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## Destitution in London 2020

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# Destitution in London 2020

*Glen Bramley & Suzanne Fitzpatrick*

*February 2021*

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# Destitution in the UK Study

- A UK-wide study funded by the Joseph Rowntree Foundation in 2015, 2017 and 2019
- The Greater London Authority provided supplementary funding to enable additional case studies in London in 2019
- The aims of the study were amended in light of the profound health, social and economic impacts of the COVID-19 global pandemic

# Research aims

- To estimate the scale of destitution in the UK in 2019 (pre-COVID-19)
- To identify any emerging trends in destitution (pre-COVID-19)
- To identify the early impacts of the COVID-19 crisis on people who were destitute when surveyed in autumn 2019
- To deepen the quantitative and qualitative analysis of London

# Definition of destitution

a) People are destitute if they have lacked **two or more** of following in past month because they **cannot afford them**:

- ***Shelter***
- ***Food***
- ***Heating***
- ***Lighting***
- ***Clothing and footwear***
- ***Basic toiletries***

b) *People are also destitute if their income is so low, and they have no savings, such that they are **unable to purchase these essentials for themselves***

# Notes on the definition

- There are both a) deprivation, and b) income criteria employed in the definition of destitution used
- People are defined as experiencing destitution if they satisfy *either* of these criteria
- These criteria are based on the views of experts and the general public – and subject of a detailed report published in 2016 (see links on final slide)

# Methods in 2019/20

- User survey of 113 (24) crisis services in 18 (4) case study areas – 3,914 (773) questionnaire returns (undertaken autumn 2019)
- Secondary analysis of over 40 quantitative datasets enabled scaling up of statistical findings from case studies to national level
- In-depth interviews with 70 (32) people who were destitute when surveyed in autumn 2019 (but interviewed spring 2020)

(Numbers in London)

# Notes on methods

- The 2019 study repeated elements of the original 2017 study but in expanded and improved form (including 2 additional London case studies)
- The fieldwork elements were conducted in partnership with Kantar Public + Local Coordinators (recruited mainly from voluntary sector)
- The scaling up from these 18 case studies to national level/London-wide estimates summarised in main report and discussed in detail in the accompanying Technical Report (see links on last slide)
- Quantitative survey undertaken pre-COVID but qualitative interviews undertaken in midst of the first COVID-19 lockdown



# The scale of destitution

- Over a million UK households (**171k London**) were destitute at some point in 2019, including **2,388,000 people (439,000)**, of whom **552,000 (59,000)** were children
- The number of destitute households has increased by **35% (28%)** since spring 2017: the number of people affected by **54% (17%)** and the number of children by **52% (32%)**

(Numbers in London)

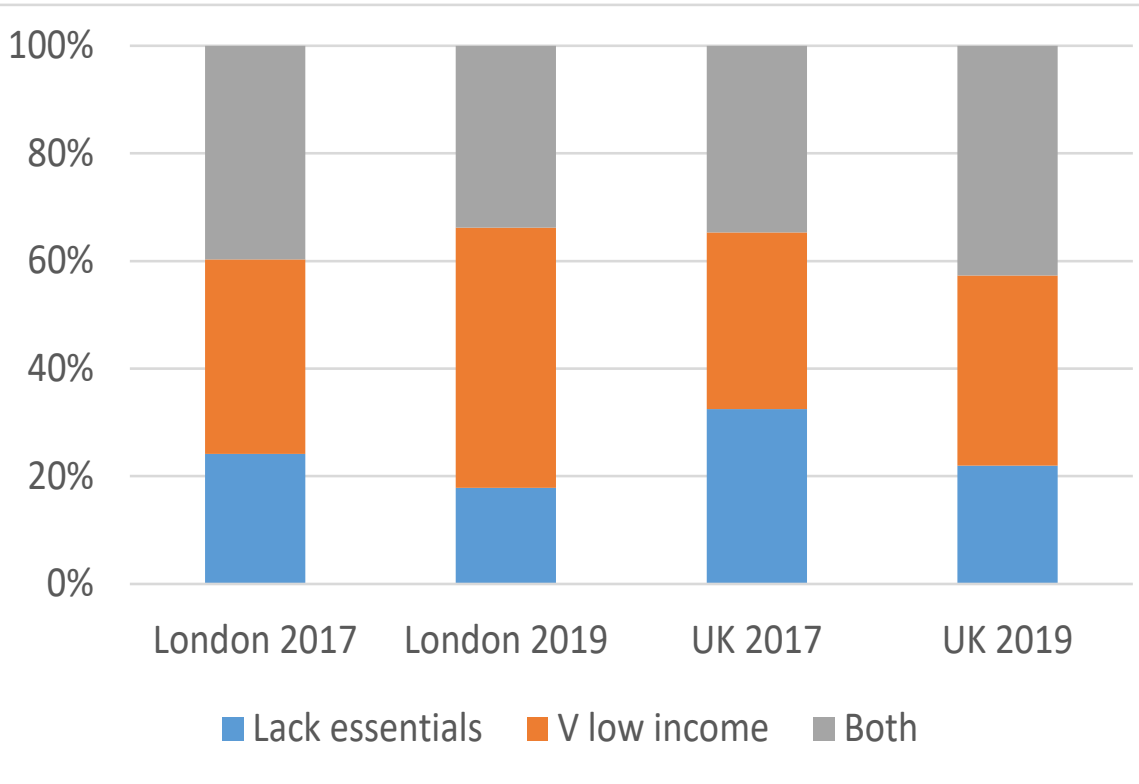
# Larger households

- Across the UK, households experiencing destitution have become larger, and this means that more people in total, and more children in particular, are affected
- This has happened partly because there has been a disproportionate increase in destitution amongst migrant households, which tend to be larger on average
- However, this increase in the size of households has been more prominent in the rest of the UK than in London

# Intensifying destitution

- Across the UK, more people are destitute on both the income and the deprivation criteria.
- One third (32%) of households experiencing destitution had no income at all - including 48% of these households who had migrated to the UK
- In London the equivalent figures were 35% and 47%

# Basis for destitution

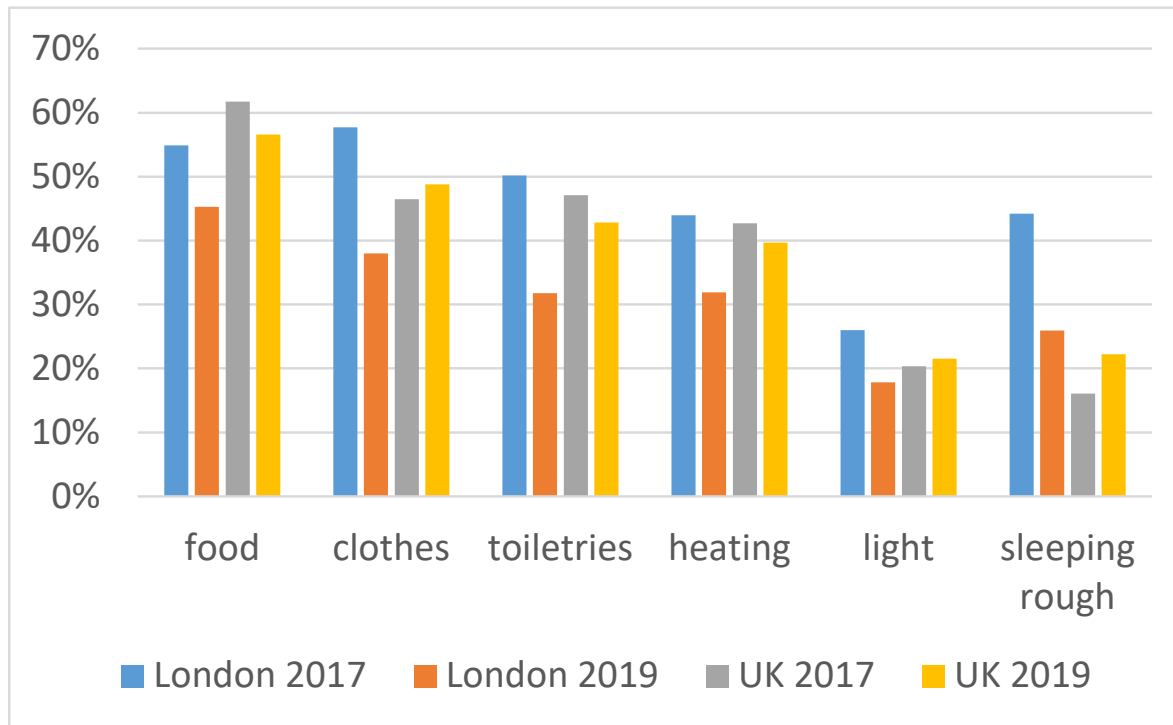


- In London, very low (or zero) income has become more important
- In UK more generally, combination of lacking 2+ essentials and very low income has become more common

# Notes on basis for destitution

- Like-with-like comparisons for London boroughs/services included in both 2017 and 2019 show a similar pattern of change (more very low income, less lacking essentials, especially in London).
- As a general reminder, some caution is needed with simple comparisons of annual-weighted survey results for London in 2019 (based on 4 boroughs) with those for 2017 (based on 2 boroughs)
- Note that some of later material on absolute numbers and borough-level patterns are based more on the secondary indicators analysis.

