



# **The mental health impact on people suffering in-poverty work**

**Research Summary**

**MENTAL  
HEALTH  
AT WORK**

# Introduction

Work is traditionally seen as a way out of poverty but over the last 20 years, despite nominal wage growth being at a historically high level and low unemployment, the number of people in work yet living in poverty has been going up.

With the ongoing cost of living crisis and inflation higher than earning growth, the risk of in-work poverty has increased further.

There are multiple reasons for this, including housing costs and low pay. Working and yet experiencing poverty can be very stressful and have a negative impact on people's mental health. Tackling it can have positive implications for employees and their families, as well as employers and society as a whole.

This report summarises the most recent research on poverty for people who are working. It looks at the reasons behind it, the groups most affected by it, the impact on their mental health and how employers can support them.

Most reports on poverty tend to focus on people who are out of work. Further research focused exclusively on working people living in poverty would help us to develop a more in-depth understanding of this group.

**With the ongoing cost of living crisis and inflation higher than earning growth, the risk of in-work poverty has increased further.**

# Executive summary

According to the [UK Poverty 2023 report](#) by the Joseph Rowntree Foundation (JRF) published in January 2023, over 1 in 10 of all workers (11%) reported living in a household in poverty in 2020/21. Almost two thirds (61%) of working-age adults in poverty lived in a household where at least one adult was working. This percentage was 50% in 1996/97, showing a marked increase.

There are numerous reasons for in-work poverty such as: low pay, insufficient hours, casualisation of work, housing costs, cost-of-living crises, caring responsibilities and lack of formal education.

There are variations in poverty rates between those who are working full- or part-time and those who are employees or self-employed, different groups (women, racialised communities) as well as differences between sectors and regions.

Working poverty has an impact on children: according to the [Household below average income: for financial years ending 1995 to 2022](#) by gov.uk (March 2023), 71% of children growing up in poverty live in a household where at least one person is in work.



# Definitions

## In-work poverty

There's no single, universally accepted definition of in-work poverty. Poverty status is based on all sources of income in a household and not just earnings from work.

The [No longer 'managing' report](#) by the Institute for Public Policy Research (IPPR) in May 2021 identifies working poverty as “poverty experienced in households where one or more people are in work”.

The [Chartered Institute of Personnel and Development \(CIPD\)](#) provides the following definition:

“In-work poverty occurs when a working person's income, after housing costs, is less than 60% of the national average, and they don't earn enough to meet the cost of living (calculated using data from the ONS households below average income statistics).”

### **The National Living Wage vs. real Living Wage**

The National Living Wage was set up by the Government and is compulsory. For people over 23, it was previously £9.50 (April 2022–March 2023) and has been £10.42 since April 2023.

The real Living Wage is calculated independently and is voluntary. It was £9.90 (£11.05 with London weighing) up until March 2023 and £10.90 and £11.95 respectively since April 2023.



In-work poverty occurs when a working person's income, after housing costs, is less than 60% of the national average, and they don't earn enough to meet the cost of living (calculated using data from the ONS households below average income statistics).

– CIPD



# Causes of in-work poverty

## Low pay and insufficient number of hours

Some of the main causes of in-work poverty are low pay and insufficient number of working hours.

The [Employee jobs paid below the living wage: 2022 report](#) by the Living Wage Foundation (November 2022, the 11th annual update which uses figures from the Office of National Statistics (ONS) Annual Survey for Hours and Earning to reveal the number of jobs paid below the real Living Wage) shows that 12.2% of employee jobs in the UK (3.5 million jobs) in April 2022 were paid below the Living Wage. This compares favourably with 17.1% (4.8 million jobs) in April 2021 but, with wages falling behind inflation and the cost-of-living crisis continuing, the Living Wage Foundation forecasts that this will increase to 18.5% (5.1 million jobs) in 2023.

**Almost 2 in 5**

of all jobs paid below the Living Wage were part-time jobs done by women.

The poverty rate is also determined by the number of working hours. The same report found that part-time jobs were much more likely to be paid below the Living Wage (26.3%) than full-time jobs (7%). Almost three-quarters (72.4%) of all part-time jobs are held by women. The number of part-time jobs paid below the Living Wage held by women (1.4 million) is more than two times higher than the number of part-time jobs held by men (648,000). Overall, almost 2 in 5 (39.6%) of all jobs paid below the Living Wage were part-time jobs done by women.

The [UK Poverty 2023 report](#) by the Joseph Rowntree Foundation shows that poverty rates were twice as high for part-time workers as for full-time workers (18% and 9% respectively). The poverty rate for self-employed workers is double that of those who are employees (21% and 10% respectively).

