

The importance of social and financial safety nets for people in very deep poverty

People with stronger social networks are less likely to move into very deep poverty, and less likely to experience the deepest hardship if they do. This is, at least in part, explained by a general pattern that sees people on higher incomes reporting stronger social networks, as well as being more likely to save money, meaning that they generally have access to stronger social as well as financial safety nets.

However, amongst people who move into very deep poverty, those with stronger networks of family and friends in their local neighbourhoods are less likely to struggle to afford essential costs for themselves and their families. They are also less likely to experience isolation and poor mental health, both of which may increase the risk of, as well as be exacerbated by, moving into very deep poverty.

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Key findings:

- Financial and social safety nets help to protect people from the worst consequences of very deep poverty, but many people who move into very deep poverty have not been able to save money or contribute to a private pension, or to establish strong social networks of family, friends and neighbours.
- People who saved money before moving into very deep poverty, or living in short-term or persistent very deep poverty, are better able to cover essential costs, including household bills, council tax and housing costs, and to heat their homes.
- People who move into very deep poverty, as well as those in short-term and persistent very deep poverty, are more likely to have received financial help from their family, but this is not enough to help many of them cover essential costs.
- People in very deep poverty tend to have weaker social networks than the rest of the population. This is part of a wider trend; adults on low incomes are more likely than those on high incomes to say that they cannot rely on family or friends and to strongly disagree that they can get support or advice in their neighbourhoods.
- Stronger social networks offer some degree of protection against the impact of moving into very deep poverty. In particular, people who move into very deep poverty who cannot rely on family or friends are more likely to have been behind with household bills, council tax and housing costs. They are also more likely to have been unable to keep their home warm in winter. Being able to get advice in their local neighbourhood also offers some protection to people who move into very deep poverty.
- Stronger social networks also help to protect people in short-term very deep poverty to cover these essential costs, but evidence of a protective effect for people in persistent very deep poverty is more mixed. This may be because this support can help people to cope on very low incomes for a short period of time, but is not enough to overcome the challenges of deep and ongoing hardship.
- People who move into very deep poverty are also more likely to experience isolation, even before they move into very deep poverty. But after their incomes fall, they are even more likely to feel isolated often. People in short-term and persistent very deep poverty are also more likely to experience isolation, though stronger social networks help to reduce this risk.
- Poor mental health is also more common amongst people in very deep poverty, including those in persistent and short-term very deep poverty. People who subsequently move into very deep poverty also face a bigger risk of poor mental health, but this increases even further after they move. Therefore, very deep poverty appears to increase the risk of poor mental health but people who have moved into very deep poverty who experience poor mental health are more likely to have been behind with essential costs, struggled to heat their home or used a foodbank, causing a vicious cycle between poor mental health and financial hardship.

Key terms and measures:

Poverty – Living in a household with an equivalised income, measured after housing costs, that is less than 60% of the UK median.

Very deep poverty – Living in a household with an equivalised income, measured after housing costs, that is less than 40% of the UK median.

Less deep poverty – Living in a household with an equivalised income, measured after housing costs, that is between 40% and 60% of the UK median, so the household is in poverty, but not in very deep poverty.

Persistent very deep poverty – The experience of living in very deep poverty in at least three out of four survey waves, measured on a rolling basis. Respondents must have taken part in all four of the survey waves (and have no missing values) to be included in this measure.

Short-term very deep poverty – The experience of living in very deep poverty in either one or two out of four survey waves, measured on a rolling basis. Respondents must have taken part in all four of the survey waves (and have no missing values) to be included in this measure.

Entry rate into very deep poverty – The proportion of people not in very deep poverty who move into very deep poverty the following year. This entry rate is therefore based only on the subset of people who are not in very deep poverty each year, and not the whole population. To ensure only meaningful moves into very deep poverty are captured in this measure, only people who move into very deep poverty with a fall in their monthly equivalised household income of at least 20% and £10 are included.

Exit rate from very deep poverty – The proportion of people in very deep poverty who move out of very deep poverty the following year. This exit rate is therefore based only on the subset of people who are in very deep poverty each year, and not the whole population. To ensure only meaningful moves into very deep poverty are captured in this measure, only people who move into very deep poverty with a fall in their monthly equivalised household income of at least 20% and £10 are included.

Proportion of moves out of poverty completely – The percentage of people who move out of very deep poverty each year who move above the overall poverty line.

Proportion of moves out of poverty completely – The percentage of people who move out of very deep poverty each year who move above the overall poverty line.

Poor mental health – Respondents who score 4 or more out of 12 on the composite scale of responses to the General Health Questionnaire included in the survey are considered to be experiencing probable mental distress. This is the same survey measure used by NHS England.

As shown in the first paper in this series, around 2.5 million people in the UK move into very deep poverty each year with a similar number moving out annually. Nonetheless, 1.9 million people in the UK live in persistent deep poverty (with an income of less than 40% of the UK median for at least three years out of four) and both the shock of moving into very deep poverty and the ongoing effect of living in very deep poverty over a prolonged period of time likely affects people's financial and general wellbeing.

As the second paper in this series highlights, there are economic steps that people can take to help them move out of poverty. These include increasing the hours they work, getting a more secure job or reducing their housing costs. However, these options are not available to all families. In fact, many of the groups that face a particularly high risk of experiencing very deep poverty – such as lone parents and unpaid carers – face specific barriers to their ability to work, or to change their working patterns.

Therefore, many people in very deep poverty need to find other forms of support to help them cope when they move to very low incomes, or live on very low incomes for a prolonged period of time. While financial safety nets can help, at least in the short term, many people on very low incomes will struggle to afford these. But social support networks may also help people to navigate the state benefits system and support services, even if they cannot offer financial support directly. This paper therefore uses data collected in the main adult survey of Understanding Society to explore the relationship between financial safety nets, social support networks and experiences of very deep poverty.

People with savings are less likely to enter very deep poverty and less likely to experience its worst effects

People in very deep poverty are unlikely to have built up a financial safety net

Whether rainy day savings or saving for retirement, people with a financial cushion to fall back on are less likely to enter very deep poverty.

