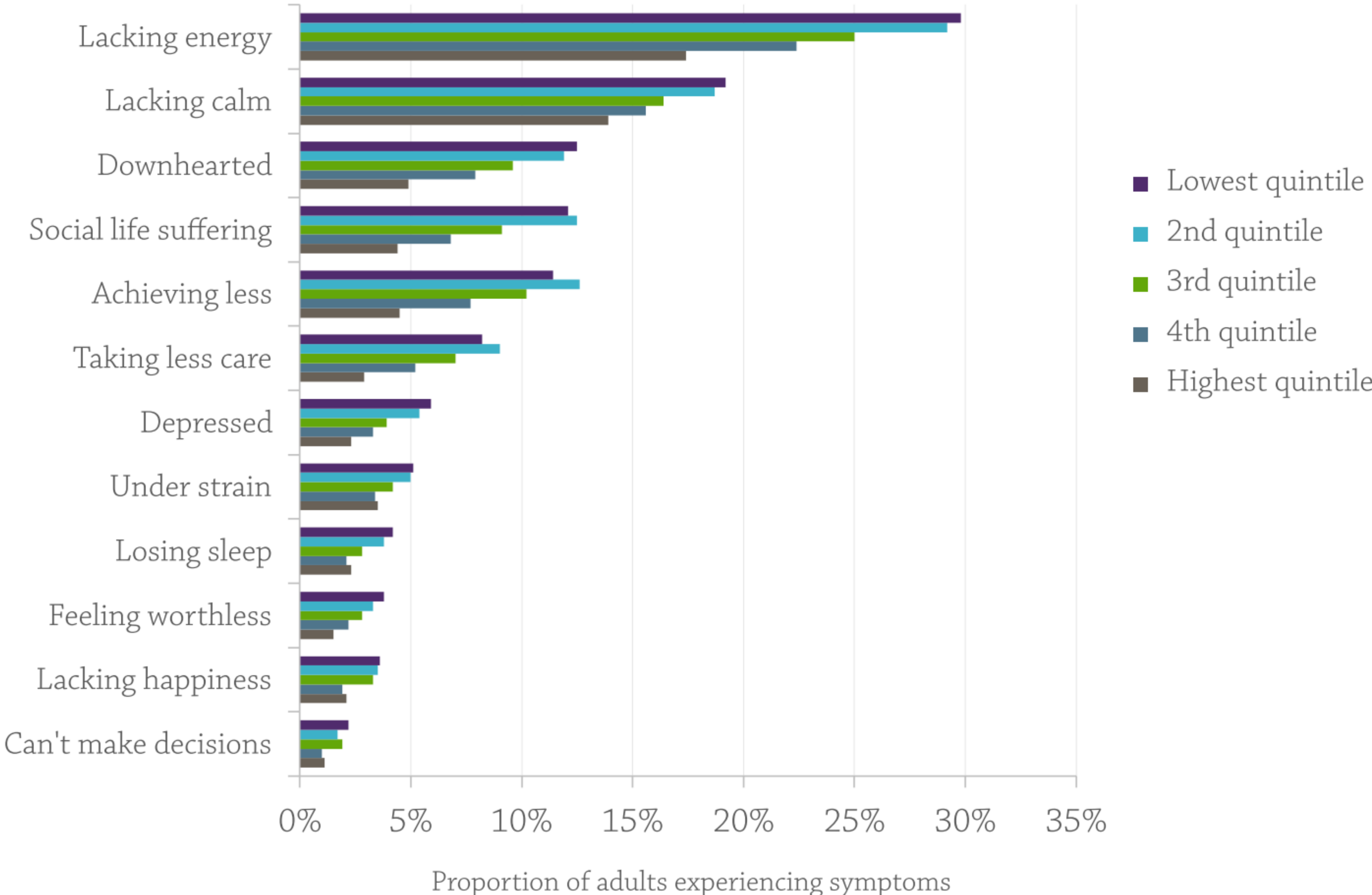
Who has poverty been deepening for?



- Lone parents: sharp upward trend after 2010
- Large families (3+ children): sharp upward trend after 2010
- Disabled: steady upward trend
- Workless: steady upward trend from a very high base
- Ethnic minority backgrounds: overall high risk (18%), but risk and trajectory varies for different ethnic groups.