# Essentials lacked by households experiencing destitution in London and UK, 2017 & 2019

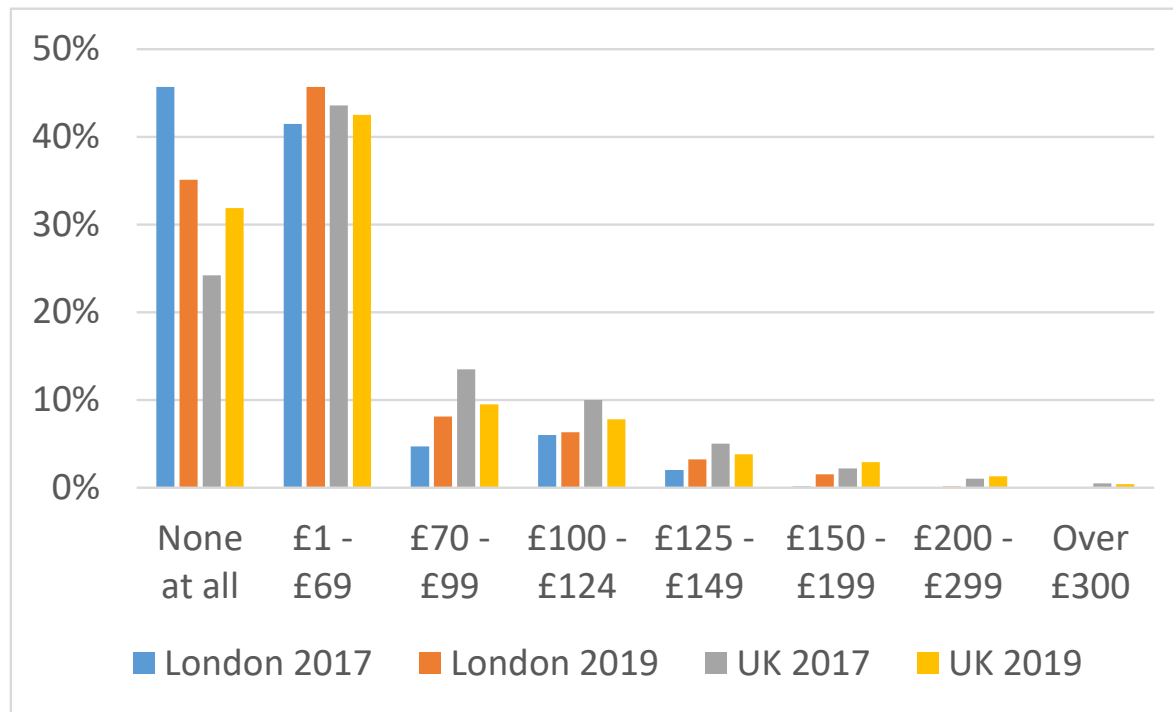


- London appears to show fall in proportions lacking essentials
- London is distinct for high level of rough sleeping and homelessness generally

# Notes on essentials lacked

- Apparent drop in/lower level of lacking essentials in London in preceding figure may be misleading.
- Like-with-Like analysis for two boroughs and common services in both 2017 and 2019 (weekly weighted) shows a more consistent picture.....
- ...in which London *does* see a drop in lacking of each type of essential, but *less marked*,
- ....and in 2019 London levels are very similar to UK levels, still higher for lacking 'Light' and much higher for 'Rough Sleeping'
- (Weekly-weighted or 'spot' destitute profile generally shows markedly higher level of lacking essentials, because persistent users of crisis services are more heavily represented).

# Weekly net income of households experiencing destitution in London & UK, 2017 & 2019 (after housing costs)



- Households experiencing destitution generally have exceptionally low incomes, and often none
- This is even more true in London



# Notes on weekly net income (after housing costs)

- Zero incomes particularly associated with migrants, who are more prominent in London
- Like-with-like comparisons for common services in original two boroughs in both 2017 and 2019 surveys (weekly weighted data), show that there was relatively little change
- This means that the apparent sharp drop in zero incomes in London between 2017 and 2019 is mainly due to the inclusion of two additional boroughs in the 2019 study (which had rather less zero income cases) – but still London as a whole has a concentration of zero income cases

# Drivers of growth in destitution pre-COVID

- Rollout of *Universal Credit*
- Other *benefit issues* including cash freeze, Personal Independence Payments failed claims, Total Benefit Cap & Local Housing Allowance caps
- Rising *problem debt* on housing, utilities, Council Tax
- Increase numbers of *migrants*, including those with experience of the asylum system
- Rise in *child poverty*
- High levels of *homelessness*
- Cumulative impacts of *austerity* on Local Authority budgets

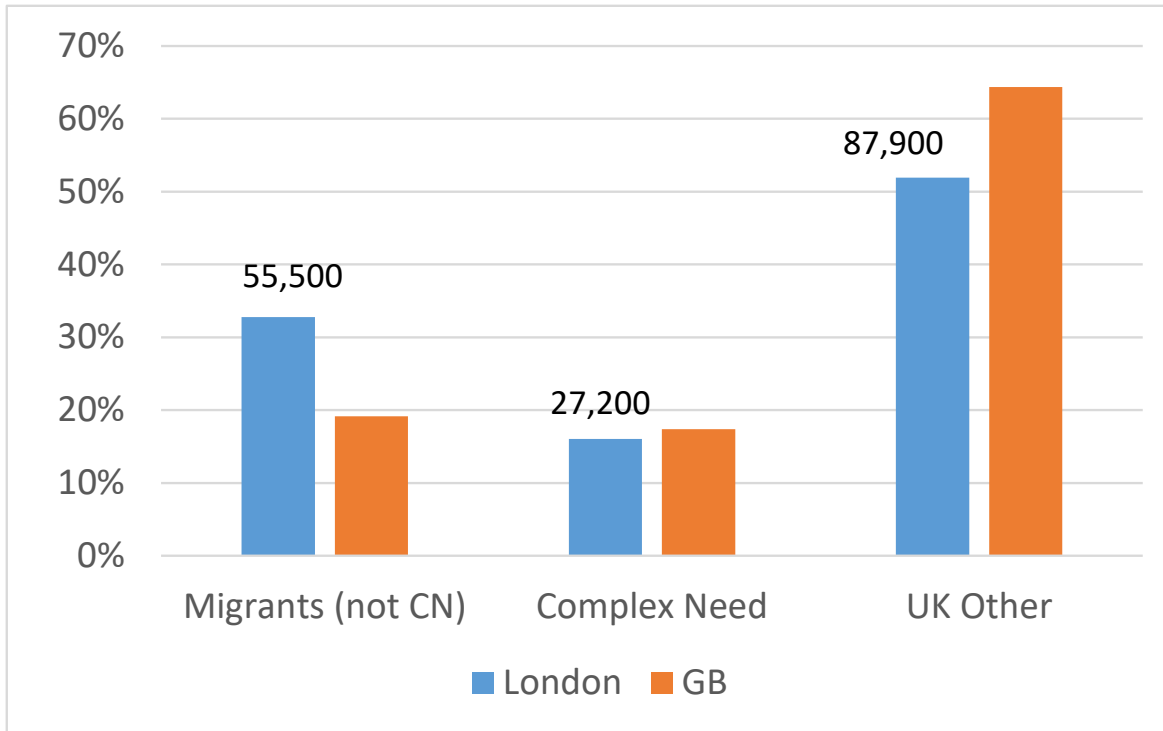
# Notes on drivers

- The preceding slide presents these drivers broadly in descending order of importance in 2019
- This analysis is based on data from survey, modelling work, secondary indicators and qualitative evidence (see link to Technical Report in last slide)

# Three analytical subgroups

- *Complex Needs* – people who report experience of two or more of the following in the last 12 months: homelessness, drug or alcohol problems offending, domestic violence or begging
- *Migrants* – people born outside of the UK (who do not have complex needs as just defined)
- *UK-Other* – survey respondents not falling into the preceding two categories (i.e. UK-born without complex needs)