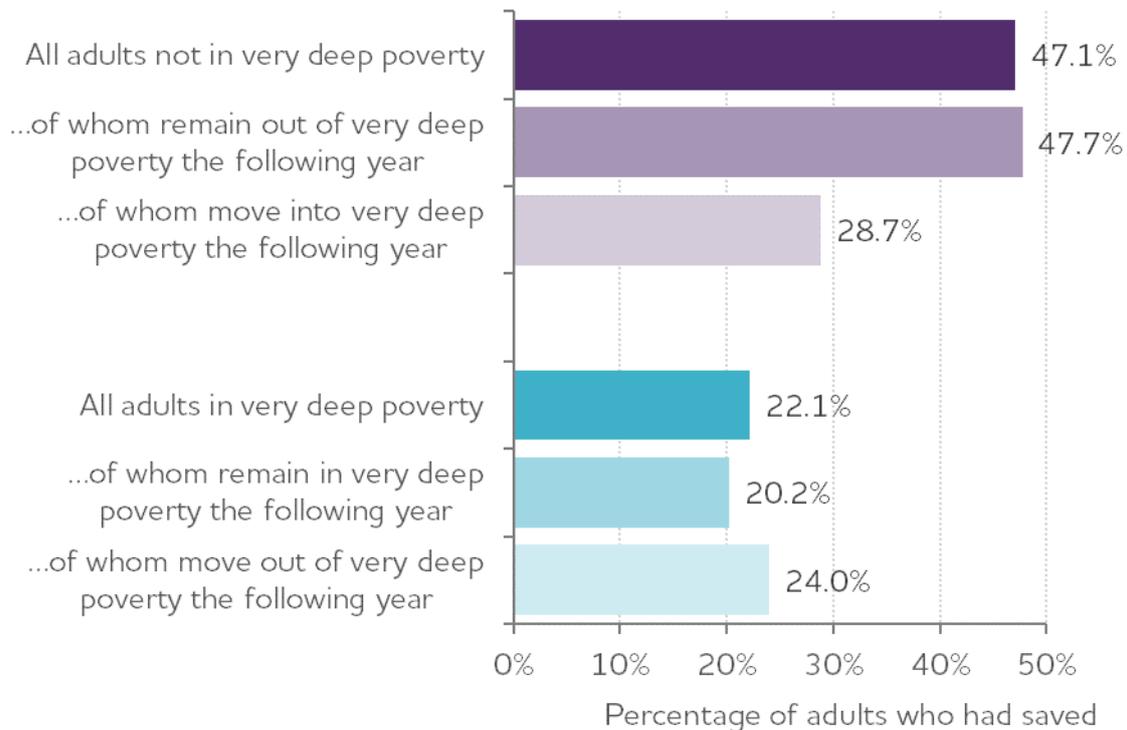
Savings

Families who have been able to build up savings can use this financial safety net to pay for day-to-day and lump-sum expenses that their income cannot cover. They can prove particularly helpful for people whose income falls, including those who move into very deep poverty. However, people whose original incomes are so low that they struggle to cover essential costs have few opportunities to save for the future. This means many of the people in the most perilous financial position have little to fall back on.

Given their very low incomes, it is unsurprising that a small minority (around one in five) people living in very deep poverty saves money (Figure 1). This is compared with around half of people not in very deep poverty. But saving rates are much lower for the sub-group of people not in very deep poverty who move into very deep poverty the following year; only three in ten of this group saves money (28.7%). This is lower still amongst people who move from less deep poverty into very deep poverty (17.1%). This suggests that many people who subsequently move into very deep poverty

already face a precarious financial position, even before this move, meaning that they will have struggled to build up their own financial safety net before their income falls. However, amongst the group of people in very deep poverty, saving rates are broadly similar for those who do and do not move out of very deep poverty the following year.

Figure 1: Percentage of adults who have saved money by very deep poverty status



Source: Understanding Society, 2010/11–2020/21

Saving rates are even lower amongst people in persistent very deep poverty. More than one in six (18.0%) people who live in very deep poverty for at least three years out of the next four saved money at the start of this period. This is compared with three in ten (28.8%) people who experience shorter-term very deep poverty and almost half (48.6%) of people who never experience very deep poverty during those four years.

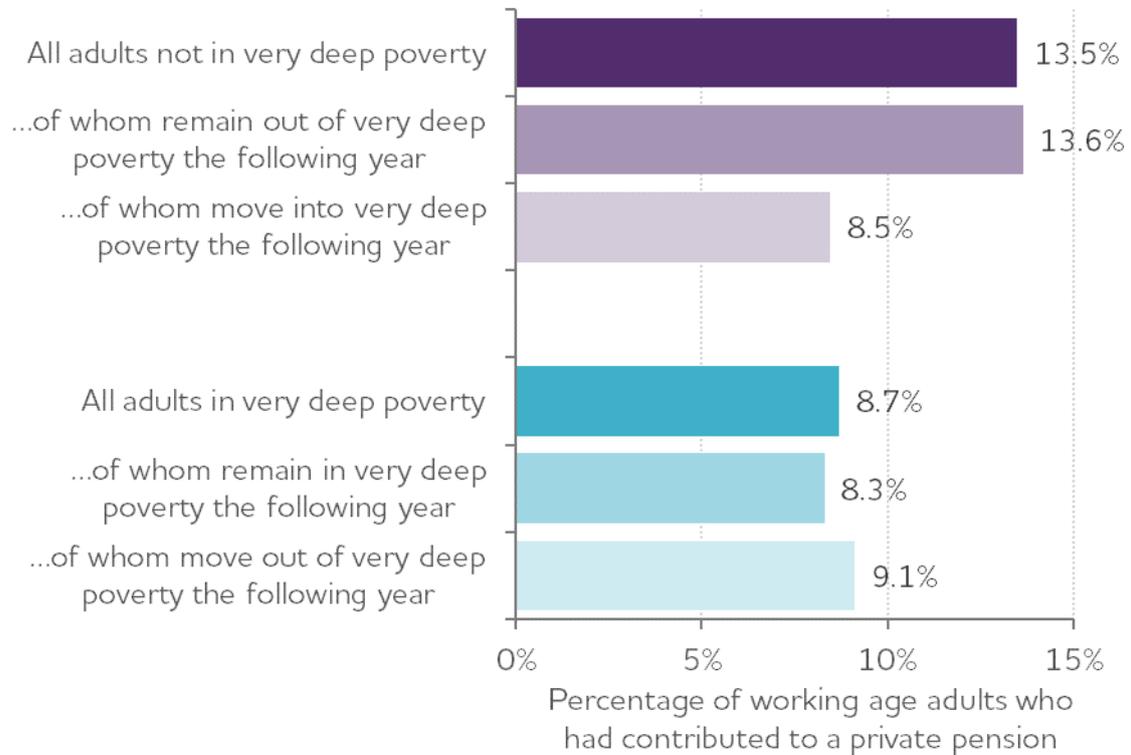
Private pensions

Working-age people in very deep poverty are also less likely to contribute to a private pension scheme to build for their retirement income; 8.7% of working-age people in very deep poverty contribute to a private pension, compared with 13.5% of those not in very deep poverty (Figure 2). Therefore, working-age adults in very deep poverty not only face very low incomes at this time but are also likely to have access to fewer financial resources later in life.