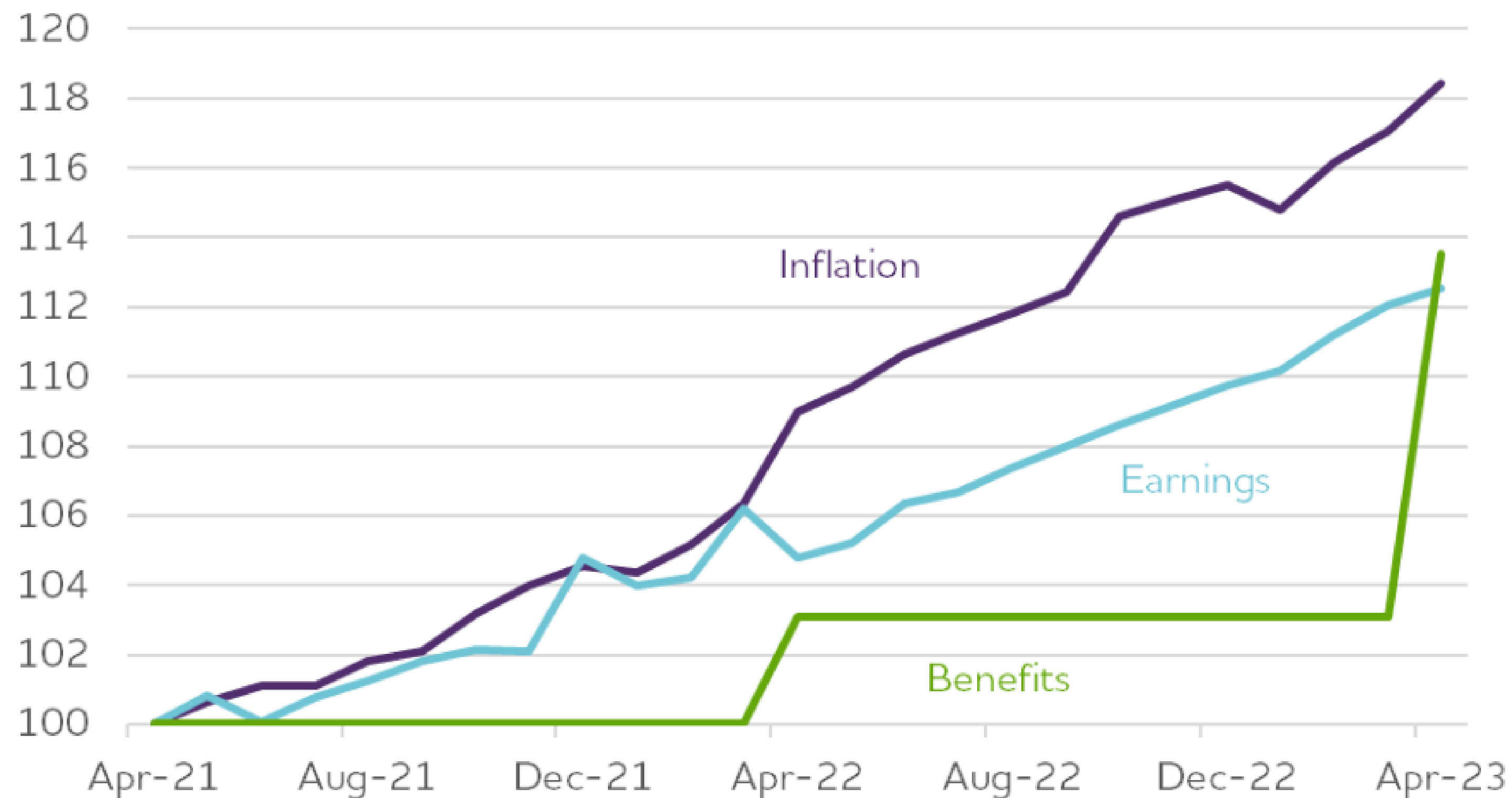
This contributes to worse mental health



Bringing things up to date



Percentage point change in inflation, earnings & benefit rates, April '21 = 100, UK