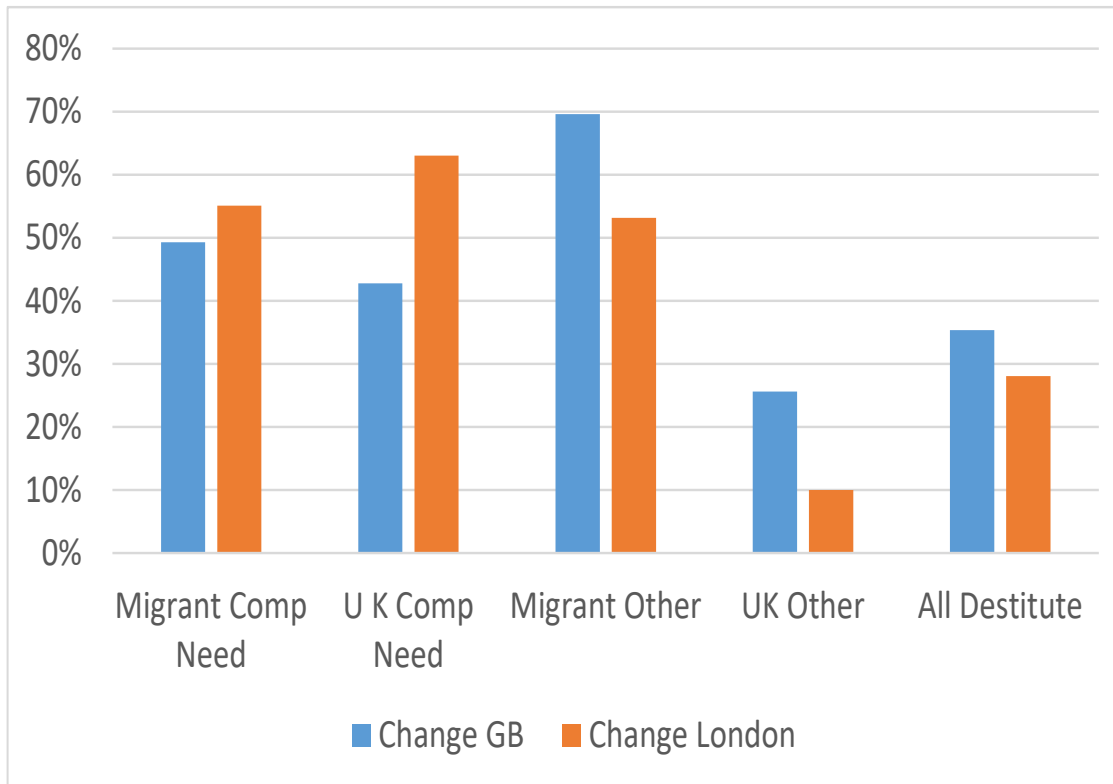
# Shares of three main subgroups



- People experiencing destitution in London are much more likely to be Migrants
- They are slightly more likely to have Complex Needs (including those who are migrants)
- The relative share of the UK-Other group is smaller than in UK

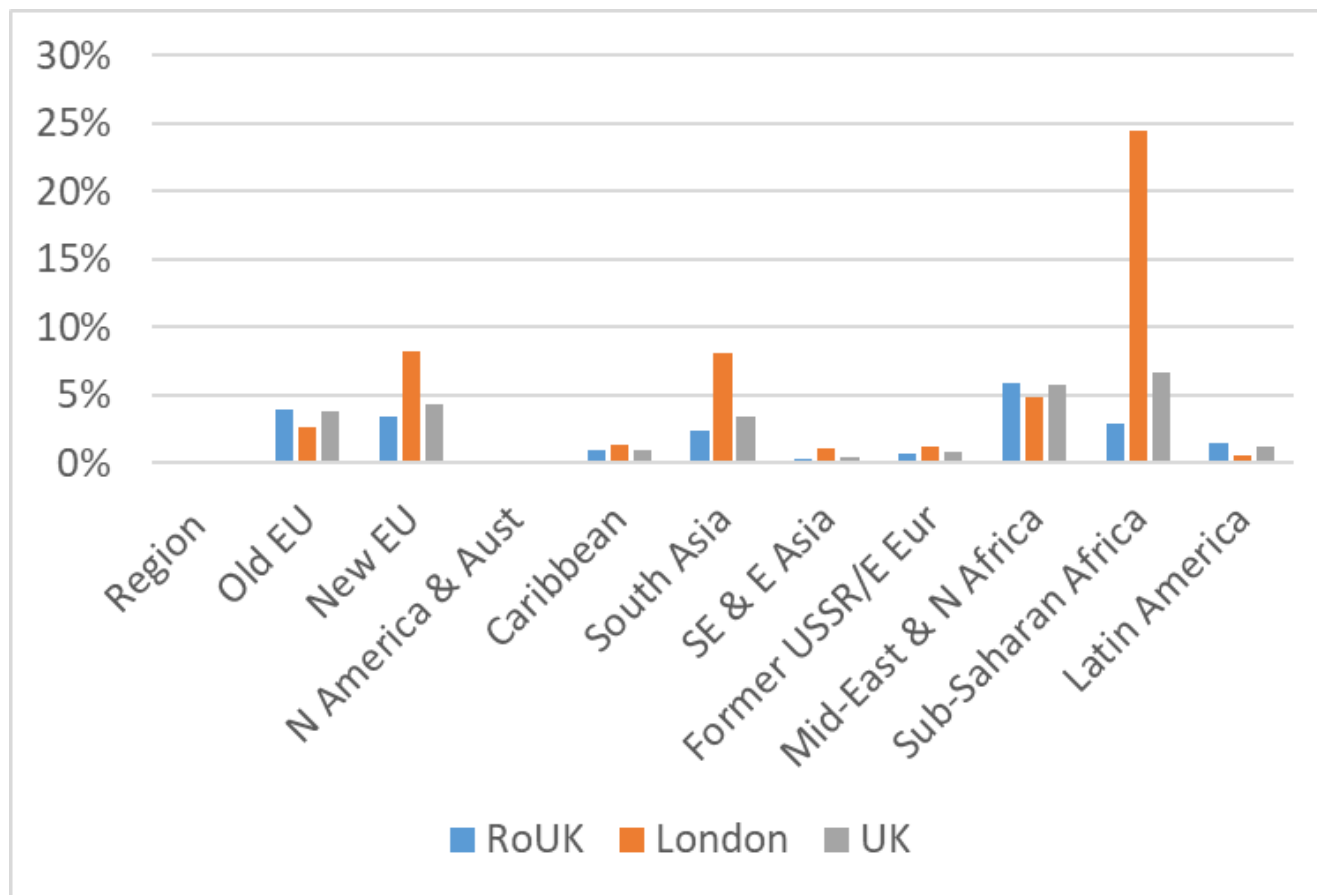
Approximate numbers for London are shown  
(annual, households, 2019)

# Changes from 2017 to 2019 by group



- The headline change in levels of destitution (annual households) is slightly lower for London.
- This is driven mainly by a lower increase for UK-Other and somewhat lower rise for Migrant (without complex needs)
- Increases are apparent in Complex Needs in London, affecting both UK-born and migrants