Once again, we see differences in private pension contributions even within the group of people not in very deep poverty. People who move into very deep poverty the following year are as likely to contribute to a private pension as people already living in very deep poverty. This is even lower for people who move into very deep poverty

from less deep poverty (3.8%) than for people who move from above the overall poverty line (11.0%).

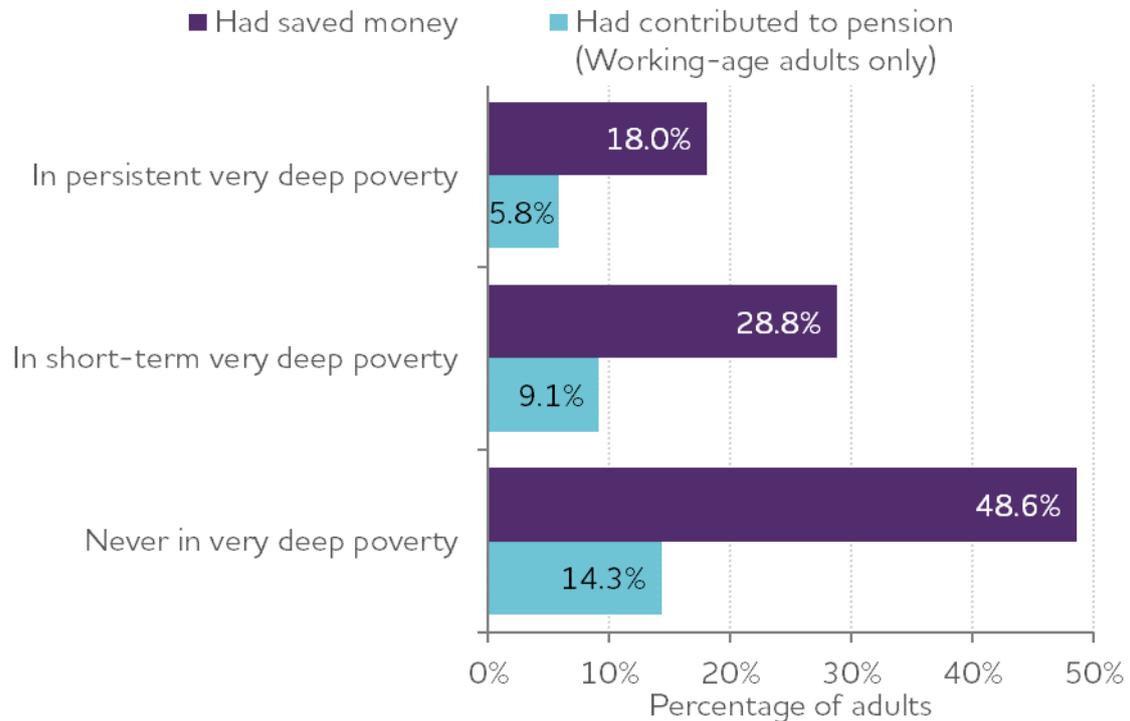
Figure 2: Percentage of adults who have contributed to a private pension scheme by their movements over two years



Source: Understanding Society, 2010/11–2020/21

Even bigger differences are seen when we compare working-age people who experience persistent or short-term very deep poverty to those who never experience very deep poverty. Amongst working-age adults in persistent very deep poverty, one in twenty (5.8%) had contributed to a private pension before this (Figure 3). The rate is 50% higher for people who experienced shorter periods of very deep poverty (9.1%) and more than twice as high for working-age adults who never experience very deep poverty in the four-year period (14.3%). Working-age people who currently experience long-term hardship are therefore much more likely to have lower incomes into retirement as well.

Figure 3: Percentage of adults who have saved money or contributed to a private pension before living in persistent or short-term very deep poverty



Source: Understanding Society, 2010/11–2020/21

Savings help people who move into very deep poverty to cover essential costs, but they may not last

Housing costs and bills

Amongst people who move into very deep poverty, those who were able to save money before this move were much less likely to struggle to afford essential costs. In fact, those who had not saved money were around twice as likely as those who had saved to have been behind with their household bills (18.2% compared with 7.9%) or council tax payments (18.3% compared with 9.5%) at any point in the previous 12 months. They were also more than one-and-a-half times more likely to be behind with housing costs (23.9% compared with 14.7%) after moving into very deep poverty. A safety net of savings therefore appears to protect people who move into very deep poverty from falling into arrears for these key household costs.

Even when we look at people who have experienced very deep poverty for a long period of time, having saved money does appear to reduce the risk of being behind with bills and housing costs. In particular, people who had not saved money before spending at least three of the next four years in very deep poverty were more than twice as likely to be behind with their household bills (21.7% compared with 8.6% if they had been able to save) and more than 50% more likely to be behind with housing costs (22.7% compared with 14.5%).

Heating and eating

People who had saved money before moving into very deep poverty are also more likely to be able to afford other essential costs. Although the sample size available for this analysis restricts what we can say about their use of foodbanks, there is more robust evidence about their ability to keep their home warm in winter; people who had not saved were almost 50% more likely to have struggled to heat their home (13.3% compared with 9.4% of people who did save money).

People in persistent very deep poverty and those who experience short-term very deep poverty are also almost twice as likely to say that they were unable to keep their home warm if they had not previously saved money (15.2% compared with 8.1% for people in persistent very deep poverty, and 11.6% compared with 5.8% for people in short-term very deep poverty).

Figure 4: Percentage of adults who moved into very deep poverty and lived in persistent or short-term very deep poverty who cannot afford essential costs, by previous saving behaviour

	Amongst people who...		
	Moved into very deep poverty	Live in persistent very deep poverty	Live in short-term very deep poverty
Percentage who had been behind with household bills in previous 12 months if they...			
Had saved	7.9%	8.6%	6.4%
Had not saved	18.2%	21.7%	14.9%
Percentage who had been behind with housing costs in previous 12 months if they...			
Had saved	14.7%	14.5%	10.8%
Had not saved	23.9%	22.7%	18.8%
Percentage who had been behind with council tax in previous 12 months if they...			
Had saved	9.5%	11.4%	7.8%
Had not saved	18.3%	17.9%	15.6%
Percentage who were able to keep home warm in winter if they...			
Had saved	9.4%	8.1%	5.8%
Had not saved	13.3%	15.2%	11.6%