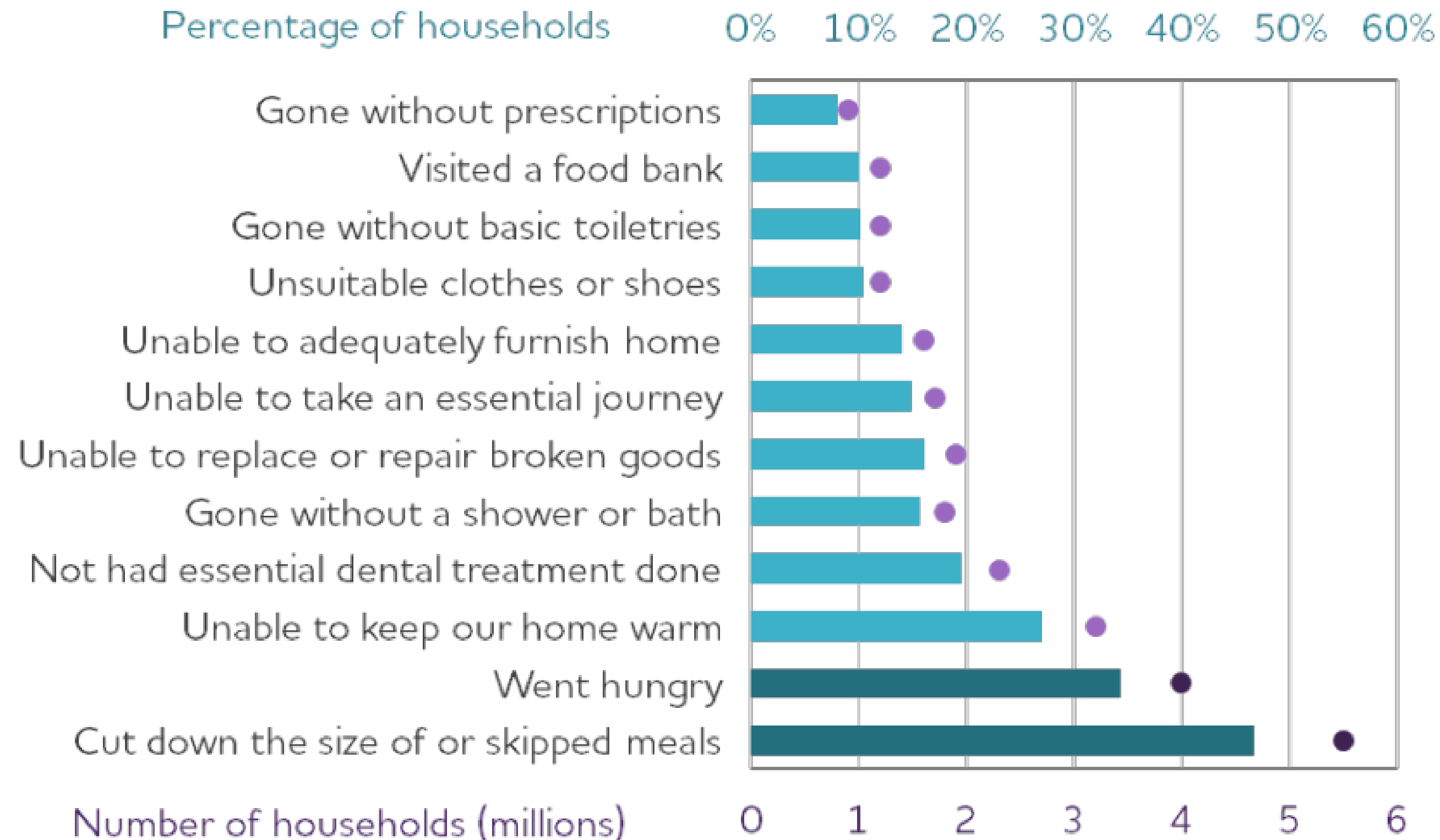
Source: JRF analysis using ONS consumer price indices, labour market statistics and Department of Work and Pensions benefit rates

Note: Inflation is Consumer Price Index (CPI), and earnings is the change in average weekly total pay for the whole population

- **Earnings and benefits** have not kept up with price rises over the period April 2021 to April 2023. For benefits, this follows five years plus of cuts.
- **Record price rises for essentials** like food, energy and housing which have a big impact on low-income households' budgets
- **Interest rates rising** to a 15-year high has **increased costs** and **reduced availability** of loans for mortgage holders and low-income households needing credit
- The combination of **low savings levels, low incomes, low credit availability and rising interest rates** has hit hard

