

Falling short: The experiences of families below the minimum income standard ^[1]

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AVAILABILITY

Full report PDF and executive summary PDF available to download online ^[2]

Introduction

Over one in three UK families with children are now living below the Minimum Income Standard (MIS). That is, their incomes are insufficient to buy all the things that members of the public say are required for a minimum acceptable standard of living. This report is about the experiences of such families. It is about what life is like on an income which, while it may be sufficient to avoid severe deprivation, is below what is judged necessary for meeting the wider needs of families living in 21st century Britain.

The past eight years have been tough for many families on low incomes. Neither wages nor benefits have systematically kept pace with rising costs. While the number of families with work has been relatively resilient, even in the recession, there has been a growth in the number of precarious jobs, with irregular hours and low pay. The overall result of these trends is that the proportion of families whose income is too low to meet a minimum standard has risen by a third since 2008/09 (Padley and Hirsch, 2016).

This report is based on qualitative research in 2015, talking to 30 families whose disposable household income falls below MIS. The research builds on previous qualitative studies of child and family poverty, aiming to make an original contribution in two ways. The first is to provide an up-to-date picture, considering how families experience life on a low income in the contemporary context affected by recent developments such as: rapidly rising childcare costs; reductions to benefits and cuts to public service budgets; a shift of housing tenure towards the private rented sector; and the spread of precarious employment. Second, the study is not framed by the concept of 'poverty', but rather by asking what life is like if income (after housing and childcare costs) does not reach the MIS level; how do families make ends meet, and what does this mean for their opportunities, choices and participation in society? This perspective shifts the emphasis away from examples of extreme hardship, to consider the consequences for families with income falling short of the level required to meet a decent living standard as defined by MIS.

Region: Europe ^[3]

Tags: inequality ^[4]

low-income ^[5]

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