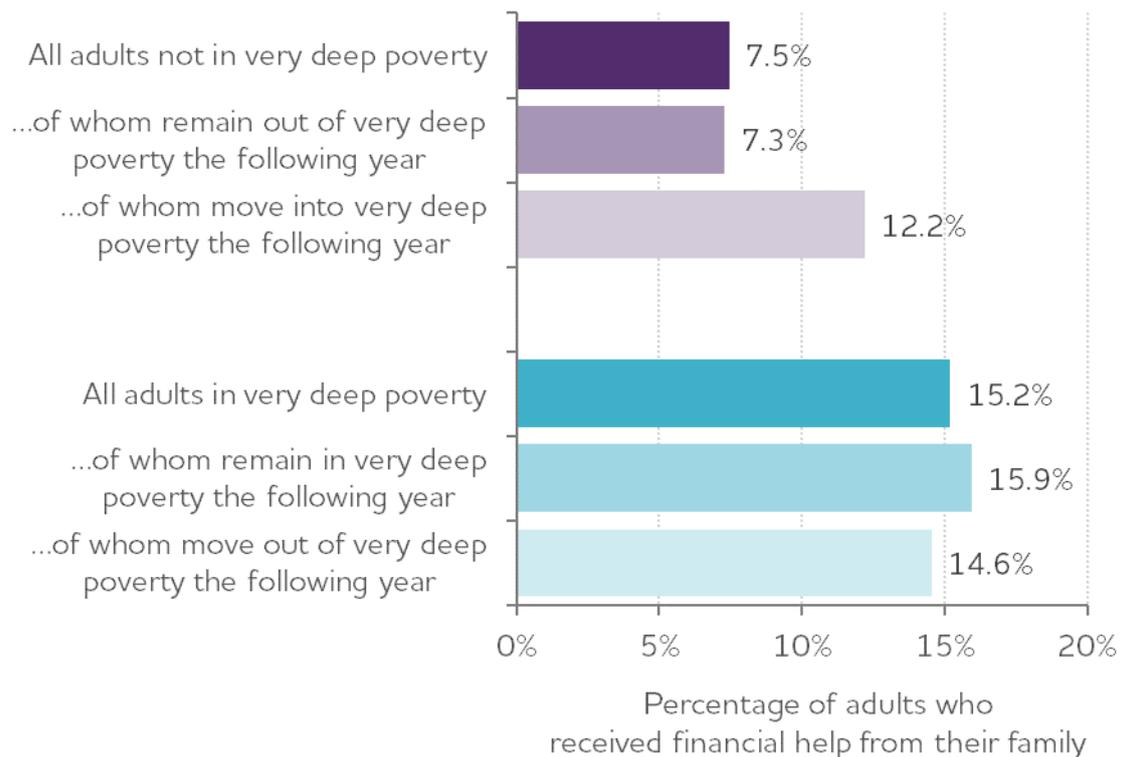
Source: Understanding Society, 2010/11–2020/21

People in very deep poverty are more likely to receive financial support from their family, but they still struggle to afford essential costs

Although they are less able to build up their own financial safety net, people in very deep poverty are almost twice as likely as those who are not to receive financial help from family members (either parents or children) outside their household. While just over one in thirteen people not in very deep poverty receives financial help from such family (7.5%), this is twice as high for people in very deep poverty (15.2%).

Once again, levels of financial support do vary amongst the large group of people not in very deep poverty. In particular, people who go on to move into very deep poverty the following year are more than 50% more likely to already be receiving financial help than those who remain out of very deep poverty. There is little change in the level of help offered after families moved into poverty the following year. This suggests that levels of financial help are relatively stable and that, even before a family's income drops, this informal support is already targeted at those most in need.

Figure 5: Percentage of adults who received money from family outside their household by moves into and out of very deep poverty



Source: Understanding Society, 2010/11–2020/21

People who live in persistent and short-term very deep poverty report similar levels of financial support from their families. More than one in eight people who experience persistent (13.2%) and short-term very deep poverty (13.1%) report having received financial help from their parents or children outside their household. This is substantially lower for people who never experience very deep poverty in a four-year period (6.9%).

Although people on very low incomes are more likely than those on higher incomes to receive financial help from their family, this does not appear to prevent them experiencing some of the worst consequences of this hardship. In fact, people who move into very deep poverty who receive this help are actually more likely to have been behind with their bills, council tax or housing costs and unable to heat their home. Similarly, people in persistent and very deep poverty are also more likely to have been behind with these essential costs. Therefore, while this may help to supplement very low incomes, it is often not enough to ensure that people in very deep poverty can afford essential costs.

Social networks can protect people from the worst effects of very deep poverty

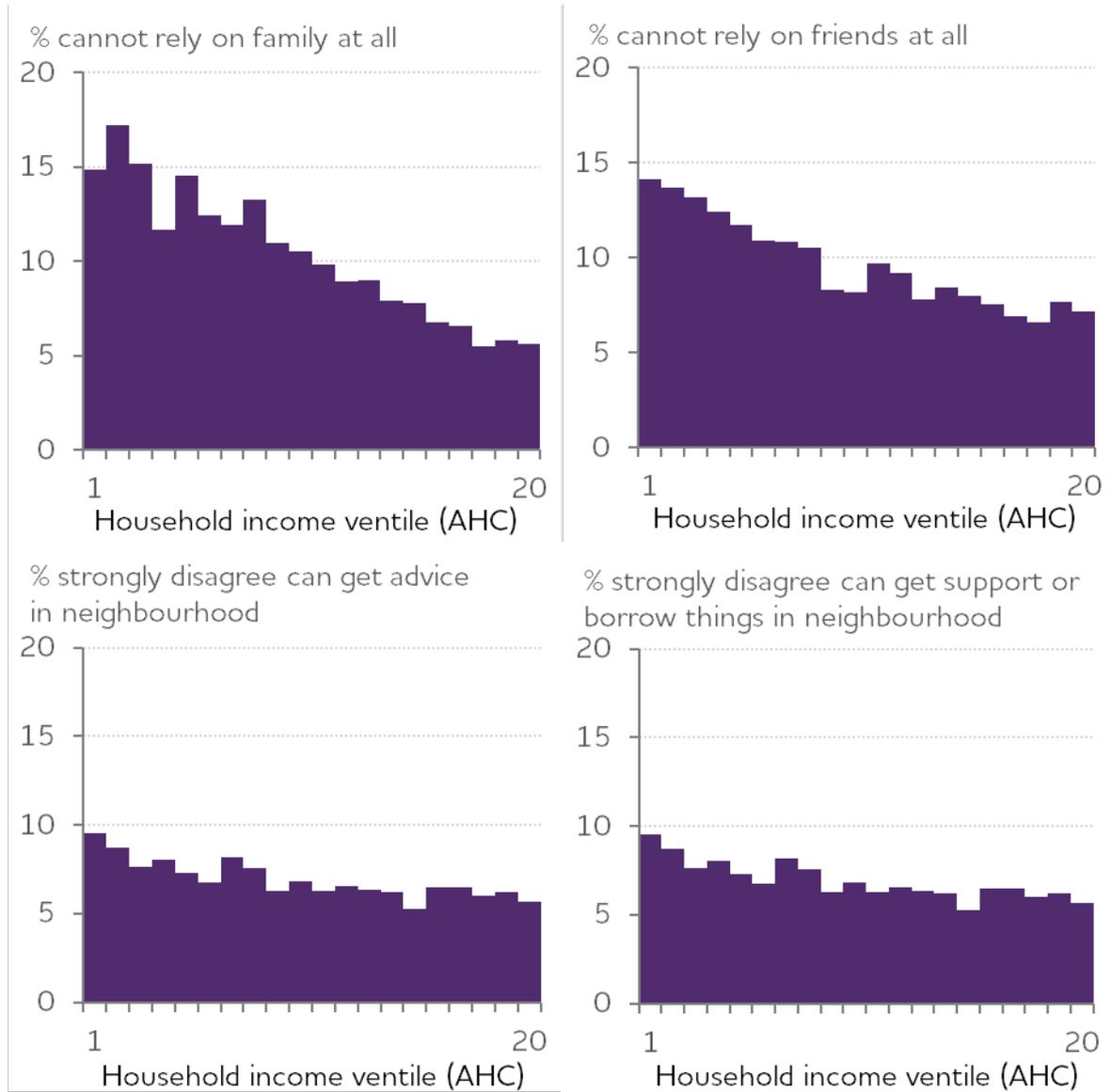
Networks of friends and family and the ability to seek help from neighbours can provide crucial support for people in very deep poverty. But these networks are weaker for people in very deep poverty.