The number of working hours also impacts child poverty rates. According to the report [Households below average income: for financial years ending 1995 to 2022](#) by gov.uk (March 2023), more than two thirds of children (71%) growing up in poverty live in a household where at least one person is in work.

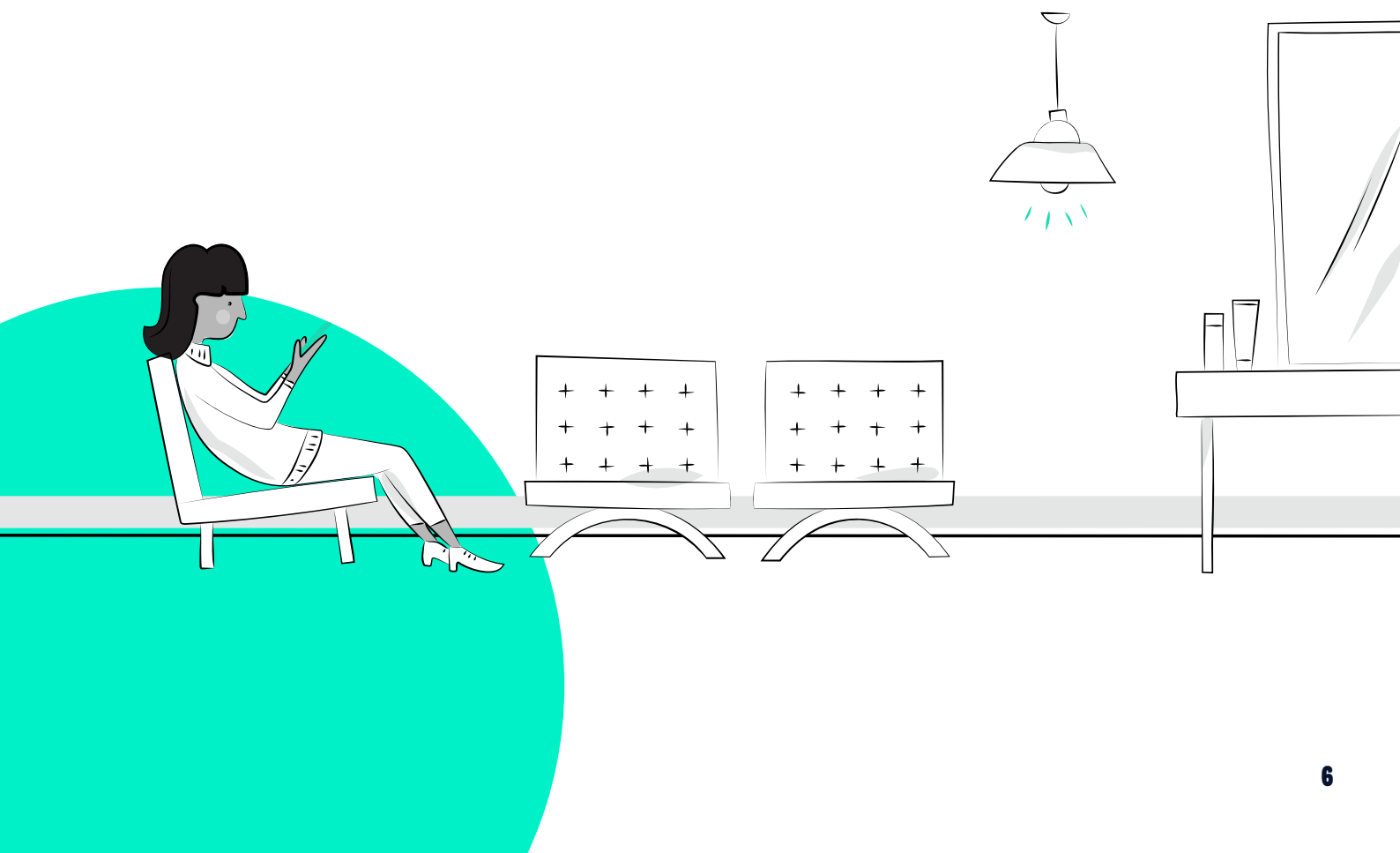
# Issues with employers

Despite the existing laws, some businesses do not fully comply with minimum wage or pensions auto-enrolment legislation and the situation seems to be getting worse. The Low Pay Commission's [report on national minimum wage](#) found that 507,000 workers were paid below the minimum wage in 2022. This represents a rise of 79,000 from the 2019 levels. The situation is similar to pension auto-enrolment where the Pensions Regulator issued 17,962 unpaid contribution notices in the six months to December 2022 which is an increase of 4,358 cases on the preceding six months.