# Country of origin of destitute migrants

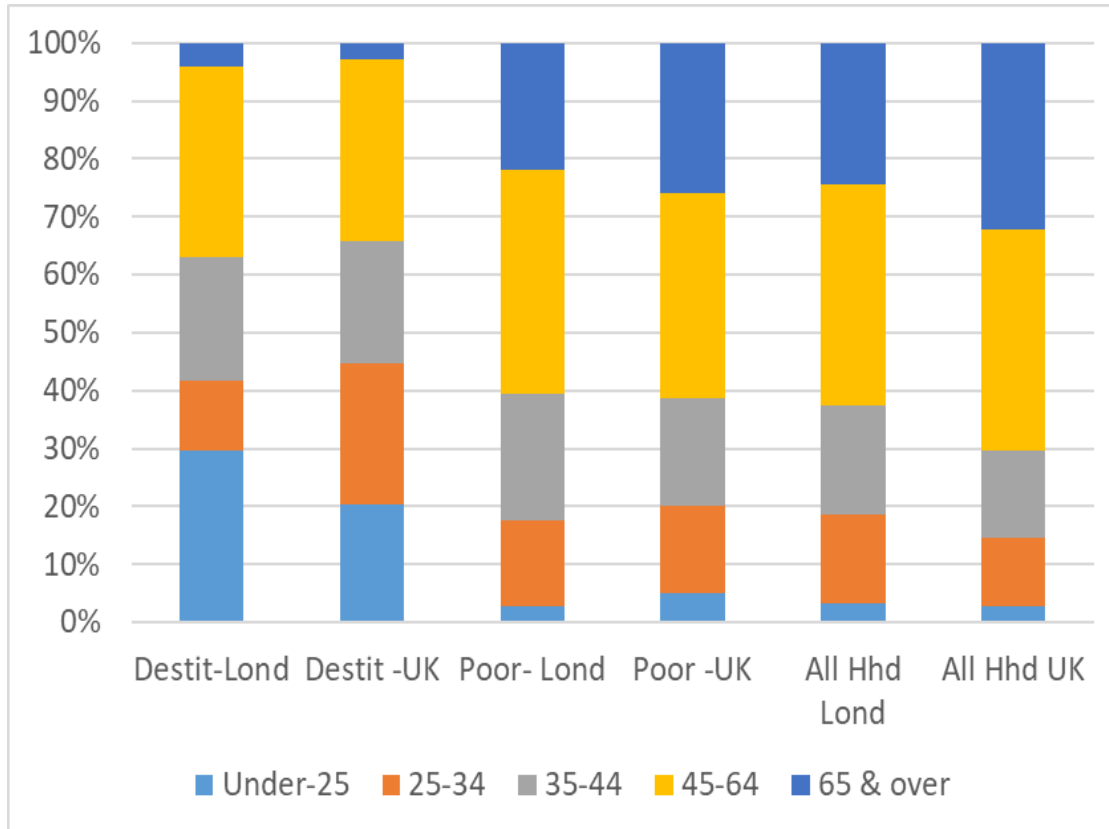


# Notes on country of origin

- UK-born heads of household comprise 47% of those experiencing destitution in London as compared with 78% in the rest of the UK (73% of all)
- Preceding slide shows the percentage of all households experiencing destitution by country/region of origin (UK-born respondents are omitted to show up the pattern more clearly)
- The really striking finding is the very high share of Sub-Saharan Africans amongst those experiencing destitution in London. This is 3.1 times their working age population share (6.6%)
- Only one-third of the Sub-Saharan group in London have experience of the asylum system, and two-thirds of those that do have leave to remain (pattern in rest of UK is different, but numbers smaller)
- New EU (1.6 times working age pop share), South Asian (1.1 times) and Middle East/N Africa (2.4 times) are moderately common among people experiencing destitution in London

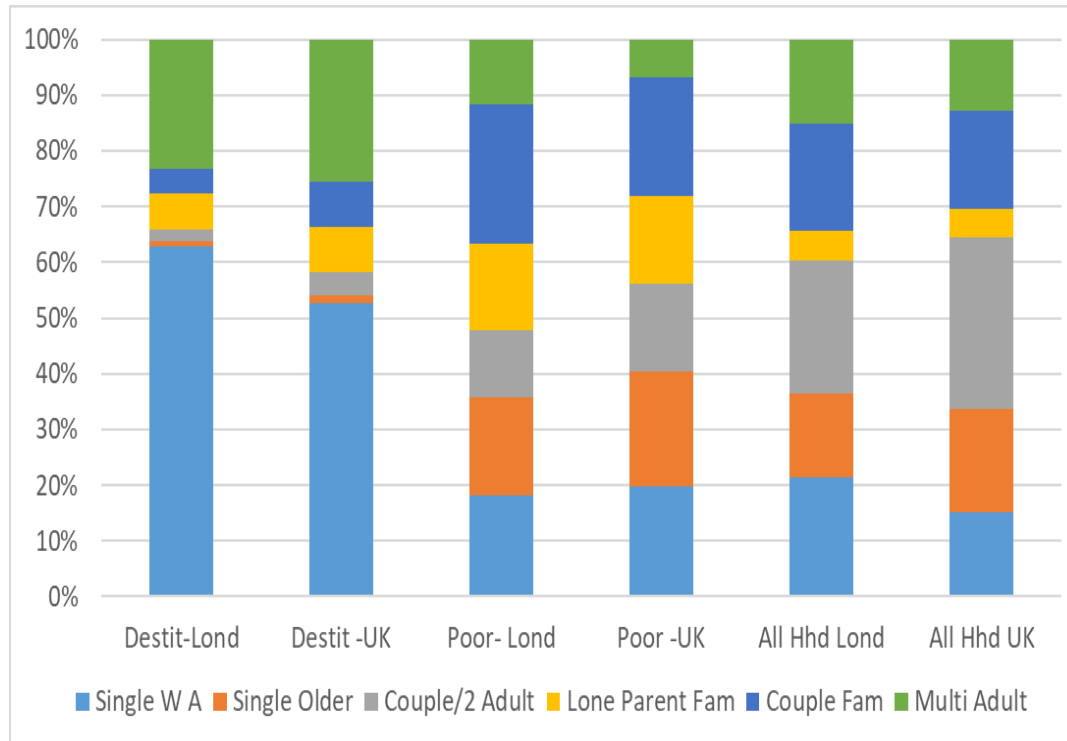


# The people affected: gender & age



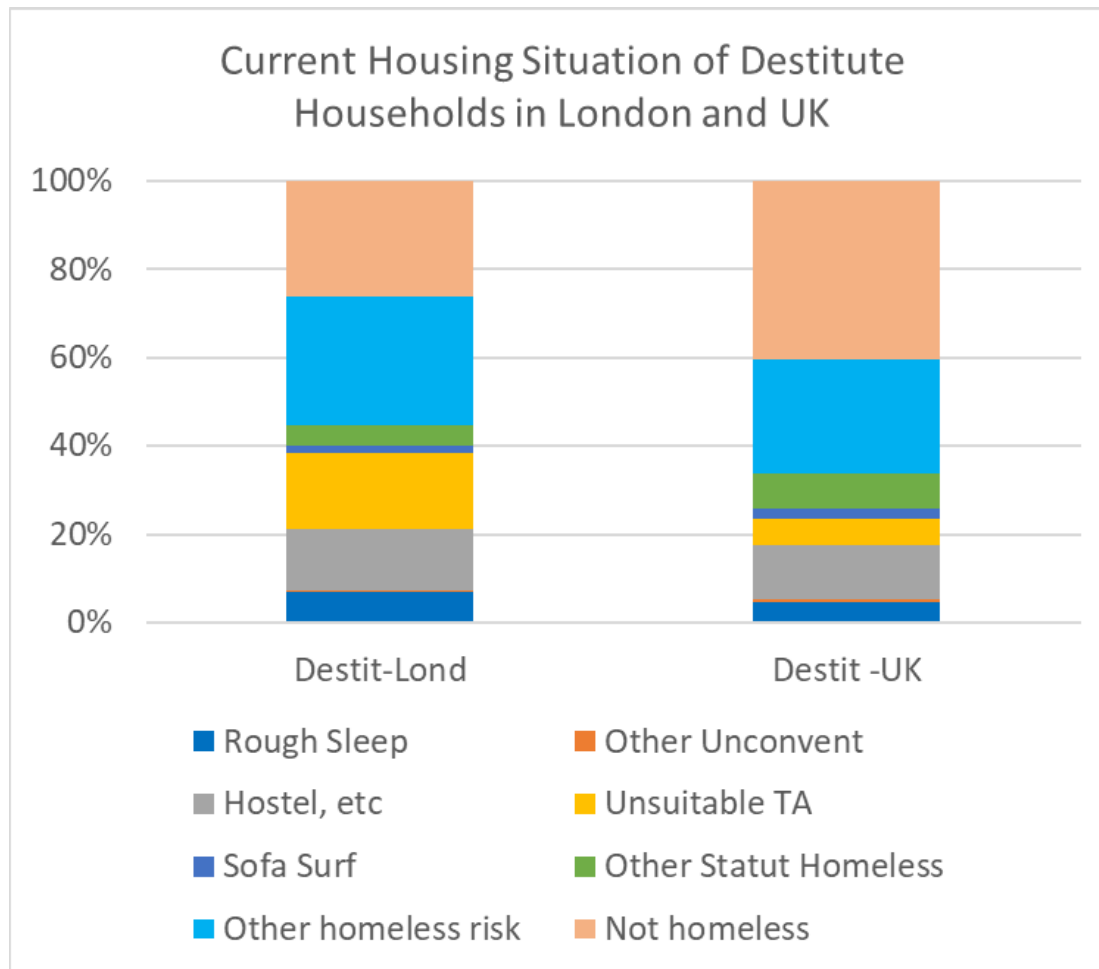
- Half of destitute households are female-headed (unlike households experiencing poverty, 60-70% female)
- People affected by destitution are predominantly younger, very few over 65
- Those destitute in London particularly likely to be aged under 25