People in low-income households have weaker social support networks

People in low-income families are less likely than those in higher-income families to have access to strong support networks. This is seen when we look at both close support networks (of family and friends) and wider support networks (in their local communities). Although only a minority of people at all levels of income report very weak social networks, Figure 6 shows that people on lower incomes, based on their equivalised household incomes after housing costs (AHC), are more likely to say that they:

- Cannot rely on family (because they either say that they have no close family or that they cannot rely on any family that they do have at all)
- Cannot rely on friends (because they either say that they have no friends or that they cannot rely on any friends that they do have at all)
- Cannot get advice in their neighbourhood (because they strongly disagree with the statement 'If I needed advice about something I could go to someone in my neighbourhood')
- Cannot get support from neighbours (because they strongly disagree with the statement 'I borrow things and exchange favours with my neighbours')

Figure 6: Percentage of adults with weak social networks by household income ventile



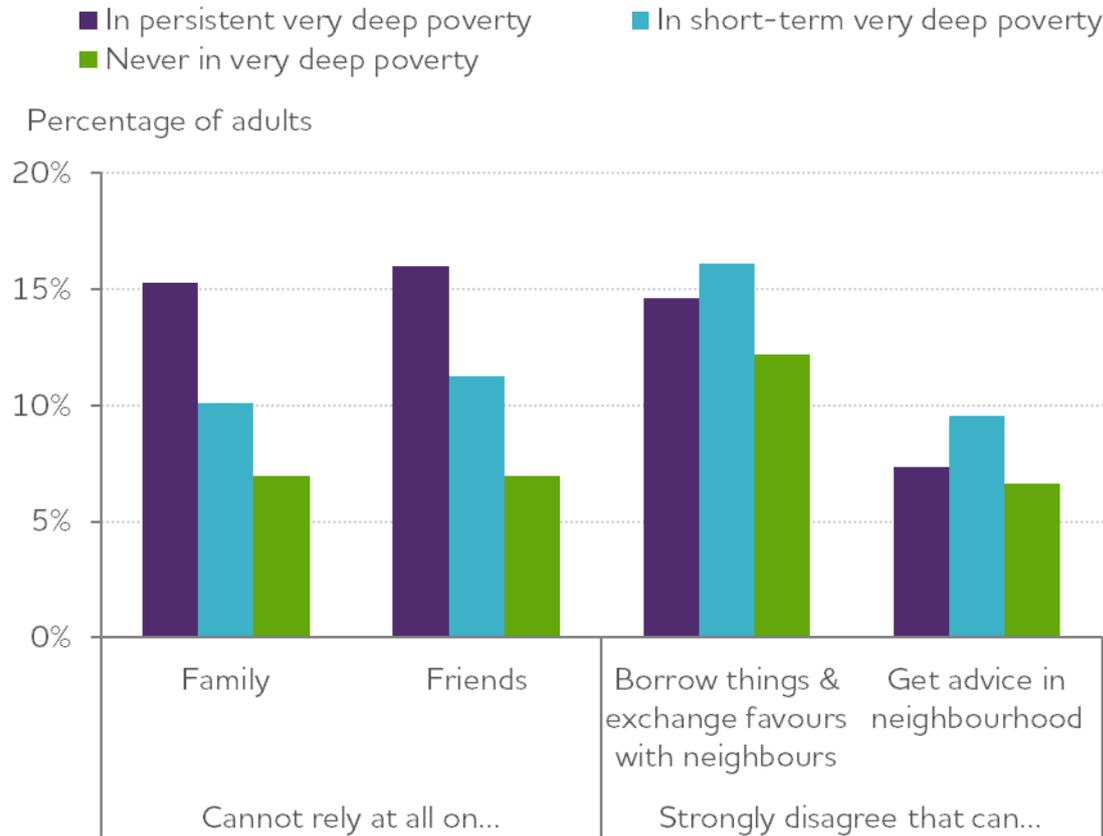
Source: Understanding Society, 2010/11–2020/21

Following this trend, people in very deep poverty – at the very bottom of the income distribution and to the far left on the graphs – are less likely to be able to call on support from families, friends and neighbours than the rest of the population. People who move into very deep poverty also report weaker networks before this move. They are one-and-a-half times more likely to have said that they cannot rely on friends (12.2% compared with 8.1% who remain out of very deep poverty) or get advice in their neighbourhood (10.1% compared with 6.7%) than people who continued to live not in very deep poverty. They are also more likely to say that they cannot rely on family members or get support from neighbours, though these differences are smaller.

People who live in persistent very deep poverty are even more likely to have reported very weak social support networks, particularly close social networks. They are more than twice as likely as people who never experience very deep poverty to have said that they cannot rely on family (15.3% compared with 6.9%) or friends (16.0%

compared with 6.9%). They are also more likely to say that they cannot get support or advice in their neighbourhoods than people who never experience very deep poverty. However, people in short-term very deep poverty are even more likely to report weak networks in their neighbourhood (Figure 7).

Figure 7: Percentage of adults with weak social networks by long-term experiences of very deep poverty



Source: Understanding Society, 2010/11–2020/21

While these social networks may not be able to offer direct financial support, they could help people in the deepest hardship to access and navigate formal systems of support. This could help them to survive on very low incomes. The next section of this paper therefore looks at the group of people who move into very deep poverty each year as well as people living in short-term very deep poverty to explore whether these social networks offer protection from the worst consequences of very deep poverty. It does not explore the protective effect of these social networks for people in persistent very deep poverty as the sample size available for this analysis is not large enough to ensure we get consistently robust results.

