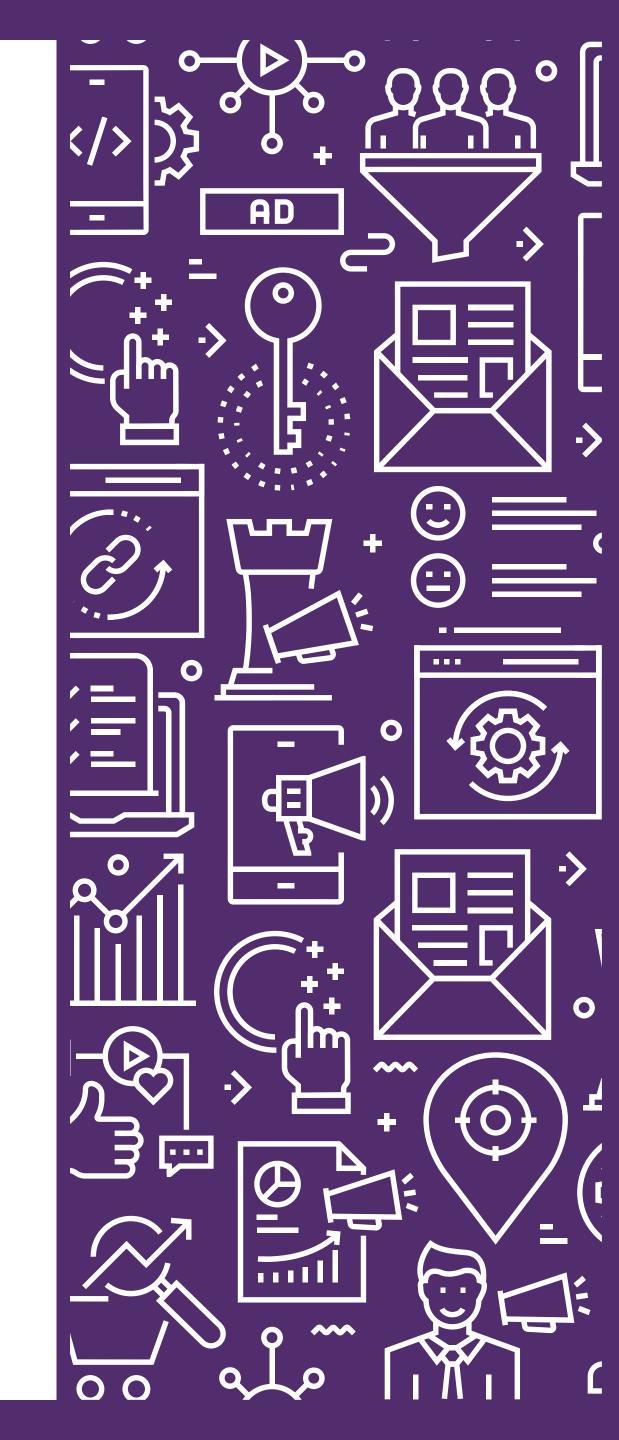
In-work poverty and cost of living

Presentation to London SPF Conference

Joseph Rowntree Foundation

September 2022



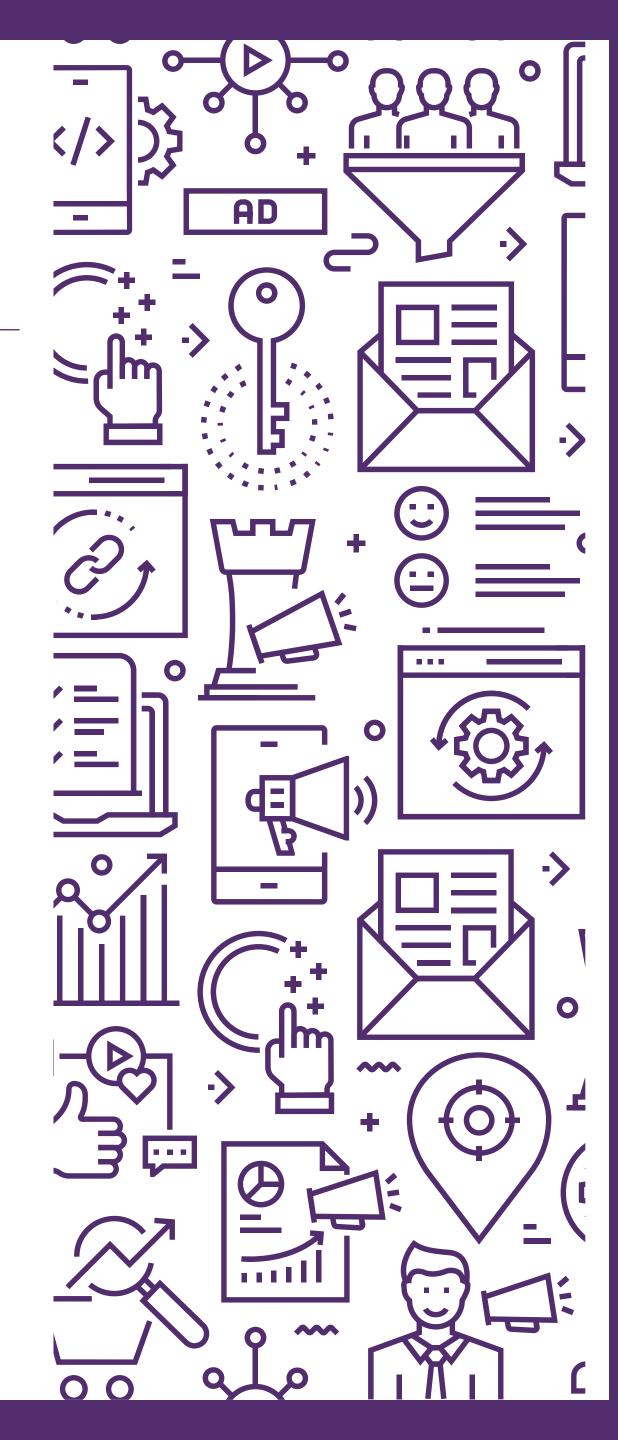


Overview

O JRF analysis on in-work poverty, trends and who is impacted

 JRF analysis on the cost of living crisis: who is being affected and how

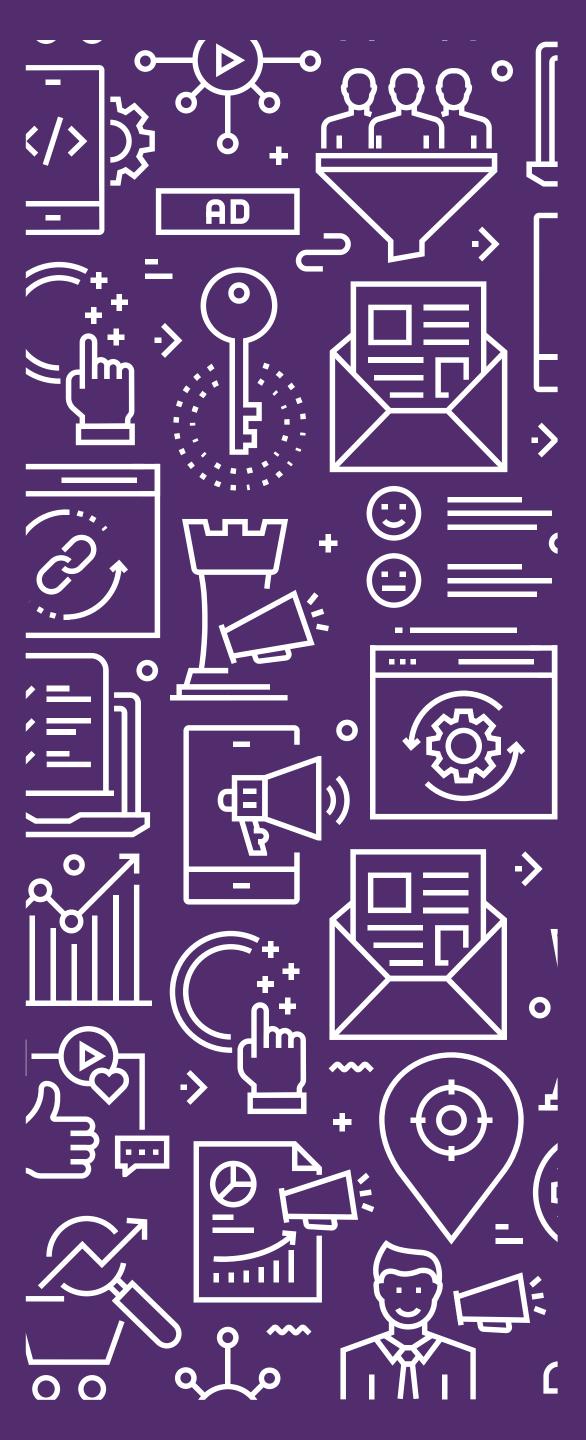
 Recommendations for employers on tackling in-work poverty and supporting their employees with the cost of living