# The household types affected

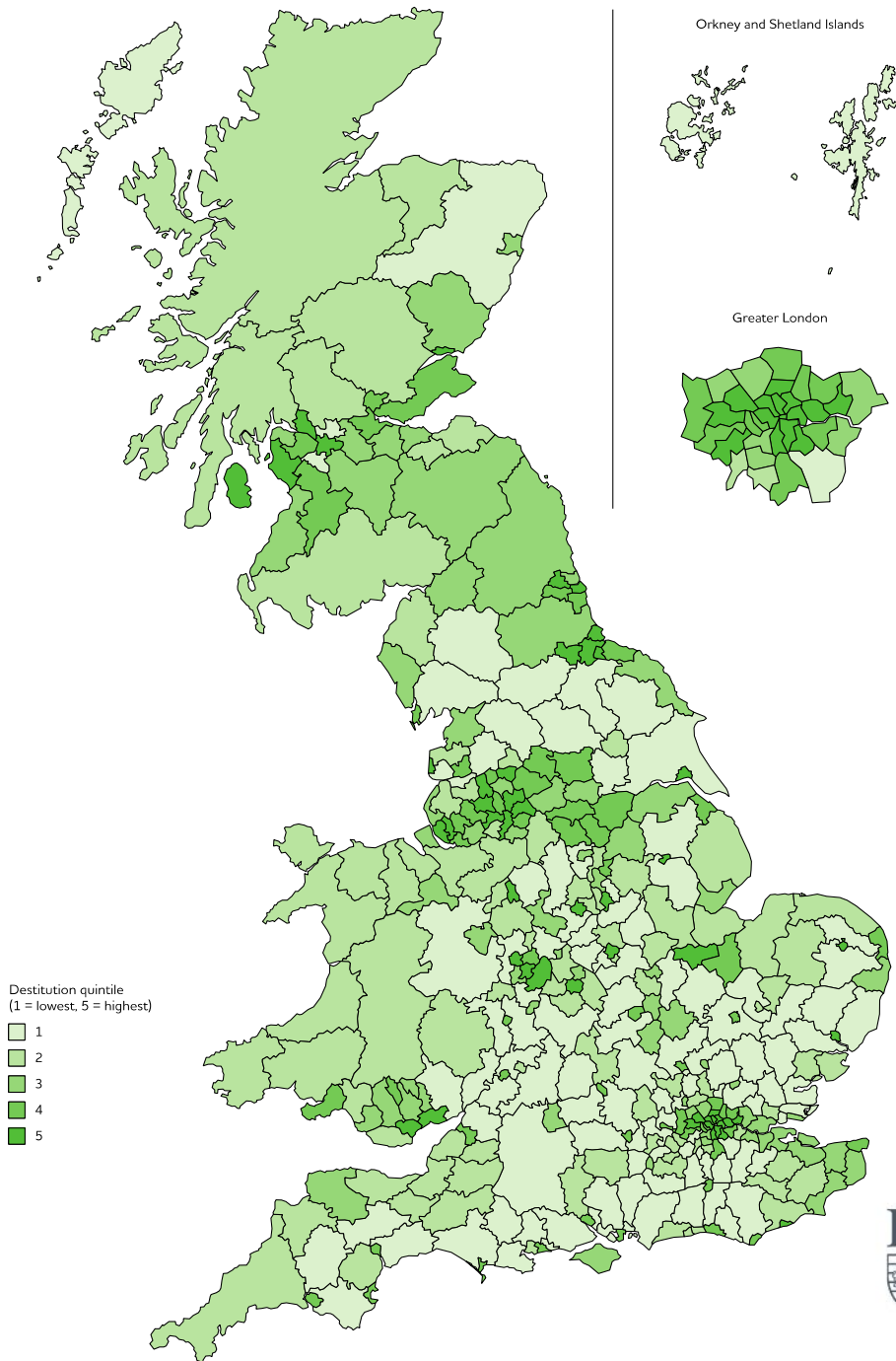


- Mainly single and multi-adult households
- More so in London
- Relatively few families, especially couple families, are destitute, although a lot are in poverty (after housing costs), especially in London

# Current housing situation



- 45% of those destitute in London were homeless, vs 34% in GB
- This included 7% sleeping rough and 17% in unsuitable temporary accommodation
- Another 29% had been at risk of homelessness
- Of those with a home, most were social renting



Analysis based on large number of secondary datasets

Highest rates in North East, North West and (parts of) London

Geographical concentration in northern parts of the UK has intensified since 2017

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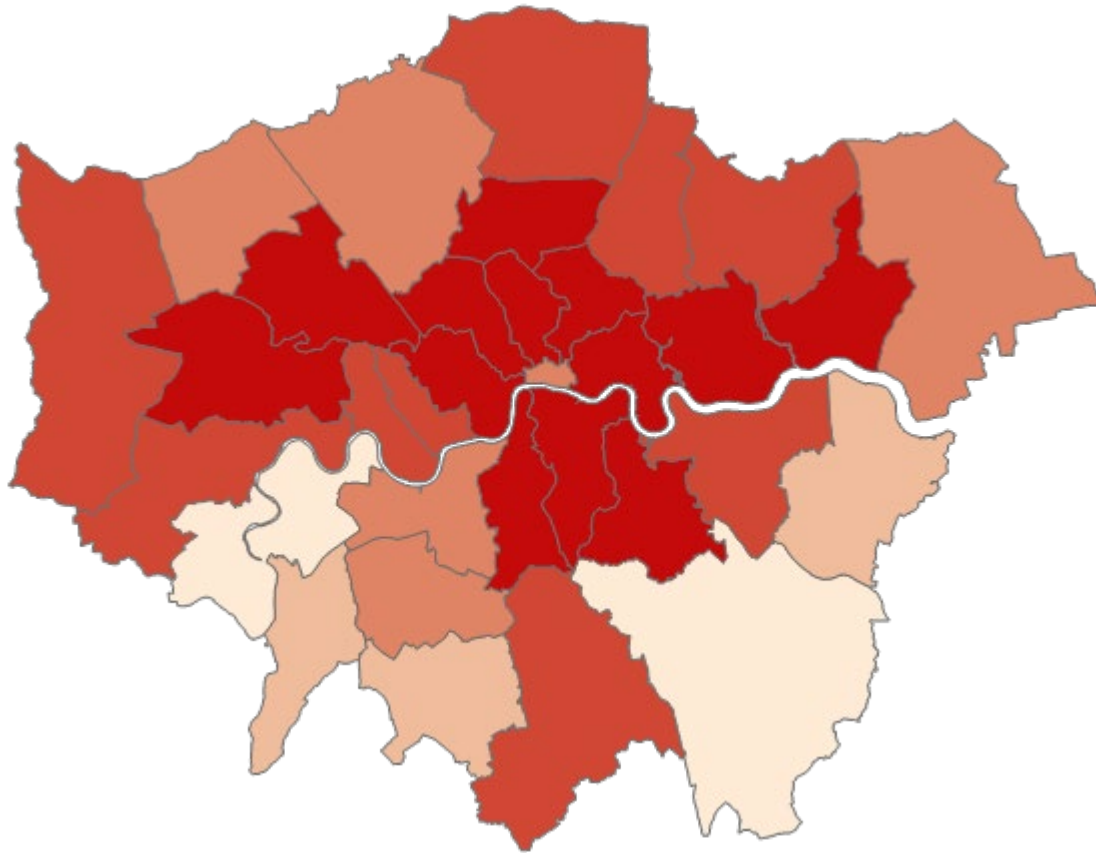
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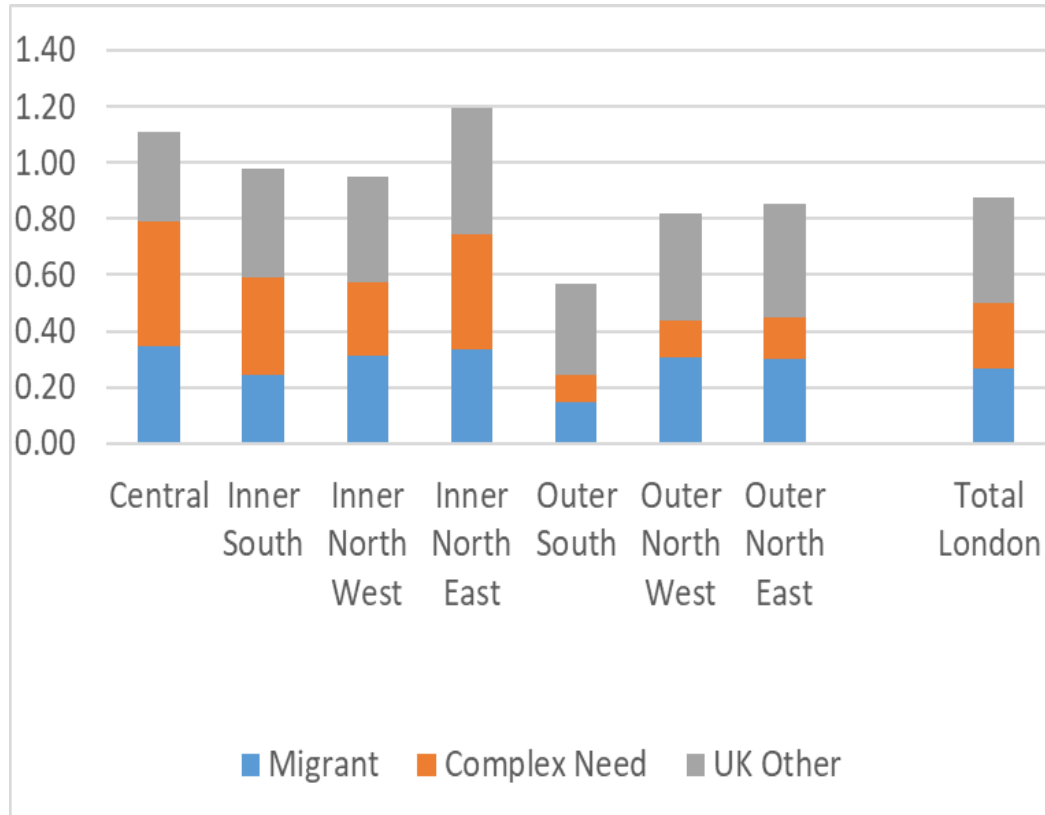