People in very deep poverty with weak social networks are more likely to struggle to afford essential costs

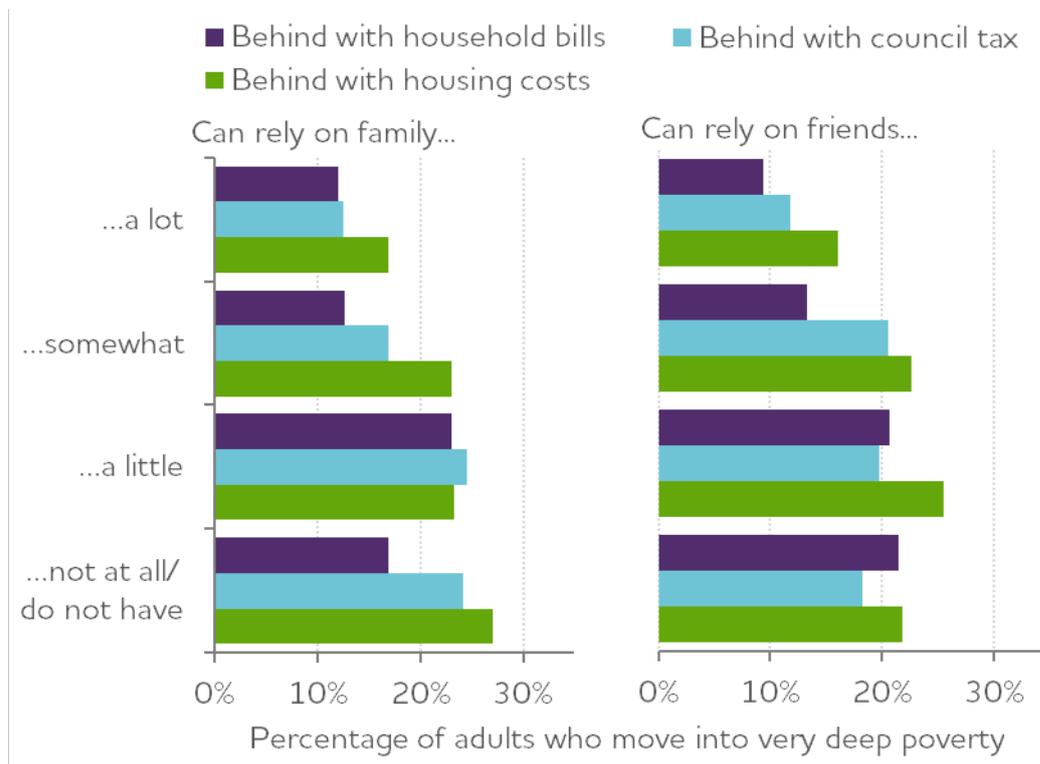
People who move into very deep poverty with weak social networks are more likely to be behind with bills and housing costs and less likely to be able to afford food, heating and socialising than those who have stronger networks. This is particularly the case for

close social networks (having family or friends to rely on), but wider social networks still offer some protection. Similar relationships are also seen when we look at people living in short-term very deep poverty.

Housing costs and bills

People who move into very deep poverty are much more likely to have been behind with their household bills and housing costs at some point during the previous 12 months if they cannot rely on friends or family, as shown in Figure 8. Around one in five people who cannot rely on friends had been behind with their household bills (21.5%, compared with 9.3% who can rely on them a lot), council tax (18.3% compared with 11.8%) or housing costs (21.8%, compared with 16.0%) in the previous 12 months. People who cannot rely on family are even more likely to have been behind with housing costs (27.0%, compared with 16.9% who said they can rely on them a lot) or council tax (24.1% compared with 12.6%), but not household bills (16.9% compared with 12.3%).

Figure 8: Percentage of adults who are behind with household bills, council tax or housing costs after moving into very deep poverty, by strength of close social networks

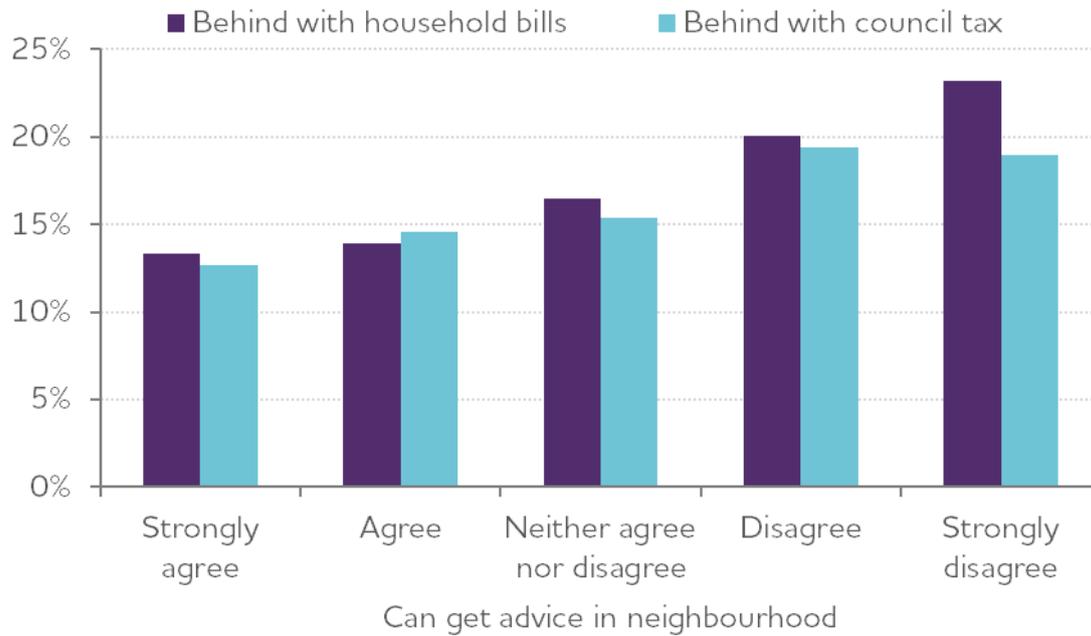


Source: Understanding Society, 2010/11–2020/21

People who move into very deep poverty and cannot get advice in their local neighbourhood are also more likely to have been behind with their household bills or council tax (but not housing costs). Around a fifth of people who strongly disagree that they can get advice in their neighbourhood have been behind with their household bills (23.2%) or their council tax (19.0%). They are therefore around 10 percentage points more likely to have been behind with these bills than people who moved into

very deep poverty who strongly agreed or agreed that they could get advice locally (Figure 9).