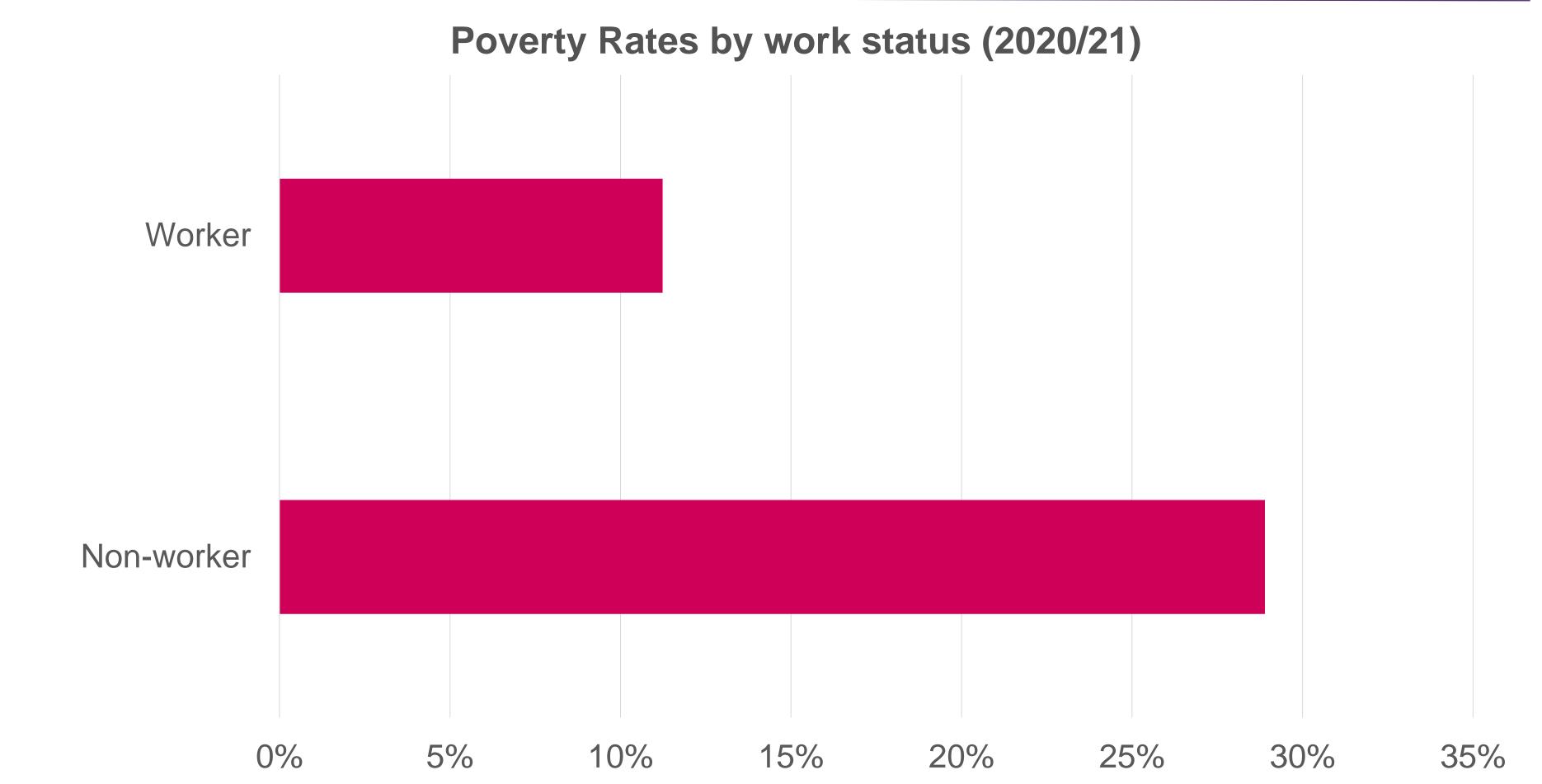
In-work poverty

Why action is needed





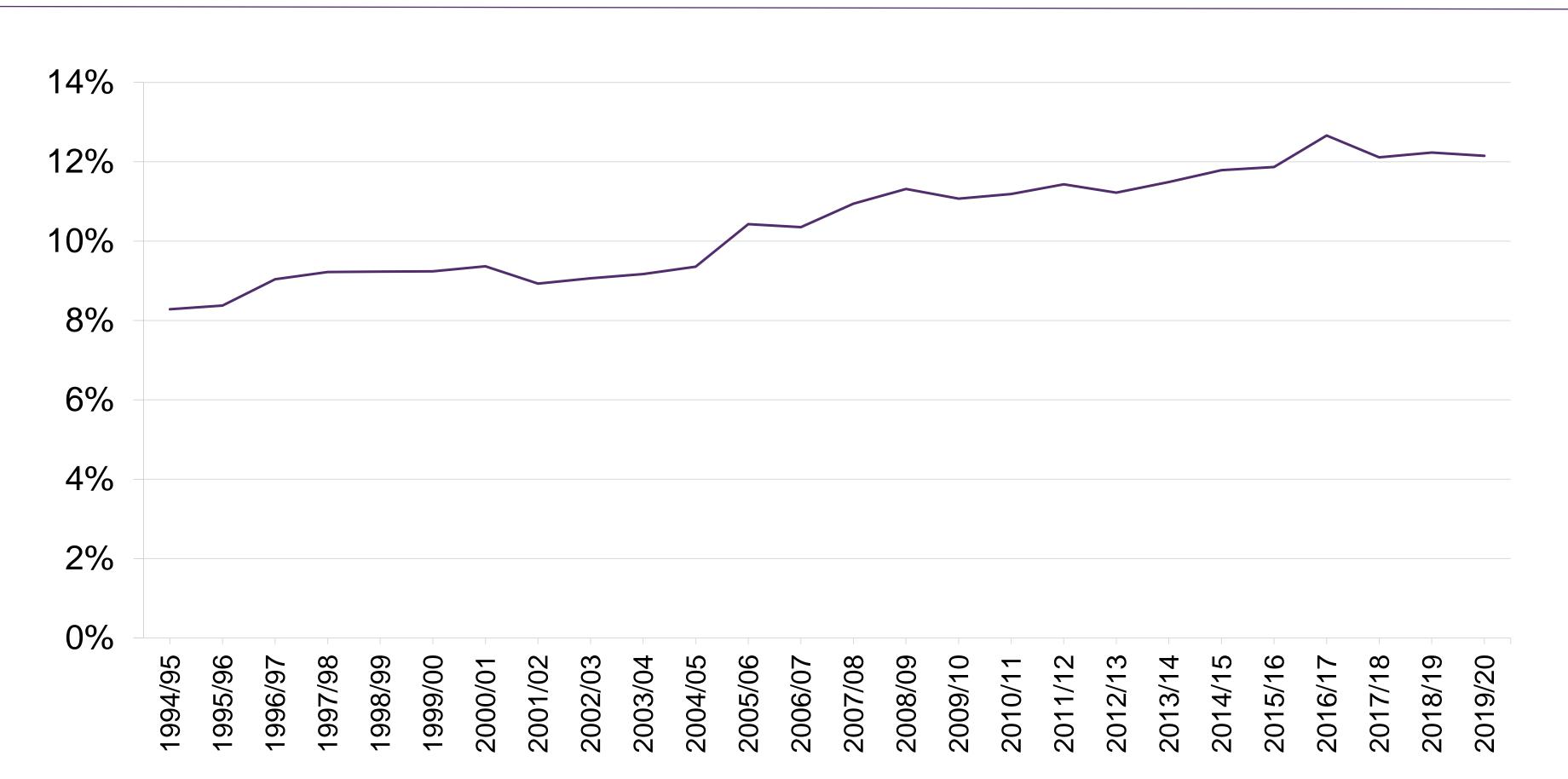
In-work poverty







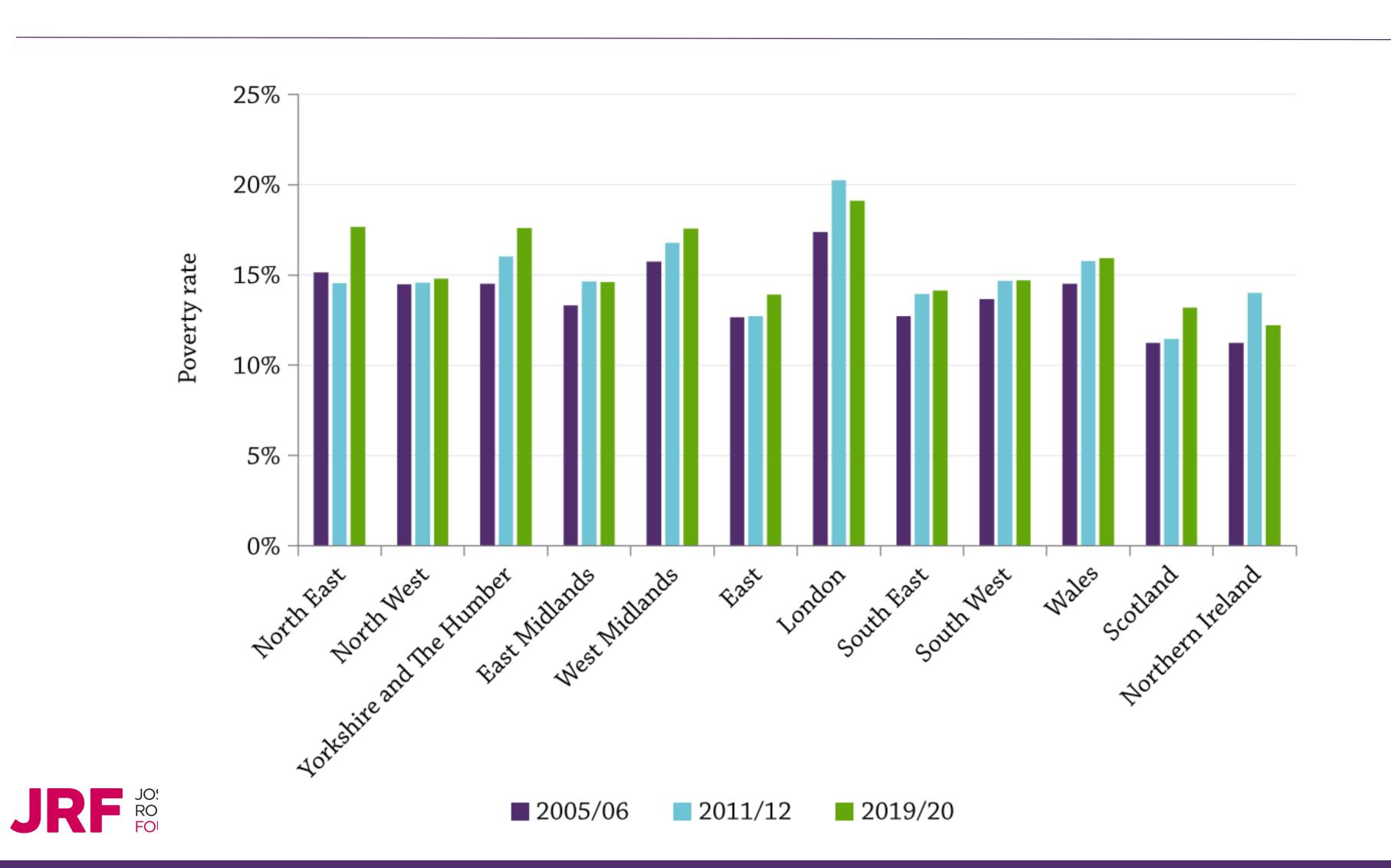
Trends over time





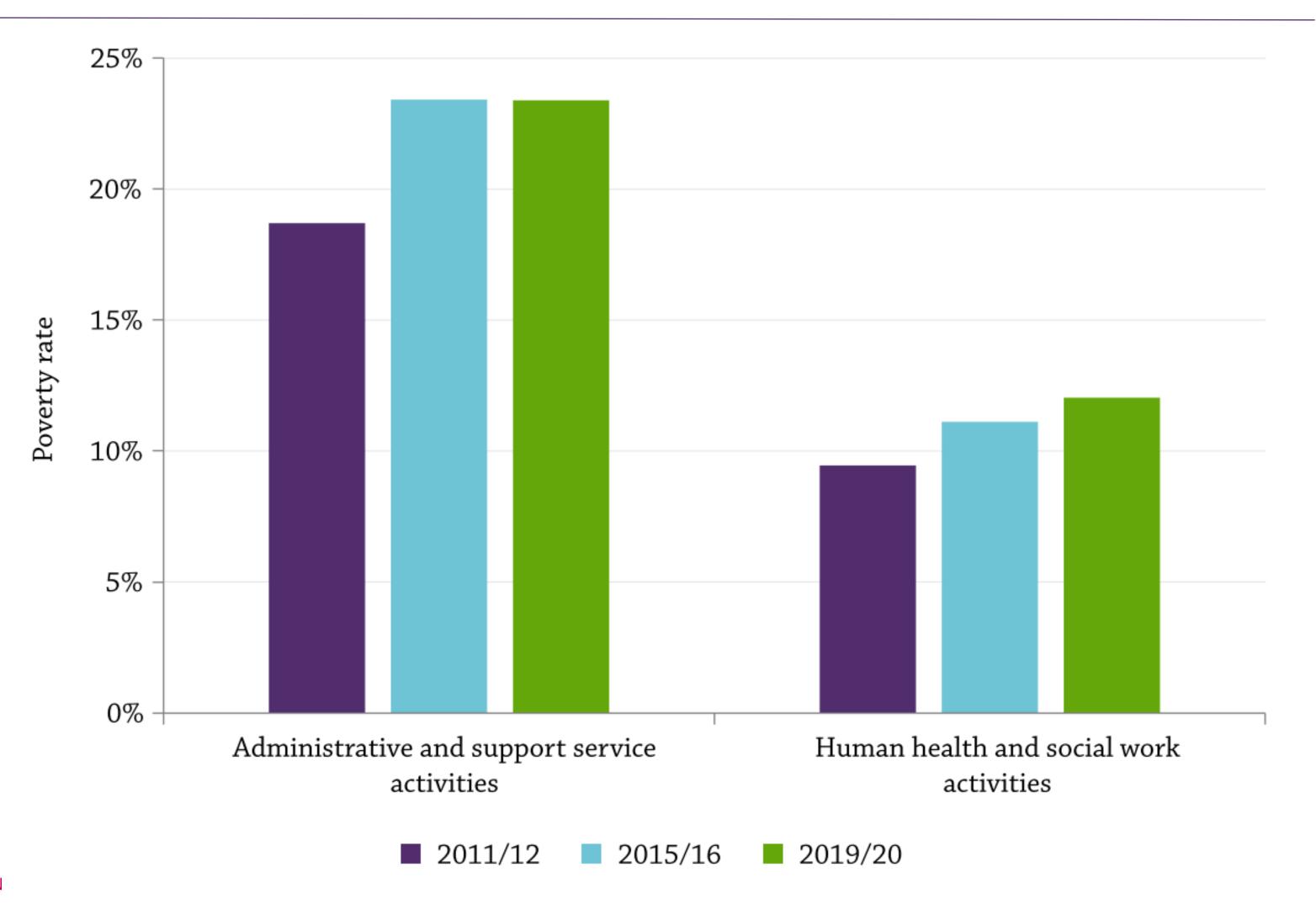