Some businesses use Statutory Sick Pay to pay employees who are off sick which satisfies their legal obligations but leads many workers to poverty. About one in three (33%) employees receive only Statutory Sick Pay while they are unable to work due to ill health. This means that they are paid at an equivalent hourly rate of £1.10 per hour leaving more than a half (52%) in poverty.

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of employees receive only Statutory Sick Pay while they are unable to work due to ill health.



# Insecure work

Zero hours contracts, seasonal work, agency work, casual or temporary work, 'fire-and-rehire' approaches in low-paid jobs and low paid self-employment all have high levels of insecurity which drive in-work poverty rates up. People in this position have few entitlements and protections to support them in case of an emergency, leaving them open to income fluctuation.

According to the [Precarious pay and uncertain hours report](#) by the Living Wage Foundation (August 2023), insecure work is a key feature of the UK economy. Their research found there are 6.1 million workers in insecure work, of whom 3.4 million are low paid. This represents 19% and 11% respectively. The most common forms of insecure work are people whose pay and hours are volatile and unpredictable (2.9 million workers) and low-paid self-employment (2 million). While most types of insecure work have declined in the past 6 years, zero-hours contracts have increased by almost 90,000 workers since 2016 to total 1 million workers, representing 3% of the working population.

Low paid workers are five times more likely to be in insecure work than those earning above the Living Wage.

There are variations across sectors with agriculture, forestry and fishing having the highest rate of insecure work (53%), followed by accommodation and food services (41%) and arts, entertainment and recreation (37%). The regions with the highest proportion of insecure work are the North East (24%), South West (21%) and Wales (21%).

With some exceptions, most racialised communities have lower than average pay and higher incidences of insecure work with Pakistani and Bangladeshi workers having the highest levels of low paid, insecure work (15.5%).

**Low paid workers are five times more likely to be in insecure work.**

The [Gig Rights and Gig Wrongs](#) by University of Bristol (May 2023) research found that for more than a half (52%) of 510 gig workers surveyed undertaking a variety of jobs ranging from data entry to food delivery, earnings were below the national living wage – £8.97 as opposed to £9.50 (currently £10.42). This work involves spending significant amount of unpaid time on platforms, looking for work. 40% of respondents felt that they might become unemployed in the next 12 months. The majority felt anxious about their pay, unexpected changes to hours and getting negative feedback from clients which would impact their future work.

While some defend zero-hours contracts because they offer flexibility to certain groups such as students, in reality, very few students are on these contracts. Instead, these contracts are more likely to be offered to groups that are already disadvantaged in the labour market such as women, people with disabilities, people from racialised communities and people from lower socio-economic backgrounds.

## Housing costs

Soaring rents, coupled with the cost-of-living crisis, have pushed more people renting their homes into in-work poverty. The [Housing affordability since 1979: Determinants and solutions report](#) by the Joseph Rowntree Foundation (January 2023) calculates how the housing subsidies have impacted the falling housing affordability for renters over the last 40 years. It shows that, as a share of people's income, rents in both the private and social rented sectors are almost at their highest in decades. Despite soaring rents, Local Housing Allowance, which determines how much help people get from their local authority when renting from a private landlord, has been frozen since April 2020.

## The cost-of-living crisis

In 2022 inflation reached its highest level in 41 years. Despite the cost-of-living support provided by the Government and employers raising nominal pay at the fastest rate since 1991, real pay shrank. Coupled with the high cost of essentials, such as food and energy, this has had a disastrous impact on the standards of living in the UK.

Even though inflation is expected to fall in the 2023–24 financial year, the [Living Standards Outlook 2023](#) by the Resolution Foundation (a survey of 10,470 adults on how they are coping with the cost-of-living crisis) estimates that the typical income of working-age families will continue to fall. This is due to continued high energy bills, rising personal taxes and rising mortgage costs.

**In 2022 inflation reached its highest level in 41 years.**

## Caring responsibilities

Rates of in-work poverty for families with children are greater than for those without children and for lone parents and families with three or more children, the rate is even higher. There can also be barriers to accessing work because of the cost and availability of childcare, and the need to provide care for any disabled adults or children. Working patterns are particularly important to disabled people and carers who may need flexible or part-time work.

The [22nd annual Childcare Survey](#) by Coram Family and Childcare (March 2023) reports that availability of childcare across England has fallen, with only half of local authorities having enough spaces for children under two. On the other hand, the cost of childcare in the UK has continued to rise during the cost-of-living crisis.



Availability and cost range widely across the country. While in outer London only 28% of local authorities have enough childcare for children under two, in the North East the availability is 100%. The weekly cost of a part-time place for a child under two is more than twice as much in inner London than in Yorkshire and Humberside (£199.01 and £129.32 respectively).