Figure 9: Percentage of adults who are behind with household bills or council tax after moving into very deep poverty, by access to advice in neighbourhood



Source: Understanding Society, 2010/11–2020/21

Weak social networks are also associated with worse outcomes for people living in short-term very deep poverty. For example, this group is much more likely to have been behind with household bills if they cannot rely on friends (19.5% compared with 8.4% who can rely on them a lot), or family (16.9% compared with 9.7%) and if they strongly disagree that they can get advice (18.9% compared with 10.9%) or support (18.1% compared with 12.1%) in their neighbourhood. Therefore, these social support networks may help people in short-term very deep poverty to weather the storm of shorter periods of time in very deep poverty.

Heating and eating

Understanding Society only asked people if they had used a foodbank in the two most recent waves of the study, of which only one (wave 12) included questions about how much they could rely on family or friends. This means we do not have a big enough sample size to investigate whether strong social networks reduce the risk of people who move into very deep poverty needing to use a foodbank. However, we have more information people’s ability to heat their home. People who move into very deep poverty are more likely to say that they cannot keep their home warm in winter if they strongly disagree that they can get advice in their neighbourhood (23.7% compared with 14.6% who strongly agree that they can).

We can, however, say more about the larger group of people in short-term very deep poverty. People who experience short-term very deep poverty who cannot rely on family are more than eight times more likely to have used a foodbank than those who

can rely on them a lot (14.6% compared with 1.8%). They are also more likely to have struggled to heat their home if they cannot rely on family (13.2% compared with 7.4% of people who can rely on family a lot) or friends (12.8% compared with 7.1%), or if they strongly disagreed that they could get advice in their neighbourhood (17.1% compared with 10.7% if they strongly agree).

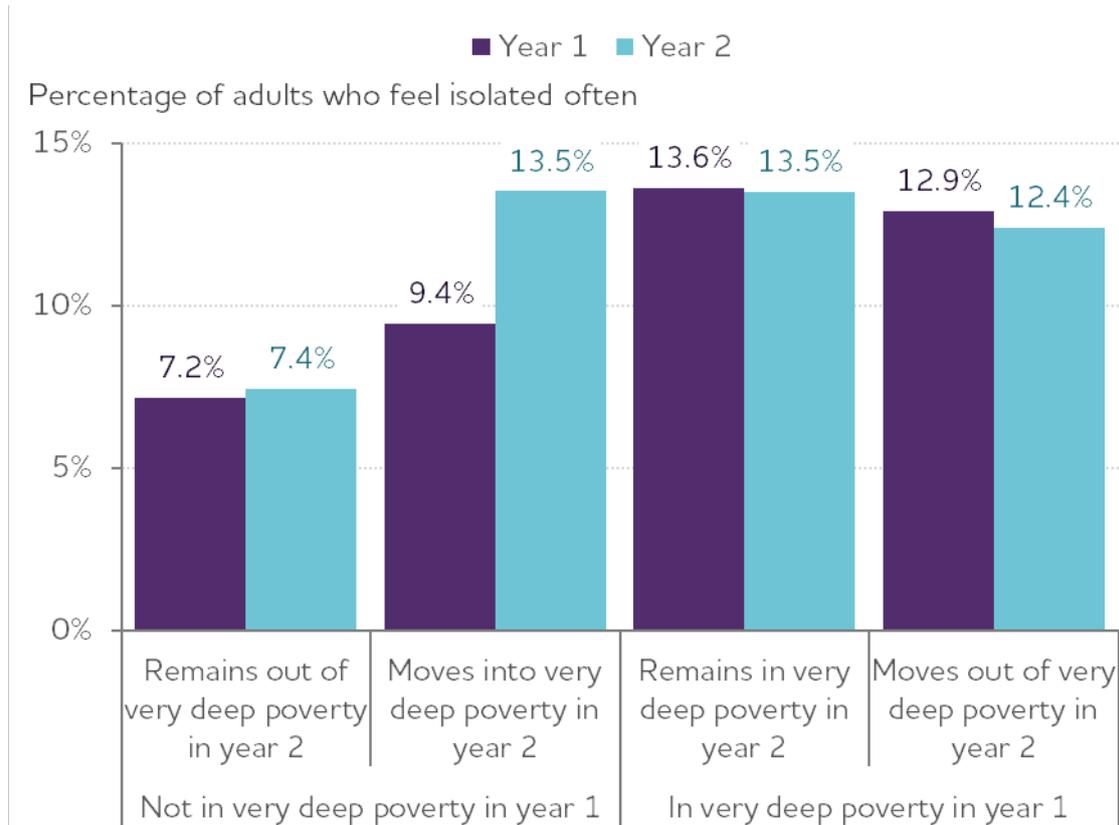
But people in short-term very deep poverty who report stronger networks in their local communities are actually more, rather than less, likely to report using a foodbank. Within this group, around one in seven who say they can get support from neighbours (14.2%, compared with 5.4% of all people in short-term very deep poverty) and one in nine who say they can get advice in their neighbourhood (11.5%, compared with 8.8%) report having used a foodbank in the previous 12 months. This suggests that wider social networks may help people on very low incomes to access this support, even if they cannot reduce need.

Living in very deep poverty increases the risk of isolation

As well as the direct financial impact of living in very deep poverty, living on very low incomes – particularly for a prolonged period of time – is likely to have knock-on effects for people’s wellbeing. In fact, people in very deep poverty are almost twice as likely as those who are not to say that they feel isolated often (13.4% compared with 7.2%). But, as Figure 10 shows, people who go on to move into very deep poverty are already more likely to report feeling isolated often than people who remained out of very deep poverty, even before this move (9.5% compared with 7.2%), and their level of isolation increase even further after this move. People already living in less deep poverty were even more likely to have said that they felt isolated often (11.6%) before moving into very deep poverty.

This suggests that many people in the most precarious financial positions are also more vulnerable to isolation. But moving into very deep poverty also increases the risk of isolation; within the group of people who moved into very deep poverty, levels of isolation were around 40% higher after people had moved into very deep poverty than they had been before (13.5% compared with 9.4%). However, moving out of very deep poverty does not reduce rates of isolation to the same extent. Therefore, the impact of moving into very deep poverty is not quickly reversed if or when people move out.

Figure 10: Percentage of adults who felt isolated often before and after moves into and out of very deep poverty



Source: Understanding Society, 2010/11–2020/21

Levels of isolation are also much higher amongst people who go on to experience persistent (11.2%) or short-term (11.5%) very deep poverty than those who do not experience very deep poverty at all (6.4%) over the next four years. Similar differences, though slightly higher levels of isolation are also seen at the end of these four years for people who experience persistent (13.1%), short-term (13.1%) or no very deep poverty (7.0%).