Increases across all regions



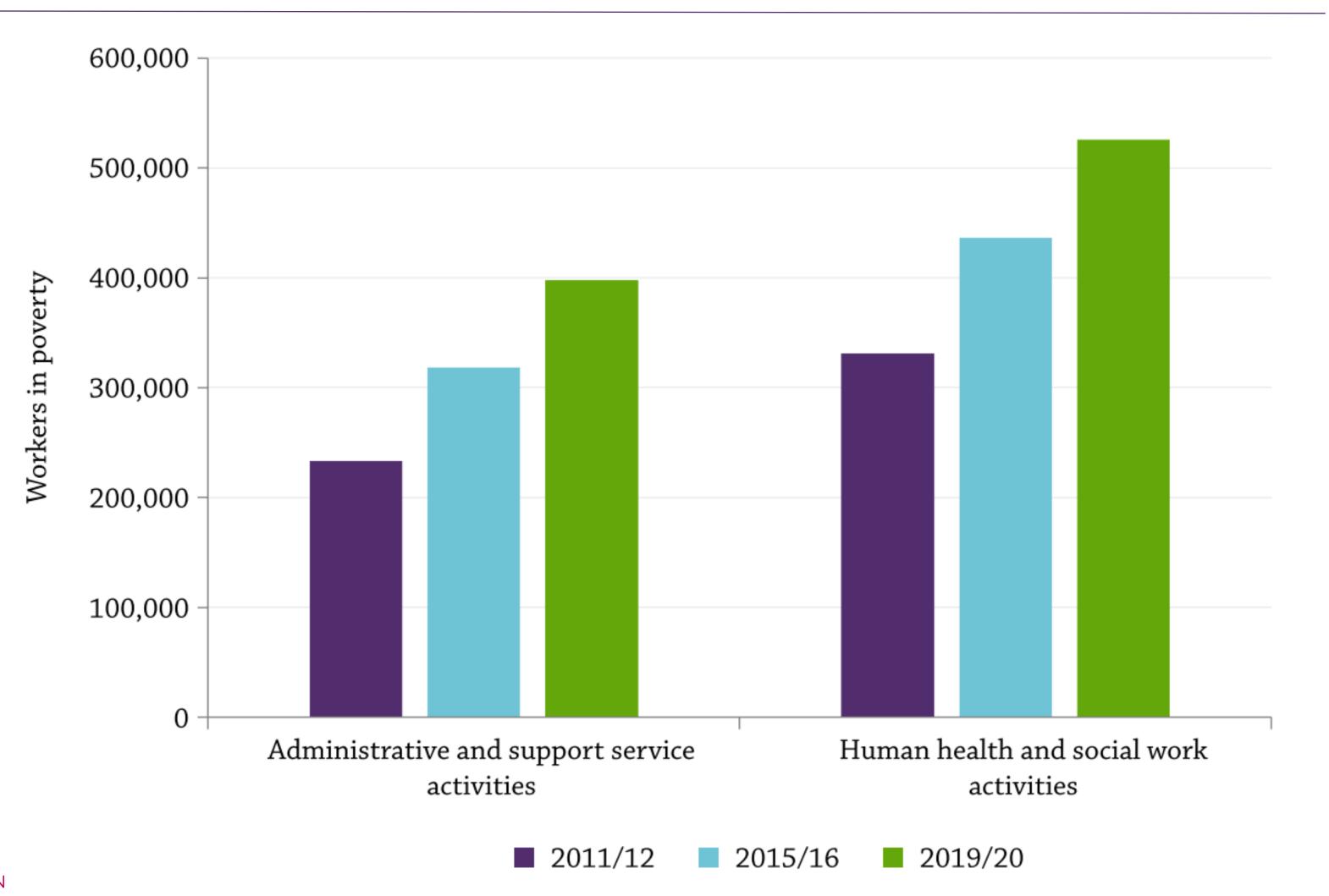


Human health and social work



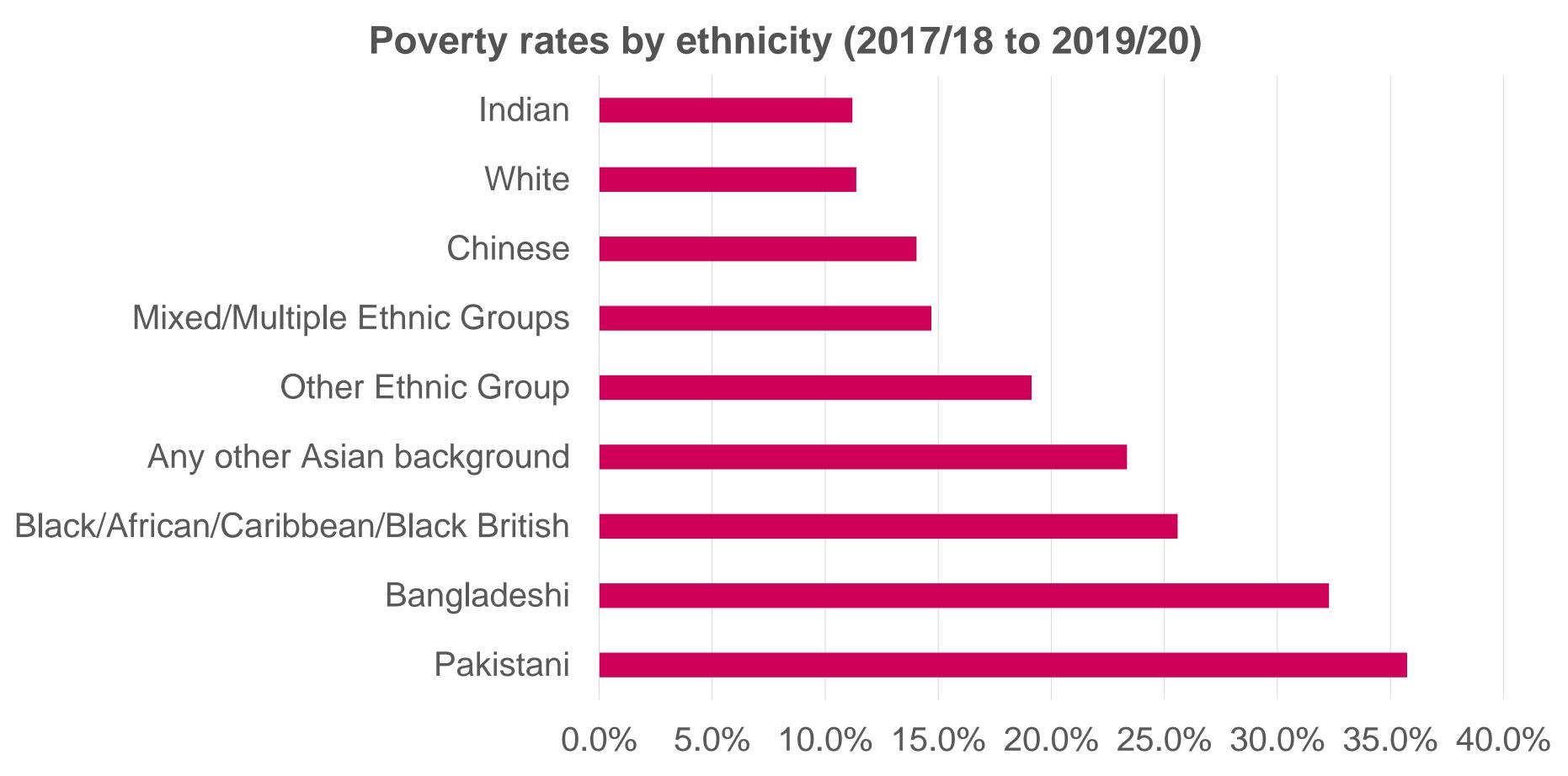


Human health and social work





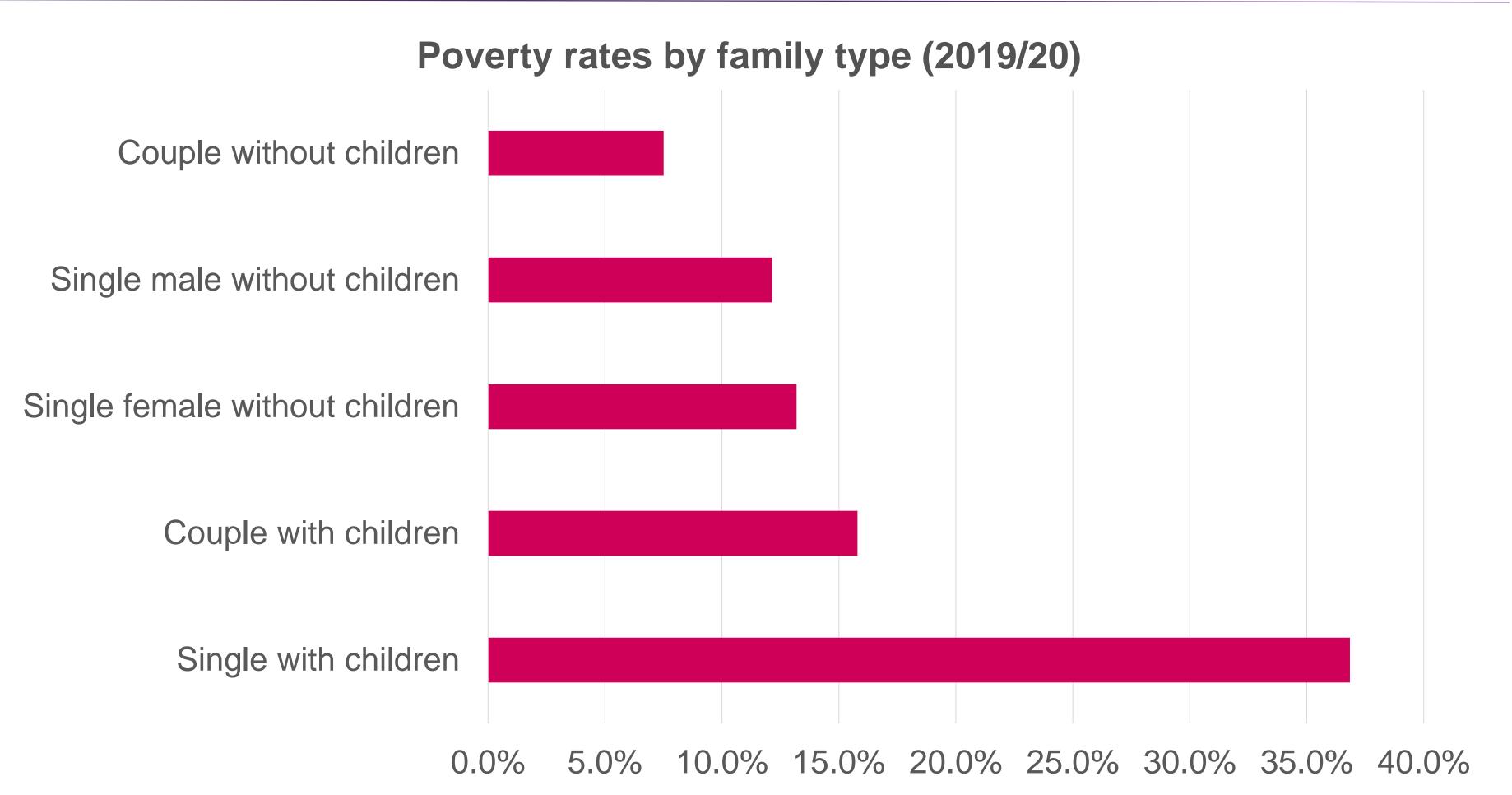
Ethnicity







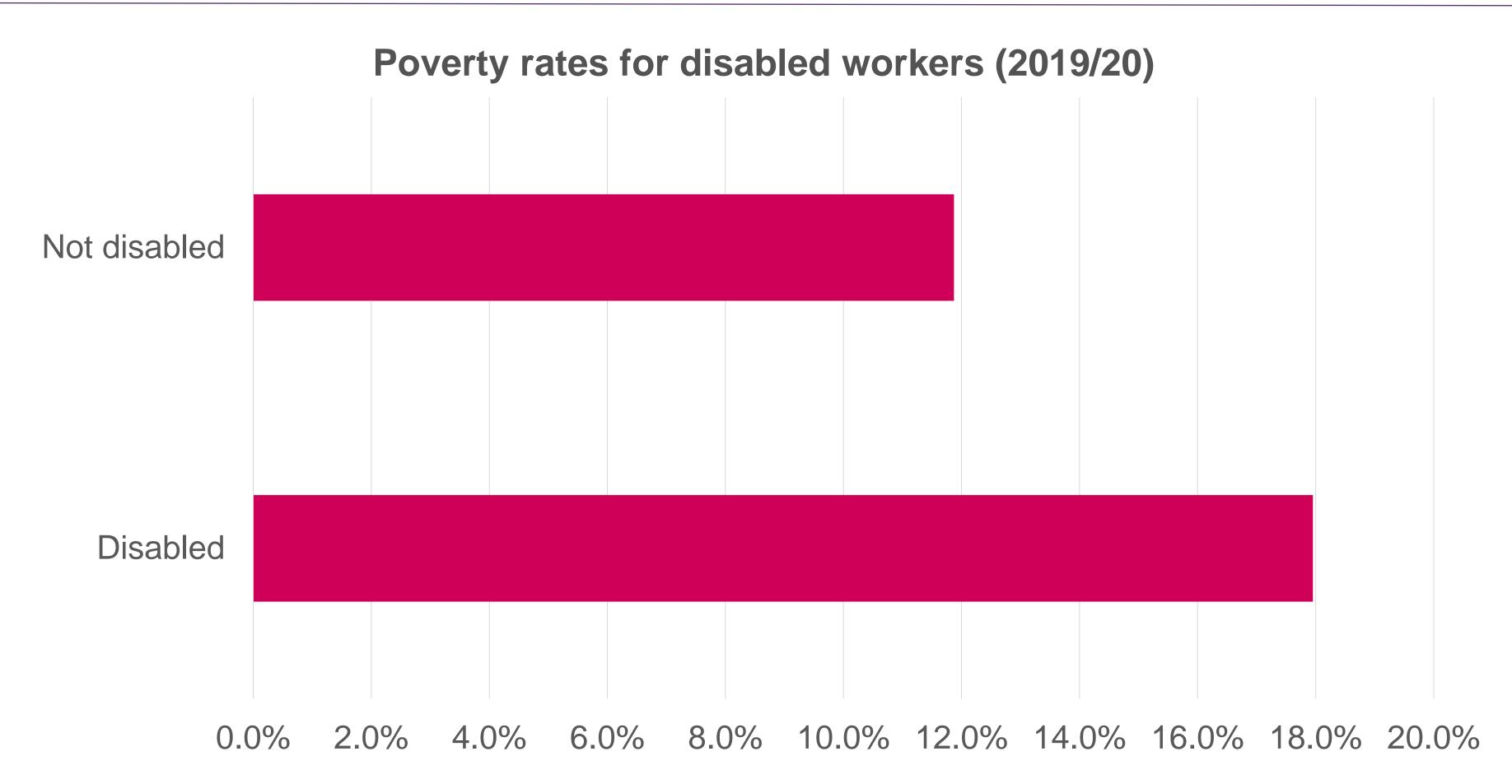