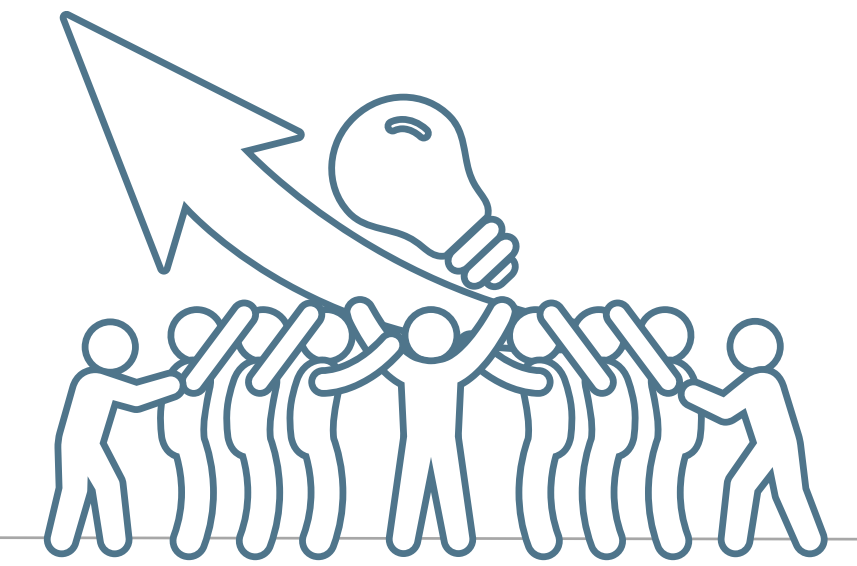
Going without essentials

Proportion and number of all low-income households reporting going without an essential or experiencing elements of food insecurity



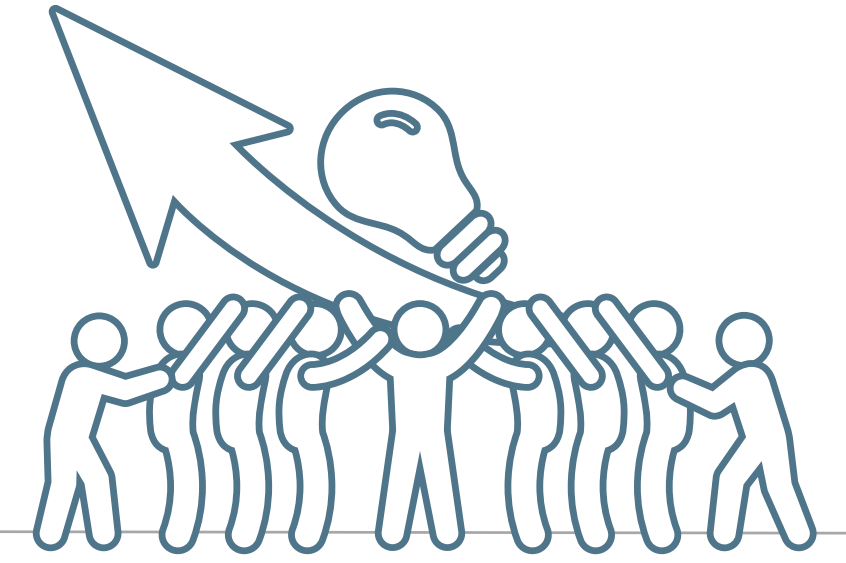
Source: JRF Cost of Living Tracker Surveys May 2022 to May 2023, carried out by Savanta

Note: Respondents are asked if they have experienced the above over the last six months, with the exception of 'went hungry' and 'cut down the size of meals' which is in reference to the last 30 days. See Box 2 for methodology note for further detail. 'Gone without prescriptions' includes those going without 'prescriptions, pain relief or over the counter medication'. 'Unable to replace or repair broken goods' specifically refers to 'major electrical' goods.