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Institute for Social Policy, Housing and Equalities Research

# London map (destitution quintiles)

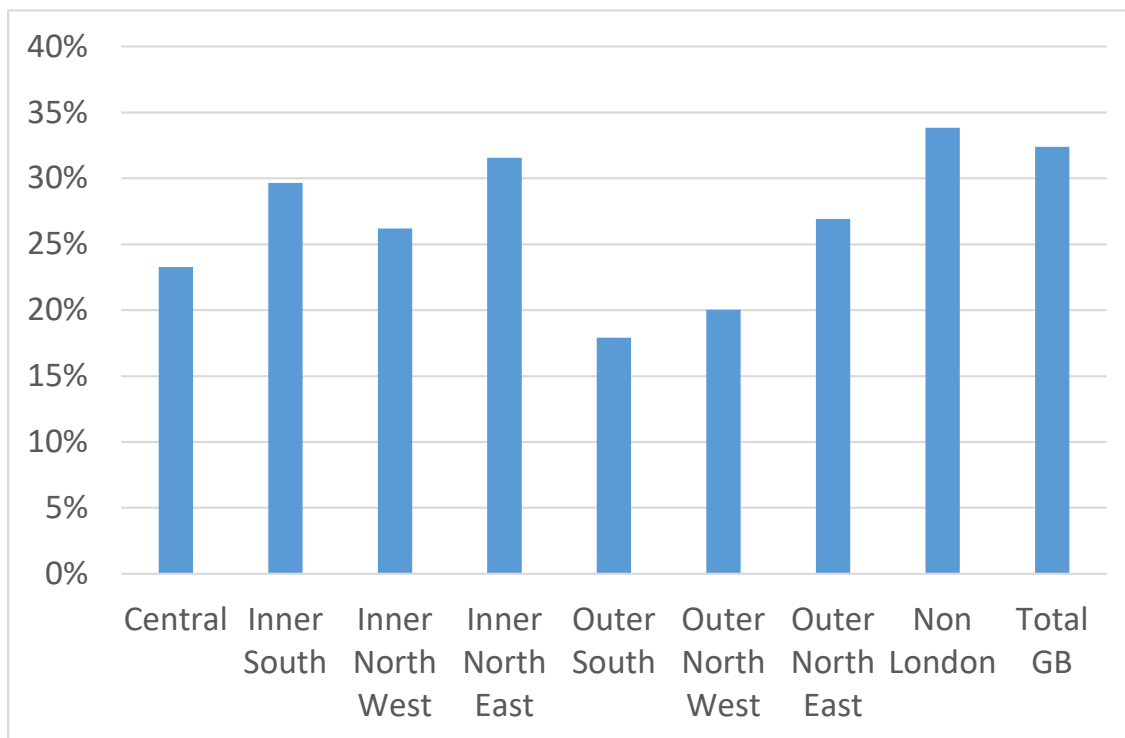


# Destitution rates by sector of London and analytical subgroup



- Within London, poorest sectors have highest destitution, especially Inner North East
- Central very high on Complex Needs & Migrants
- Less variation in UK-Other group

# Destitution change by sector in London



- London increase less than national
- Poorest sectors (Inner South & Inner North East) saw biggest rise
- Outer NE rising much more than other outer areas

# Notes on destitution change

- Comparing London with other regions of the country, London has 2<sup>nd</sup> highest destitution level (after North East).
- However, looking at change from 2017 to 2019, destitution grew more slowly in London (25%) than in most other regions (GB average 32%), except East and South West.
- The fastest growing regions/countries were North East and Wales.



# Ranking of boroughs

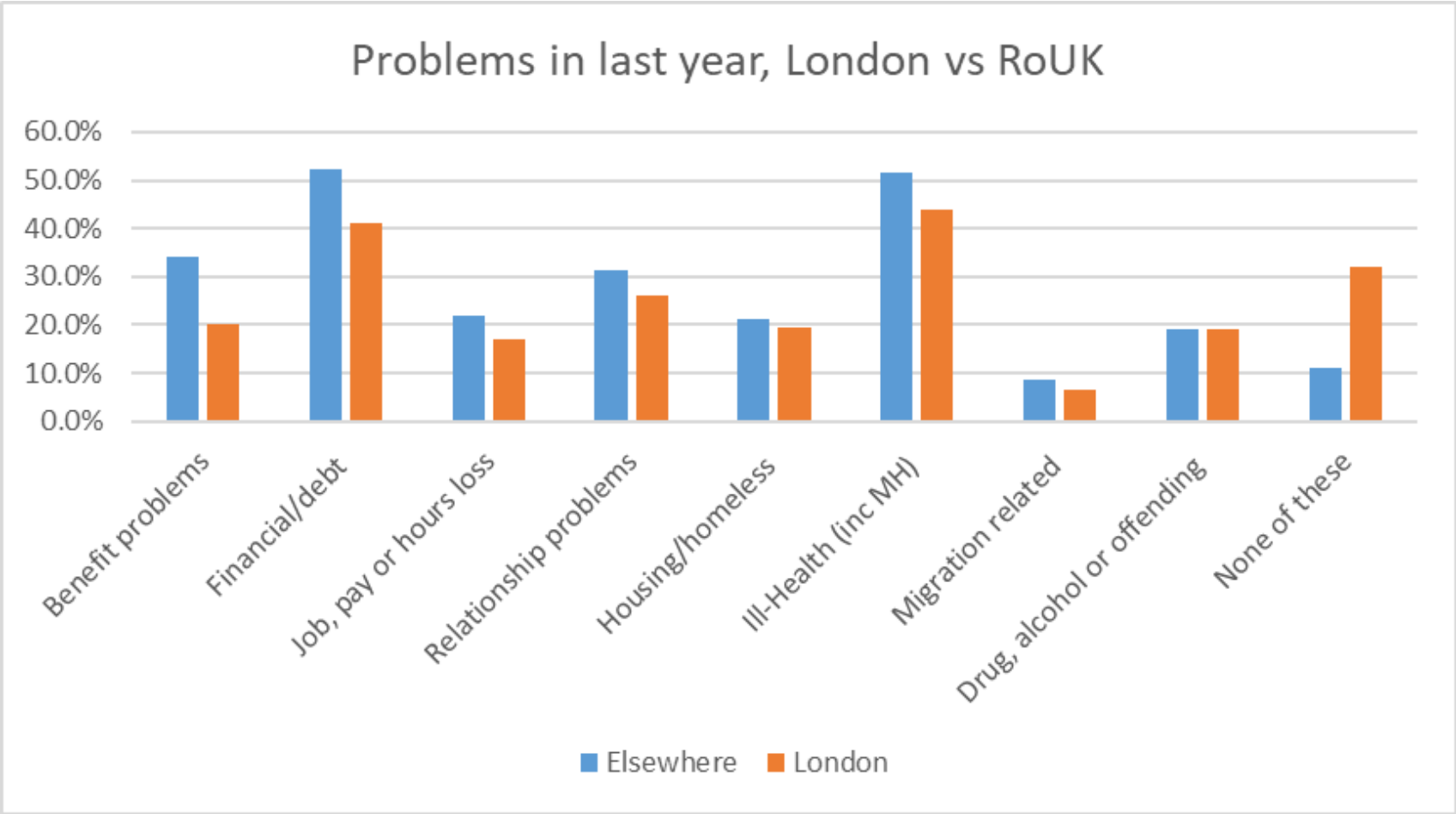
BOROUGH NAME	London Sector	Destit Score Overall	Nat Rank	Numb High domains
Newham	INE	1.33	12	2
Haringey	INE	1.24	16	2
Barking and Dagenham	ONE	1.23	17	2
Tower Hamlets	INE	1.21	19	2
Southwark	IS	1.19	23	1
Camden	Cent	1.12	30	1
City of Westminster	Cent	1.11	31	2
Hackney	INE	1.11	32	2
Islington	INE	1.10	33	1
Lambeth	IS	1.10	35	1
Brent	INW	1.07	37	2
Ealing	ONW	1.04	41	2
Lewisham	IS	1.01	48	1
Waltham Forest	ONE	0.96	54	1
Hammersmith and	INW	0.95	58	0
Hounslow	ONW	0.90	67	0