Household type







Disability







Drivers of in-work poverty



Expensive housing



Cost of living pressures

Inadequate social security and financial support

Low paid insecure work



Job quality and insecure work







Zero-hours

Casual/Seasonal

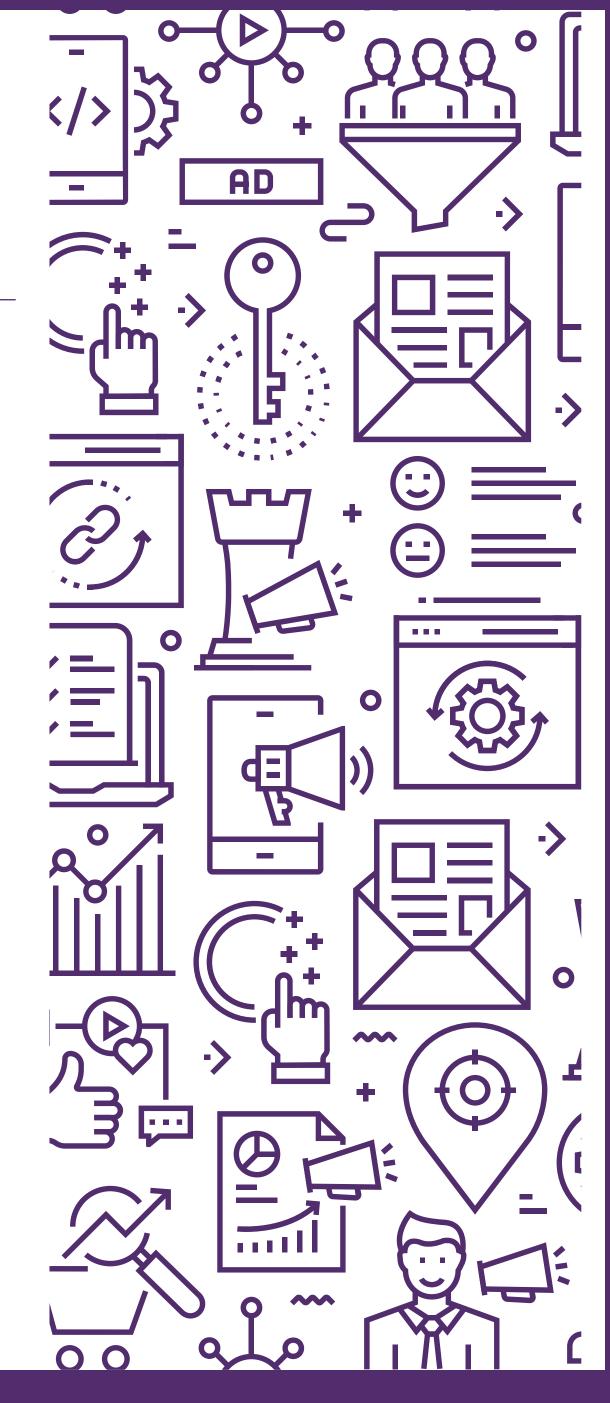
(other) Temporary

Agency

■ More secure

The impacts of in-work poverty

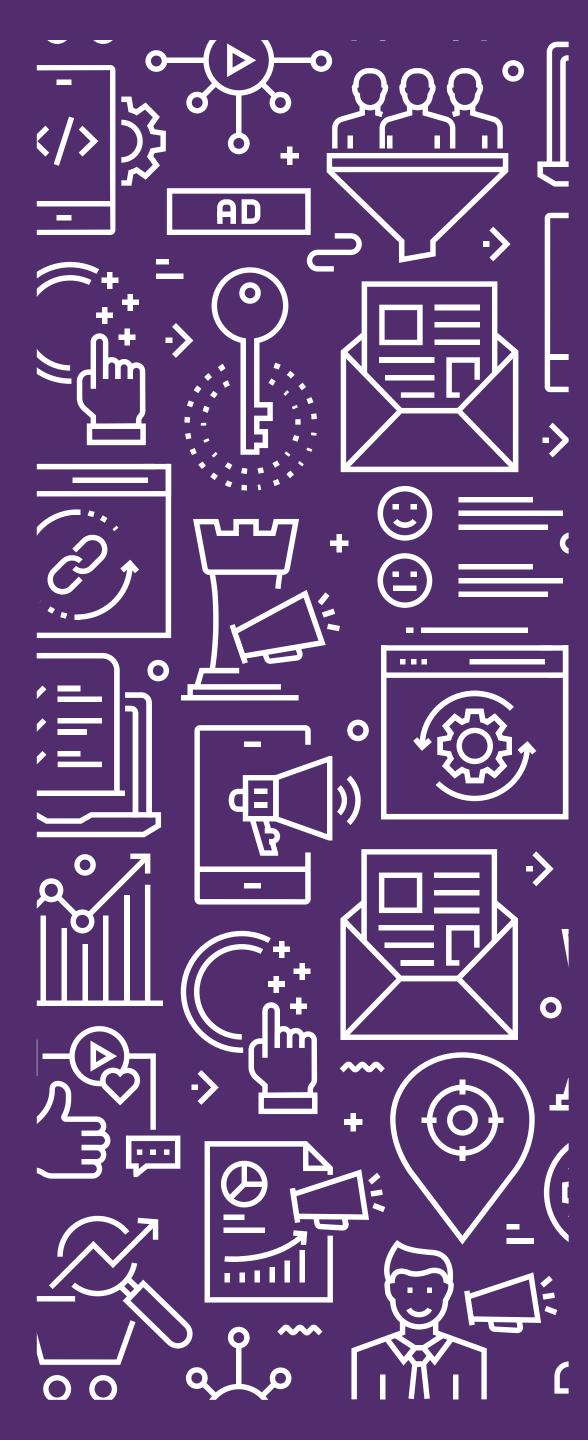
- Unpredictable hours affect people's lives and incomes
- Impact on mental health
- Increased risk of going into debt