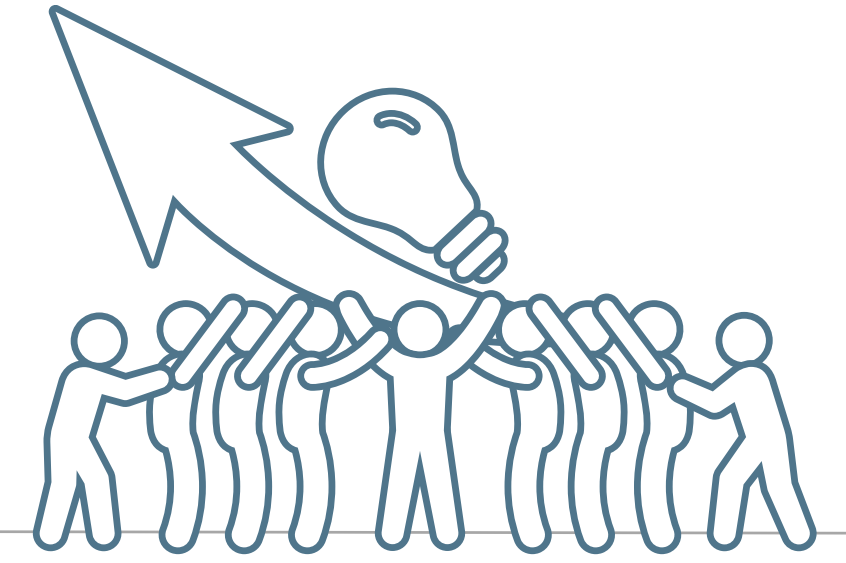
- 7.3 million low-income households still going without essentials (63%)
- Food is the most common type of essential that low-income households are going without, with 5.7m low income households experiencing either going hungry or cutting down on the size of or skipping meals.
- Half (53%) have changed the type of food they buy due to price increases, eg less fresh produce or more processed foods
- 23% have reported a poor diet as a result of the crisis

Look out for!



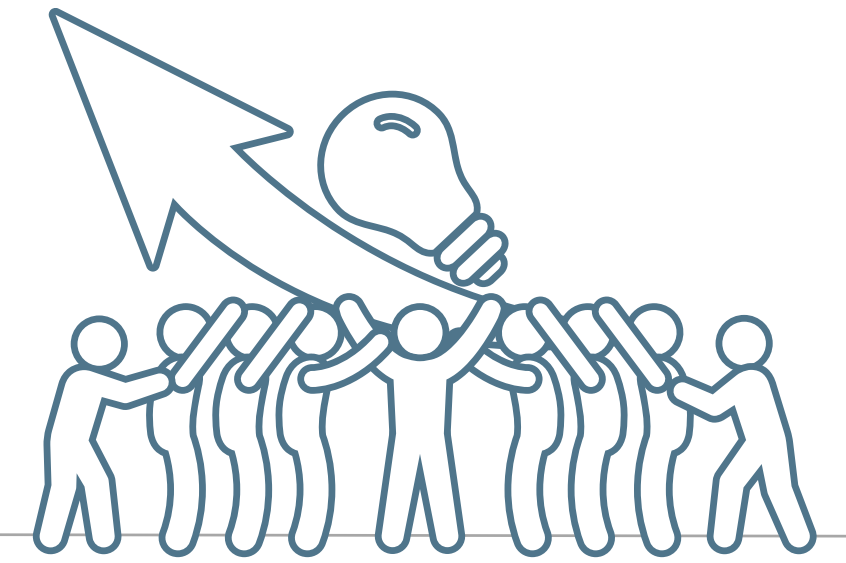
- Persistent very deep poverty
- Care penalty
- Socialisation of the housing stock
- Further understanding of the implications of introducing an essentials guarantee
- A new longitudinal survey of economic insecurity
- New pieces of analysis infrastructure
- ...and much more!

First of all – thanks for what we have!



- We have an enviable set of surveys to use, with most information we need in at least one of the surveys
- Embody the code of practice principles of having public value, trustworthiness and high quality, with reliable outputs out in an orderly fashion
- Plus innovations in data release tools and use of the data
- Responsive to users

Suggested developments



- Work on timeliness, including on the microdata
- Sample size but also representativeness
 - Surveys futures project will hopefully help
- Share developments with external users, in a more interactive way
 - Often brought in to steer an agreed development rather than to decide what the development is
- More consistency between data sets
 - Survey and admin data through benefit linking
- Transparency about differences and clear on any quality concerns / uncertainties
 - Guide users to the 'best' source and don't duplicate, leaving decision to users