- No London boroughs in 'top ten'
- Different boroughs are in top group for each domain
- No borough in top group on all three domains
- Top of list driven by high scores on migrant or complex need destitution

# Notes on ranking of boroughs

- Table shows boroughs with above average overall scores.
- Destitution score overall (Column 3) is weekly % of households destitute in 2019
- National rank is in Column 4; note none of LBCs is in top 10
- No borough is in highest group on all three domains (migrant, complex need, UK other)
- Top five boroughs predominantly to east

# Problems experienced in last 12 months



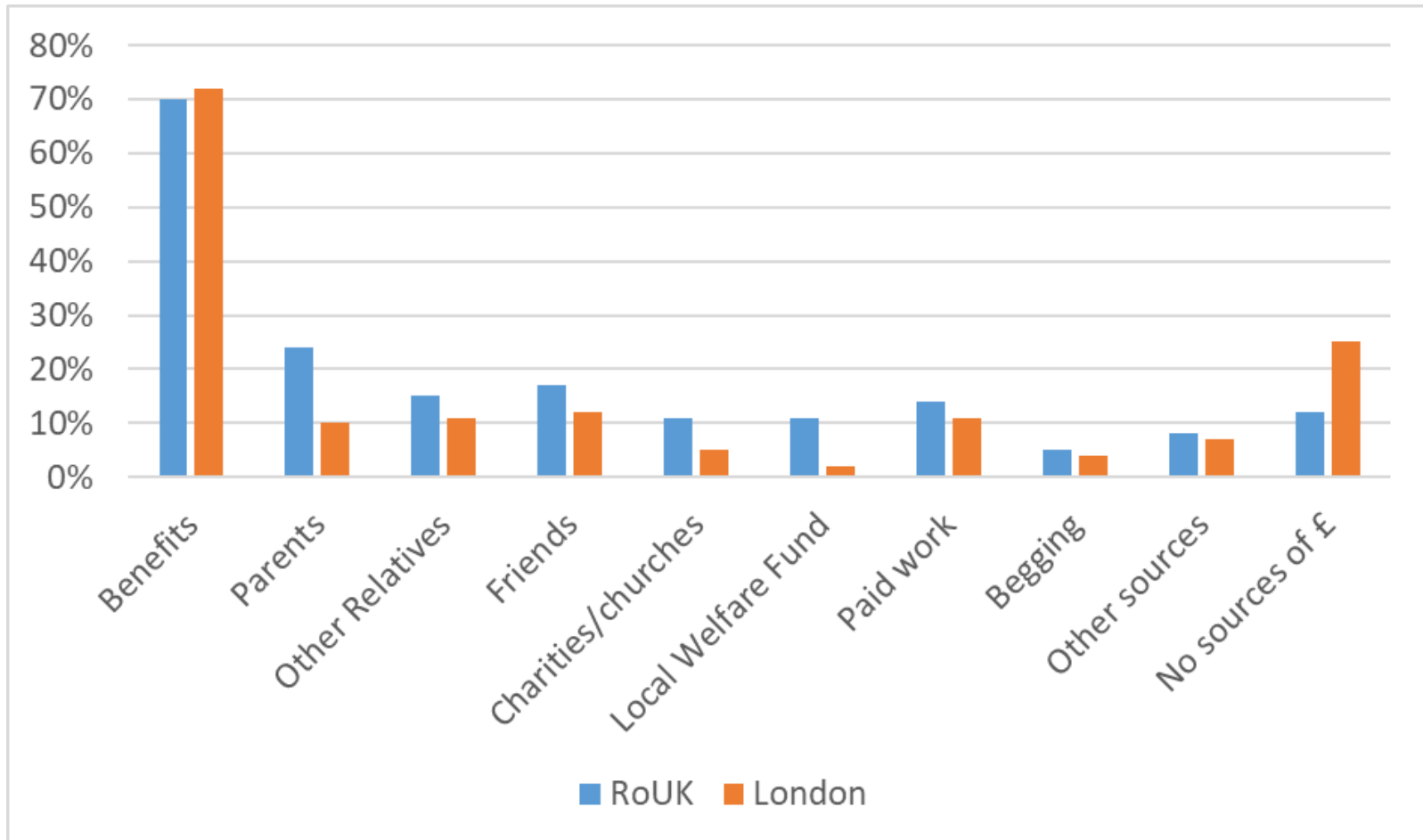
# Notes on experiences in last 12 months

- In general, people destitute in London report most of these (broadly defined) problems less frequently than destitute in rest of country
- Why? – partly a lot more migrants in London, and migrants report systematically less problems under most headings.
- Also, probably, sheer pressure of low/no income compounded by high housing costs is probably more general factor in London
- Exceptions – drug, alcohol or offending issues. Also physical health issues more reported in London, and also problems with right to remain in UK.
- Within financial problems, arrears mentioned less in London but serious debt mentioned more.
- Within work-related problems, loss of job mentioned more in London, but hours/pay cut less.

# COVID-19 impacts on destitution

- Quantitative indications of likely initial impacts of COVID-19 and economic lockdown on destitution based mainly on separate research for Trussell Trust
- Loss of jobs/hours/self-employment/incomes could lead to new groups becoming destitute on a similar scale to pre-existing levels
- Some existing destitute groups benefit somewhat from welfare measures like extra £20 on Universal Credit and evictions moratorium
- Most parts of London - except some outer suburbs - affected more than average
- Qualitative findings (to follow) show difficulties facing people with experience of destitution compounded by difficulties in accessing support during lockdown