- Stigma around experiencing poverty
- Impact on focus and concentration at work
- Treatment at work





Cost of living crisis

Why action is needed

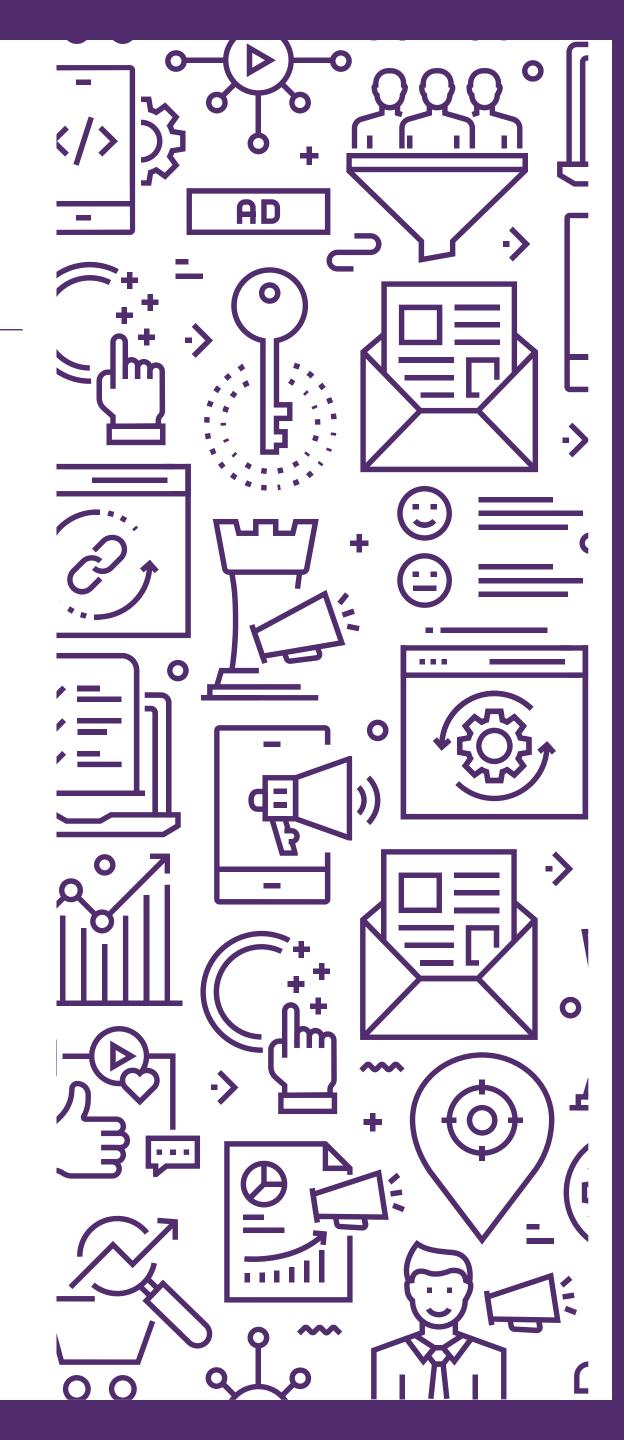




The scale of the problem

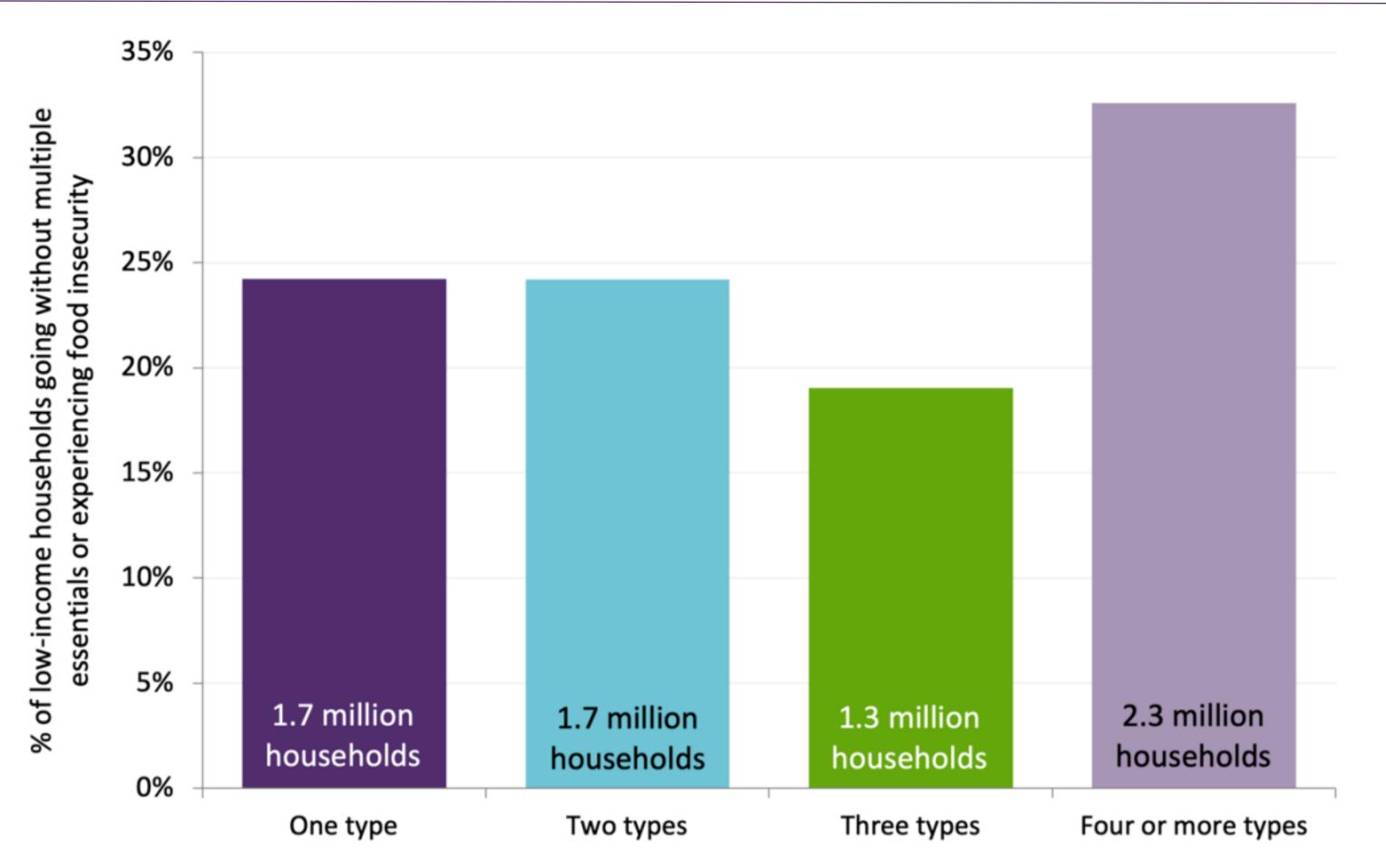
In May 2022:

- Some 7 million households on low incomes were going without at least one essential
- Over 2 million families were neither eating properly nor heating their home adequately
- 0 4.6 million were in arrears with at least one bill
- The average amount owed was around £1,600





Going without essentials

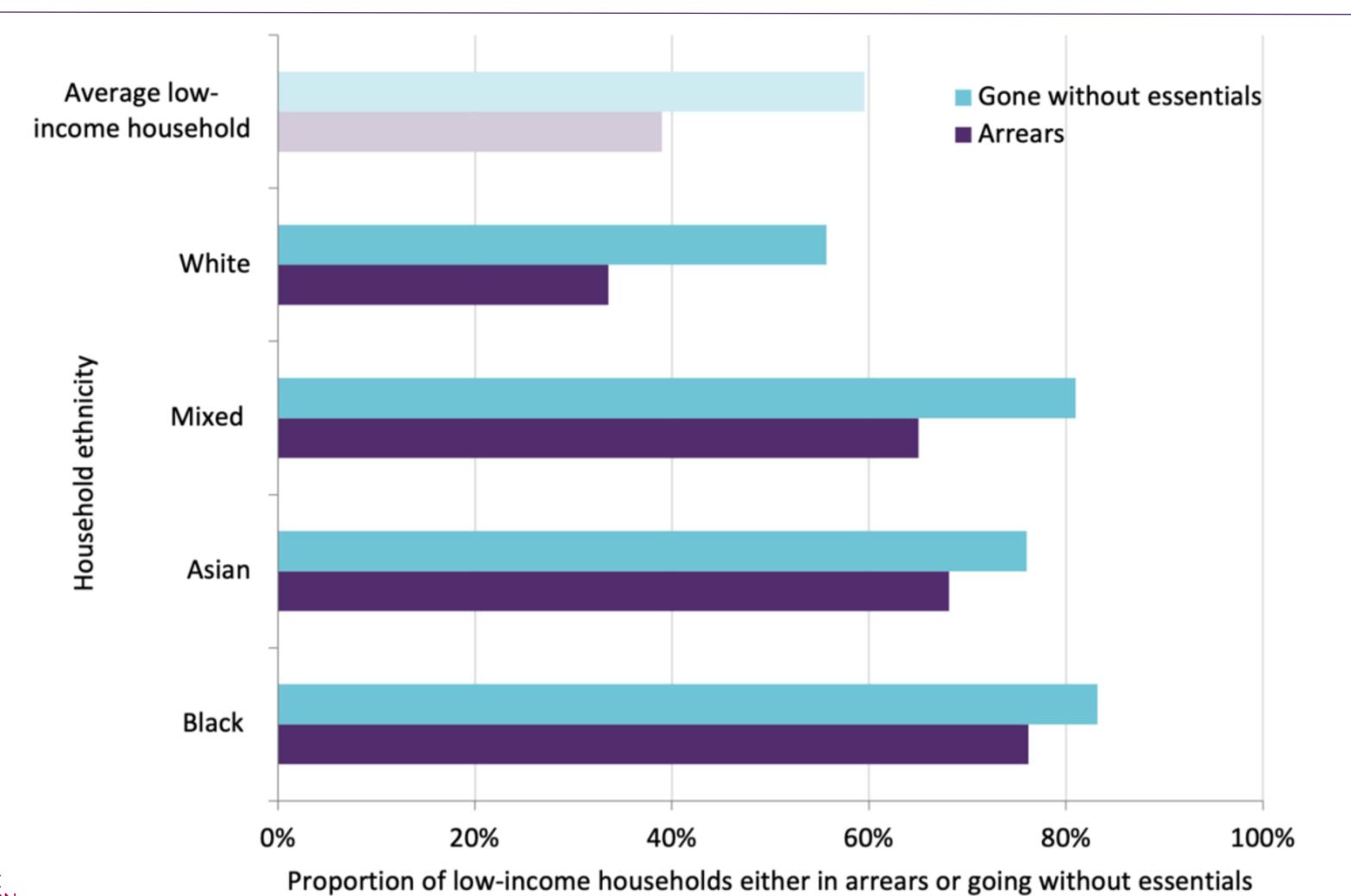








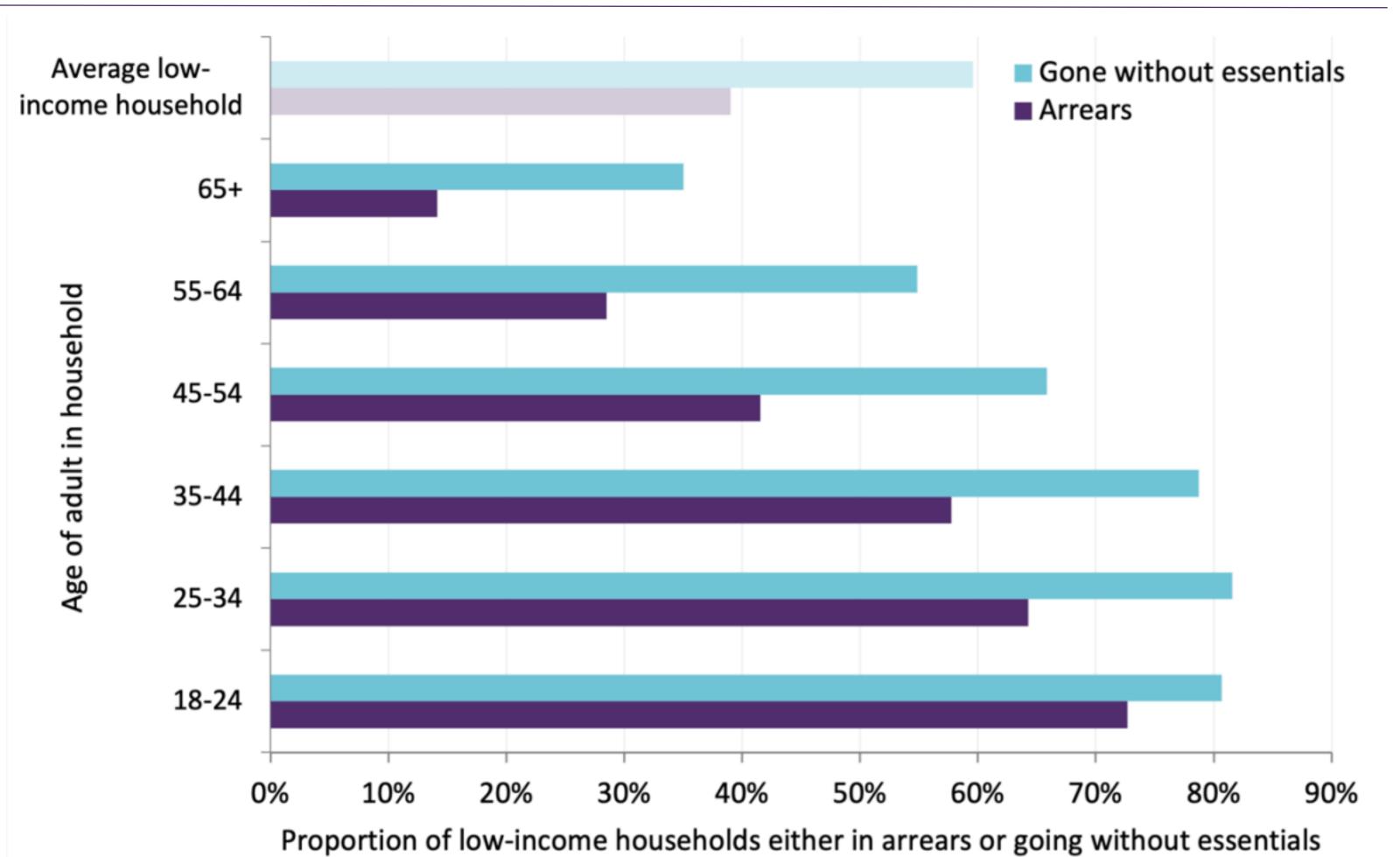
Ethnicity







Age







Cost of living and workers

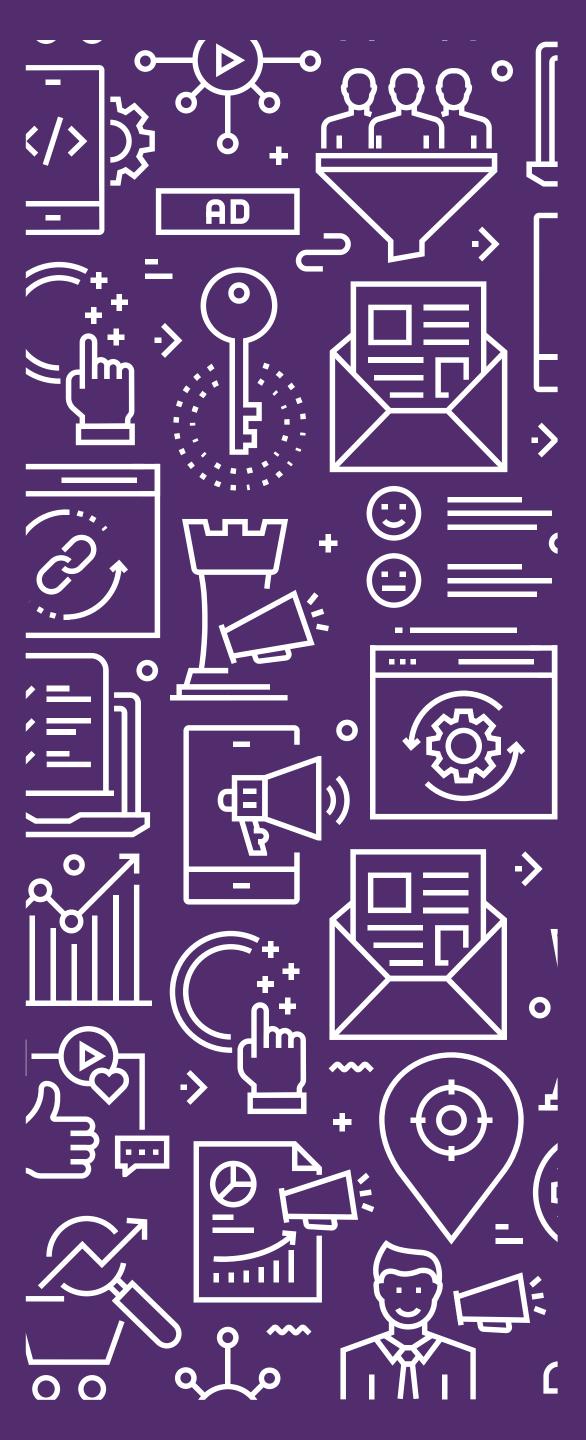
- If you're on a low income, being in a working household does not make a significant difference to your chances of escaping debt and going without the essentials.
- Of working-age households, the same proportion are in arrears (51%) among working households as households where no one works.