Stronger social networks reduce the risk of isolation for people in very deep poverty

Although the risk of isolation increases when people move into very deep poverty, strong social networks appear to help to mitigate this. Around a quarter of people who move into very deep poverty after having said that they cannot rely on family at all say that they feel isolated often (25.2%). This is more than three times the rate amongst people who can rely on them a lot (7.3%). The proportion of people who feel isolated often is even greater amongst people who said that they cannot rely on friends at all (34.6% compared with 9.8%). However, there does not appear to be such a clear relationship between wider social networks and levels of isolation amongst people who move into very deep poverty.

Wider social networks also appear to play an important role for people who experience short-term very deep poverty. They are more than twice as likely to say

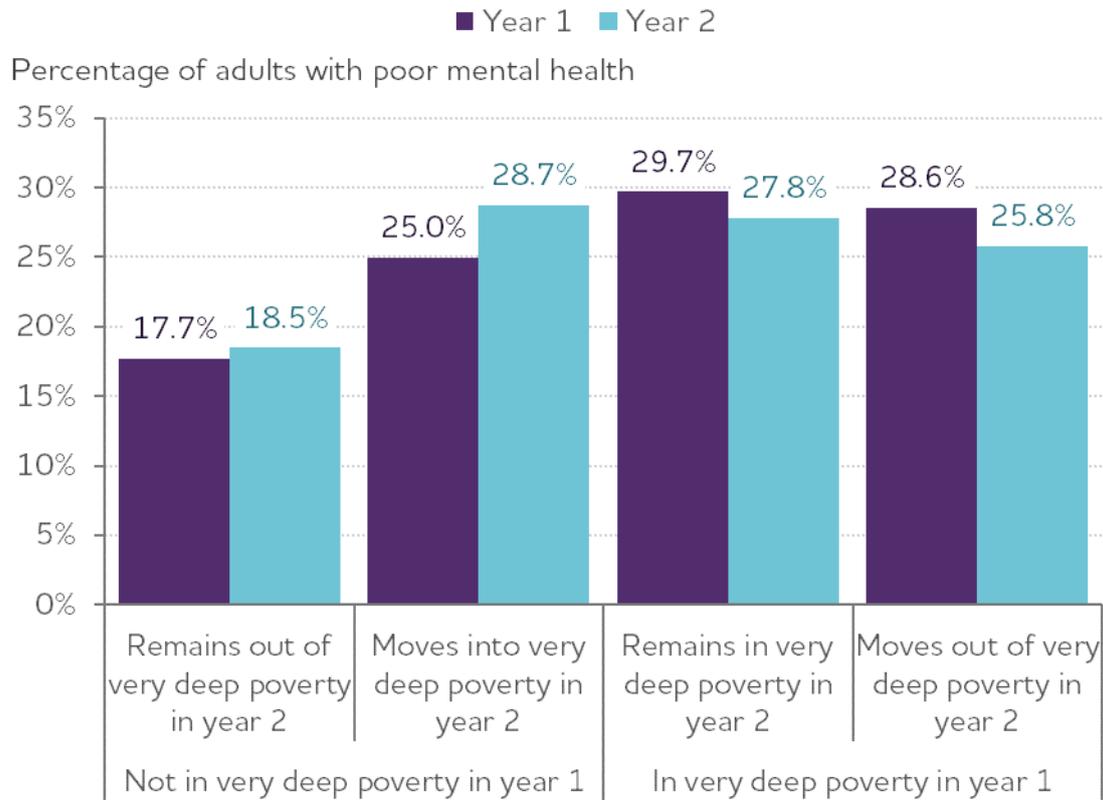
that they feel isolated often (26.6% compared with 12.0%) if they strongly disagreed that they could get advice in their neighbourhood.

Poor mental health may contribute to, and be exacerbated by, some of the worst consequences of very deep poverty

Both the strain of surviving on very low incomes and social isolation can affect people's mental health. However, as people with poor mental health are more likely to struggle to manage their money or access support services, this is likely part of a vicious circle; financial problems impact people's mental health which, in turn, can make it harder to earn and manage money (Mind, 2021). This is why an increase in poor mental health amongst people who move into very deep poverty is particularly worrying.

Nearly three in ten people in very deep poverty (29.1%) experience poor mental health, compared with fewer than two in ten who live above the very deep poverty line (17.9%). But within the group not in very deep poverty, people who move into very deep poverty are much more likely to experience poor mental health (28.7%) than those who continue to live out of very deep poverty (18.5%). This is compounded by the fact that people who move into very deep poverty are also twice as likely to see their mental health worsen; nearly one in ten five adults who moves into very deep poverty start to experience poor mental if they did not already (19.1%), compared with around one in nine (11.7%) who remained out of very deep poverty. Therefore, once people move into very deep poverty they experience similar levels of poor mental health as people who had already been living in very deep poverty over consecutive years (Figure 11).

Figure 11: Percentage of adults with poor mental health before and after moving into very deep poverty



Source: Understanding Society, 2010/11–2020/21

Amongst people who do move into very deep poverty, those who have poor mental health are considerably more likely to be behind with their household bills (23.1% compared with 12.4%), housing costs (25.9% compared with 16.9%) and council tax (21.4% compared with 12.9%). They are also at least twice as likely to have been unable to keep their home warm in winter (20.4% compared with 9.7%) and to have used a foodbank (12.0% compared with 4.7%). Therefore, people in very deep poverty who have poor mental health are much more likely to experience some of the harshest impacts of living on very low incomes.

People with stronger social networks are less likely to move into very deep poverty, and less likely to experience the worst forms of hardship if they do

Overall, therefore, people with stronger social networks are less likely to move into very deep poverty or to spend prolonged periods of time in very deep poverty. However, this is likely reflecting a larger pattern that sees people on higher incomes having stronger networks, as well as higher savings that can provide a financial safety net if required. Nonetheless, when we focus on the group of people who move into very deep poverty each year only, people who have stronger social networks – as well as those who have previously been able to save money – are more likely to avoid the worse consequences of this move. The same is also true for people living in short-term very deep poverty, though the protective benefit may not be as strong for people in

persistent very deep poverty. Therefore, even if these networks do protect people from the worst consequences of very deep poverty, they may not be sufficient to protect people facing deep and ongoing hardship.

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About the Joseph Rowntree Foundation

The Joseph Rowntree Foundation (JRF) is an independent social change organisation working to solve UK poverty. Through research, policy, collaboration and practical solutions, we aim to inspire action and change that will create a prosperous UK without poverty.

We are working with private, public and voluntary sectors, and people with lived experience of poverty, to loosen poverty's grip on people who are struggling to get by.

All research published by JRF is available to download from www.jrf.org.uk

To meet one of our experts to discuss the points raised please contact:

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