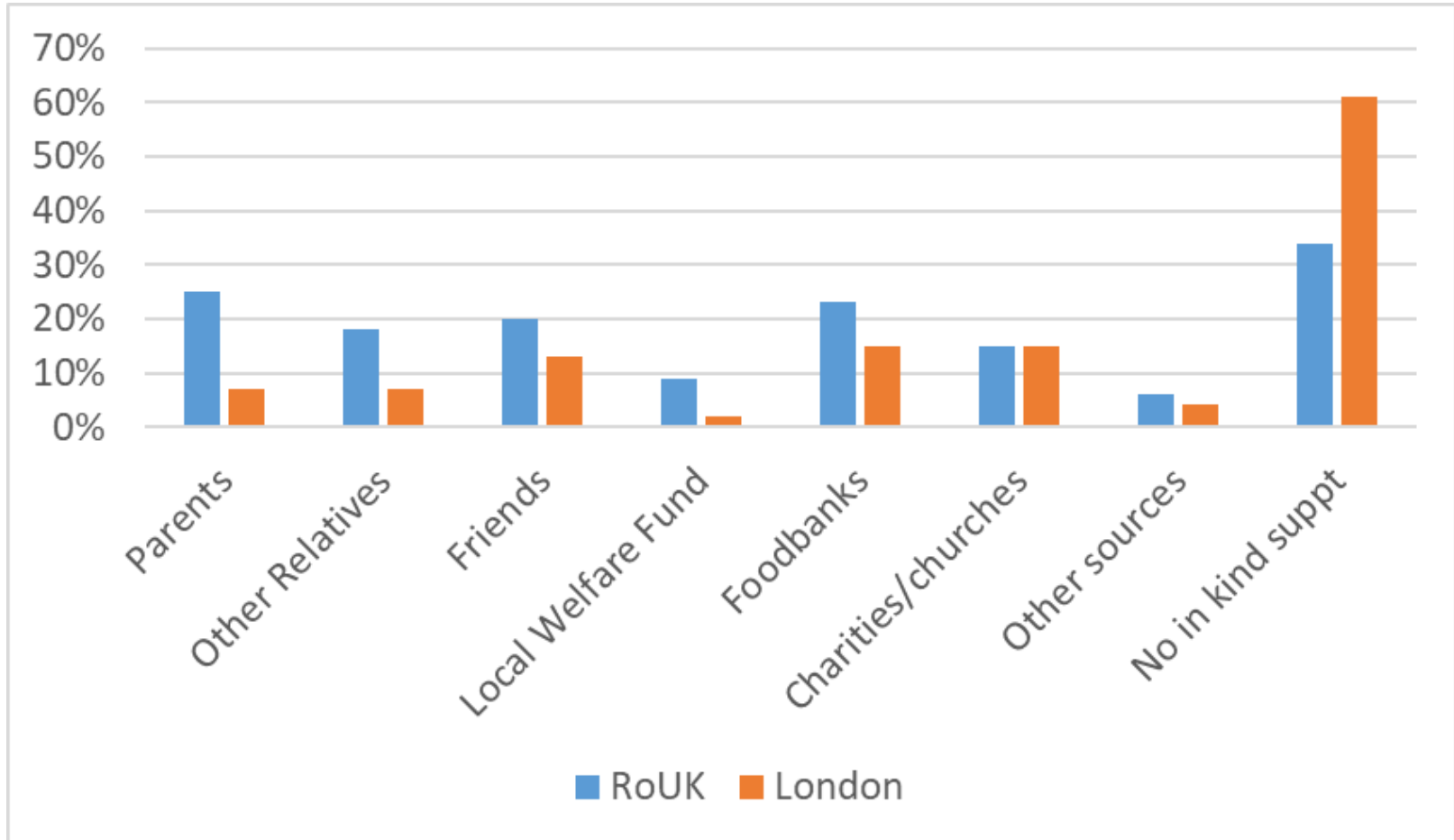
# Sources of financial support



# Sources of financial support

- Most destitute UK nationals receive benefit income (+70%), in London as elsewhere
- But receipt of benefits it is not enough to keep them out of destitution - because of erosion of payment rates after cash freeze + impact of debt deductions (especially Universal Credit advance) + shortfalls in Housing Benefit (Local Housing Allowance limits and Bedroom Tax)
- People destitute in London generally less likely to receive from all other sources apart from benefits.
- Share receiving money from paid work low, as in rest of country.
- Contribution of Local Welfare Funds in London derisory.

# Sources of in-kind support





# Notes on sources of in-kind support

- In-kind support for destitute is much more deficient in London
- This is partly associated with the high share of migrants experiencing destitution, many of whom receive no in kind help (84% of non-complex need migrant destitute in London receive no in-kind support from any of these sources)
- Role of food banks and Local Welfare Funds appears to be markedly lower in London (but this may be partially affected by composition of sample of agencies in London survey areas)
- Nationally, food banks and charities/churches now play very important role - food banks showed strongest growth since 2017
- Conversely, Local Welfare Fund contribution (cash or kind) very limited in England and apparently exceptionally low in London.

# Qualitative insights

- 70 people who were destitute in autumn 2019 were interviewed in spring 2020 (32 in London).
- Two-thirds were still destitute when interviewed, including in London.
- The main focus was people's experiences during lockdown
- Slides pull out a) issues particularly relevant to, or prevalent in, London b) areas that Greater London Authority/London Boroughs may be in a position to influence/mitigate

# Housing (un)affordability

- Housing affordability a major issue, even before COVID.
- Several interviewees had paid rent arrears with credit cards to avoid eviction, and others were expecting eviction once the protection offered by the COVID-19 moratorium had ended.
- Those in temporary or supported forms of accommodation faced especially high costs:

*“It's higher [rent], because it's classed as temporary accommodation... my rent here is £206.66 a week. If it was a full council or housing association property it would be about £115 a week.”* (Woman, 25-45, London)

# Poor housing conditions

- Ability to cope with the pandemic lockdown turned on the space that a household had at its disposal – often worst in London
- Families with children put under immense strain:

*“Every couple needs a bit of space, from each other. When you're in lockdown that's impossible for us. So, we were arguing a lot and things like that and, yes, it's not nice.”* (Man, 25-45, London)

- Those living in HMOs were generally very concerned about issues of hygiene and capacity to self isolate once the pandemic hit:

*“...it is hard sharing with other people sometimes...because they're young boys as well, they're not the cleanest of boys...I've had to move out and come to a friend's house because I can't risk using the kitchen with other people because of the coronavirus and my illness.”*  
(Woman, over 45, London)

# Pressures in hostels

- For those in hostels, similar hygiene concerns were coupled with extreme constraints on their personal space, compounded by having to cope with the increasing desperation of those around them:

*“I've got people contacting me asking me for advice. I'm curling up in a ball here... I almost feel bad to say the mental stress that puts me under. I haven't been trained to listen to somebody say that they're going to kill themselves.”* (Man, 25-45, London)

- Other interviewees were more comfortable in their shared environment during lockdown, but in the main this was in supported accommodation where staff had made great efforts to ensure the safety of those living and working there

# Difficulties accessing local authority services during lockdown

- Unlike the Department for Work and Pensions, whose COVID-related communications were often praised by interviewees, access to local authority services was often reported as difficult
- This wasn't London specific – was widespread across the country - but was a major issue that LBCs may have some ability to tackle call charges were a key issue:

*“They tell you not to walk into the [council offices] ... You ring the number up and talk to a machine to be put through ... They take more of the premium and the minutes seem to go down quicker ... Then I have to try and stretch the minutes out in case I have to ring my family or anything.”*  
(Man, 25–45, London)

# No Local Welfare Assistance Fund

- Consistent with the quantitative data, very few interviewees had been able to access Local Welfare Funds, especially in London:

*“...our borough doesn't [have a LWF anymore]. It stopped any readily available help three years ago... clothes and stuff like that; it's just straight, 'No.'”*  
(Woman, 25-45, London)

# A struggle to access foodbanks

- This means people facing destitution very heavily dependent on charities, and especially foodbanks, for emergency help
- But many interviewees struggled to access foodbanks during the first lockdown, sometimes because referral agencies were difficult to reach or had closed during the pandemic:

*“I've tried to ring the Citizens Advice but they're all on answering phones. I used to get the food bank vouchers from there, and I haven't, since the virus has gone on, I haven't had the food bank. (Man, 25-45, London)*

*“They [food bank] are closed. They were in a church that was quite local. They aren't running at the moment, but they did at the beginning of the lockdown have this thing where they deliver parcels, but ...they had to go to [prioritise the] elderly.” (Woman, 25-45, London)*



# Closure of local amenities

- The pandemic-induced closure of charity shops and libraries hit migrants and people who were homeless especially hard:

*'I used to always be in the library because [the] library's one of my favourite place. I'm always on the internet looking up positive things; things that are a good influence that I can learn from... it's like that's been taken away from me as well. It's really depressing.'* (Man, 25-45, London)

# Limited/no internet access

- The mental health impacts of COVID-19 were compounded for many interviewees by lack of internet access:

*“The Wi-Fi is down at the moment. So it's mental torture. It's tough. The going is tough. It's very difficult, very, very difficult.”* (Man, over 45, London)

# Loss of face-to-face support

- For those who were homeless and had complex support needs, and some migrants, the loss of face-to-face support could be especially difficult:

*“...before the lockdown I was going to the refuge office and that's where I was doing the counselling... then obviously the lockdown happened so we've been doing it over the phone now...”* (Woman, London, 25-44)

*“... they say, 'I'm going to ring you back, I'm going to ring you back...' but they are not ringing back, and even today, rang again, they ask me my phone number, my name, they tell me they're going to ring me today, but nobody rang me...”* (Man, 25-45, London)

# Conclusion

- London has 2<sup>nd</sup> highest destitution level (after North East)
- Increasing, intensifying destitution even before COVID-19 pandemic (albeit that London grew more slowly than elsewhere)
- London more migrants and complex needs among destitute; an extremely high share of Sub-Saharan Africans
- London destitute population younger, predominantly single & multi-adult families, and much more homelessness
- LBCs differentially affected by sub-groups, but poorest LBCs (mainly in East) tend to have most destitution
- People destitute in London have less access to other forms of financial or in-kind support, with Local Welfare derisory
- Experiences of the (initial) COVID-19 lockdown exacerbated by: poor housing conditions, digital exclusion, and difficulties accessing services/goods from local authorities, libraries and some charities

# Policy recommendations

- Invest in Local Welfare Assistance funds
- Ensure that local authority services are accessible to all – especially during lockdown periods - avoid use of unaffordable telephone call charges
- Facilitate foodbank referral routes during lockdowns
- Recognise the more youthful profile of destitution in London – young people at high risk of hunger and destitution but less likely than older people to use foodbanks. Need to offer support in more youth-friendly settings
- Facilitate access to charitable sources of cash and in-kind support for vulnerable migrant groups, recognizing the particularly high risk faced by the sub-Saharan African population
- Take action to counter digital exclusion – key dimension of population resilience
- Acknowledge the profound impact that library closures have on migrant groups and homeless people – consider whether it possible to remain open safely, or continue any aspects of service?
- Work with housing/homelessness providers to eliminate use of shared sleeping provision and minimise other shared facilities; mitigate particular pressures associated with shared living during lockdowns

# Destitution in the UK Reports

- <https://www.jrf.org.uk/report/destitution-uk-2020>
- <https://www.jrf.org.uk/report/destitution-uk-interim-report>
- <https://www.jrf.org.uk/report/destitution-uk-2018>
- <https://researchportal.hw.ac.uk/en/publications/destitution-in-the-uk-2020-technical-report>