- When looking at going without essentials for working-age households, the same finding emerges – 72% of those with at least one adult in work compared to 71% without an adult in work.





Taking action

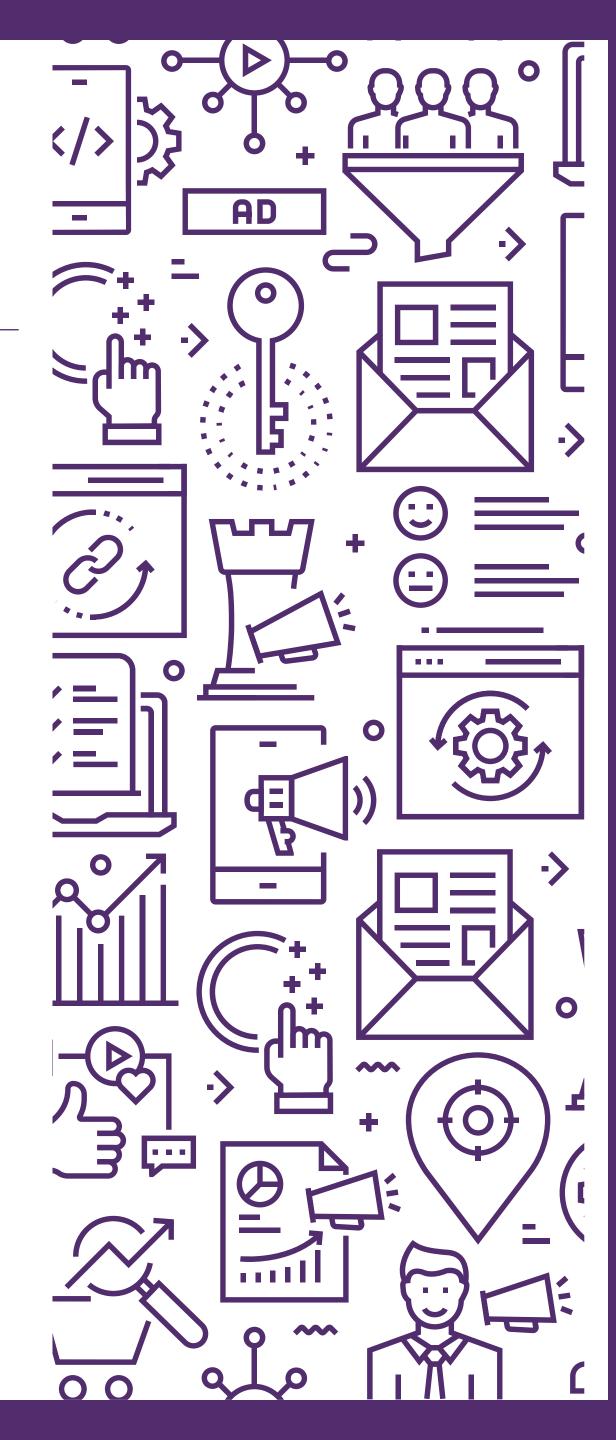
JRF recommendations for employers





What makes a good job?

- Treatment at work
- O Pay
- Hours
- Security
- Flexible working
- Training and progression

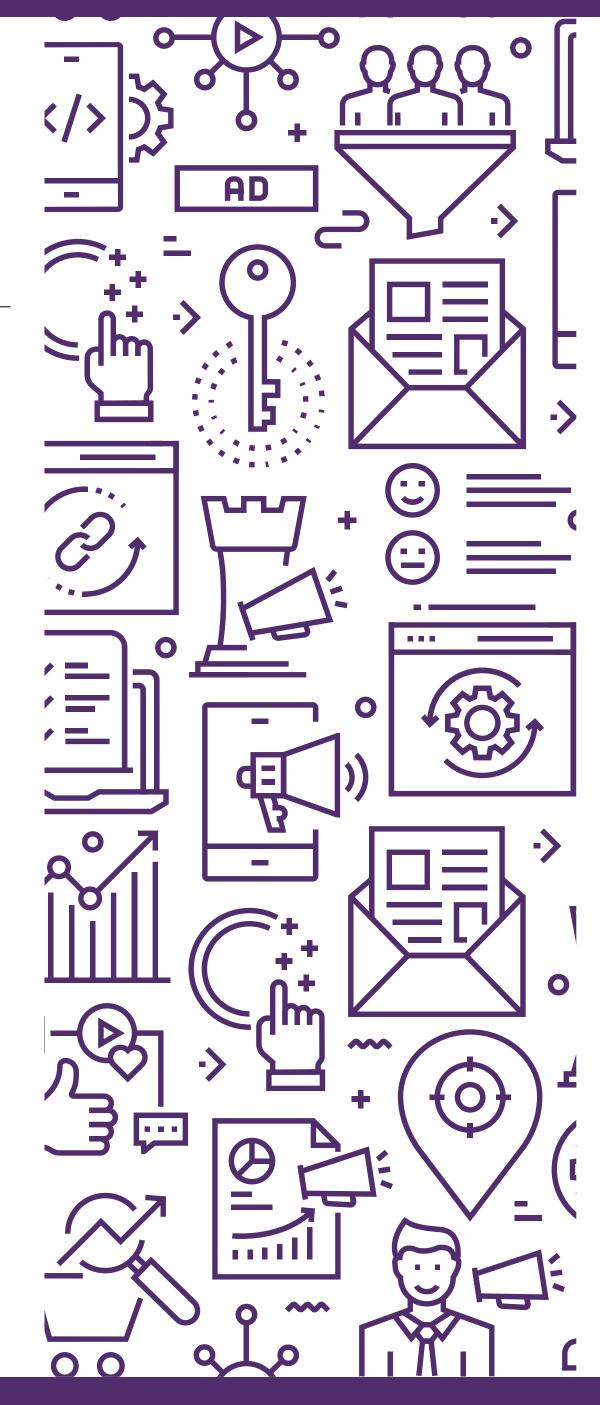




Voluntary action from employers

- Accrediting with the Real Living Wage or Living Hours
- Providing more secure and predictable contracts
- Offering flexible work
- Providing routes for progression
- Good employee benefits and financial support
- Making a safe space to talk about financial worries
- Thinking about workers in supply chains





Focus: Secure work

 Offering secure contracts reflecting typical working hours

Providing good notice of shifts

Not cancelling shifts at short notice