With such high costs, it is hard for low-paid workers to be able to afford childcare. The fact that their working hours often fall outside standard childcare hours as a result of weekend and night work, makes it even more difficult.

## One in three with a working single parent lives in poverty.

Parents of children born after 6 April 2017 cannot receive any extra support through universal credit or child tax credit for a third or any subsequent child. According to the [Impact of five years of the two-child limit policy](#) by the Child Poverty Action Group (CPAG) in April 2022, 56% of parents affected by this policy were in low-paid work in 2021. Even with additional working hours, they cannot plug this gap in their budget, partly due to the cost of childcare. [Single Parents in 2023](#) by Gingerbread (March 2023) estimates that one in three children with a working single parent lives in poverty.

[Carers UK](#) estimates that five million people in the UK who are in work also have caring responsibilities. This represents 1 in 7 of the workforce. Someone caring for over 20 hours a week is at a much higher risk of poverty because this reduces their ability to do paid work. Unfortunately, only those providing care for more than 35 hours a week are entitled to the carer's allowance, leaving those who care for 34 hours or less a week with no entitlement. This impacts women disproportionately as they tend to be main caregivers – almost 3 in 5 (58%) of all carers (6.5 million) are women.

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## Lack of formal education and progression

People with low levels of formal education and in low-paid jobs rarely progress into better-paid jobs and tend to stay trapped in poverty. The Joseph Rowntree Foundation's submission to the All Party Parliamentary Group's [In-work poverty consultation](#) (July 2022) cited that, over a period of 20 years, only 1 in 6 workers managed to free themselves from low pay. The barriers to progression range from no routes of progression in a workplace, high training costs and lack of affordable childcare through to poor public transport. Furthermore, adult education take-up has decreased by 50% since 2004 due to changes in funding.

**The welfare system is flawed as even those meeting work requirements and topped up by benefits can still face poverty.**

## Lack of social security support

Many working families on low income are entitled to social security and other types of support but do not claim them because they assume that only people out of work are eligible. The [Missing out: £19 billion of support goes unclaimed each year](#) analysis by Policy in Practice found out that people simply do not know that they can claim support, that claiming is complex and stressful further impacting on people's mental health, different local authorities offer different discretionary support and there is stigma attached to claiming benefits. Many working people on low income do not claim Universal Credit and, in turn, cannot apply for other benefits such as Housing Benefit, Council Tax Benefit, energy support and social tariffs (e.g. water, broadband).

[The Poverty Strategy Commission's interim report](#) (September 2023) shows that the welfare system is flawed as even those meeting work requirements and topped up by benefits can still face poverty due to various reasons such as caring responsibilities, costs of housing and childcare, extra costs of disability, etc. Over 1 in 5 people (23%) live in families that meet or exceed the expectations of work that are set out in current conditionality requirements.

# Impact of in-work poverty

While progress has been made in terms of increasing minimum wage, the [Low Pay Britain 2023 report](#) by the Resolution Foundation found that low paid work is often not 'good' work as it does not offer autonomy, security or opportunities for progression – nor does it give a voice to workers. Consequently, the job satisfaction of low earners has fallen even as their wages have gone up.

There are many other practical things which are harder for those on low pay. The report found that there is less flexibility to take time off to deal with a family emergency; in a survey of 2,000 private-sector employees more than a half (56%) of those earning under £20,000pa said that they would not be paid if they missed a day of work. People on low-pay would get only statutory sick pay (SSP) or nothing at all in case of sickness (higher earners usually get paid well above the statutory minimum); those earning less than £123 a week (1.6 million workers) are not eligible for SSP at all. Two-thirds (65%) of surveyed women only expect to receive statutory maternity pay or nothing at all.

**Low paid work is often not 'good' work as it does not offer autonomy, security or opportunities for progression.**

The [Hunger in the UK report](#) (June 2023) by the Trussell Trust estimates that 15% of people in working households experienced food insecurity in 2022. One in five people (20%) referred to Trussell Trust foodbanks were from working households. Two thirds (62%) of those were on income that was so low they qualified for Universal Credit. The report identifies part-time work, a reduction in working hours, pay cuts, having to take unpaid sick leave and insecure work as key factors. Just under a third (30%) of referred people who were in work were in insecure work such as zero hours or seasonal work.

In addition to having to resort to food parcels, people in work in poverty are more likely to be in debt: out of almost 190,000 clients advised by [StepChange Debt Charity](#), more than a half (56%) were in some form of employment.

**15% of people in working households experienced food insecurity in 2022.**

# Disproportionate impact of in-work poverty

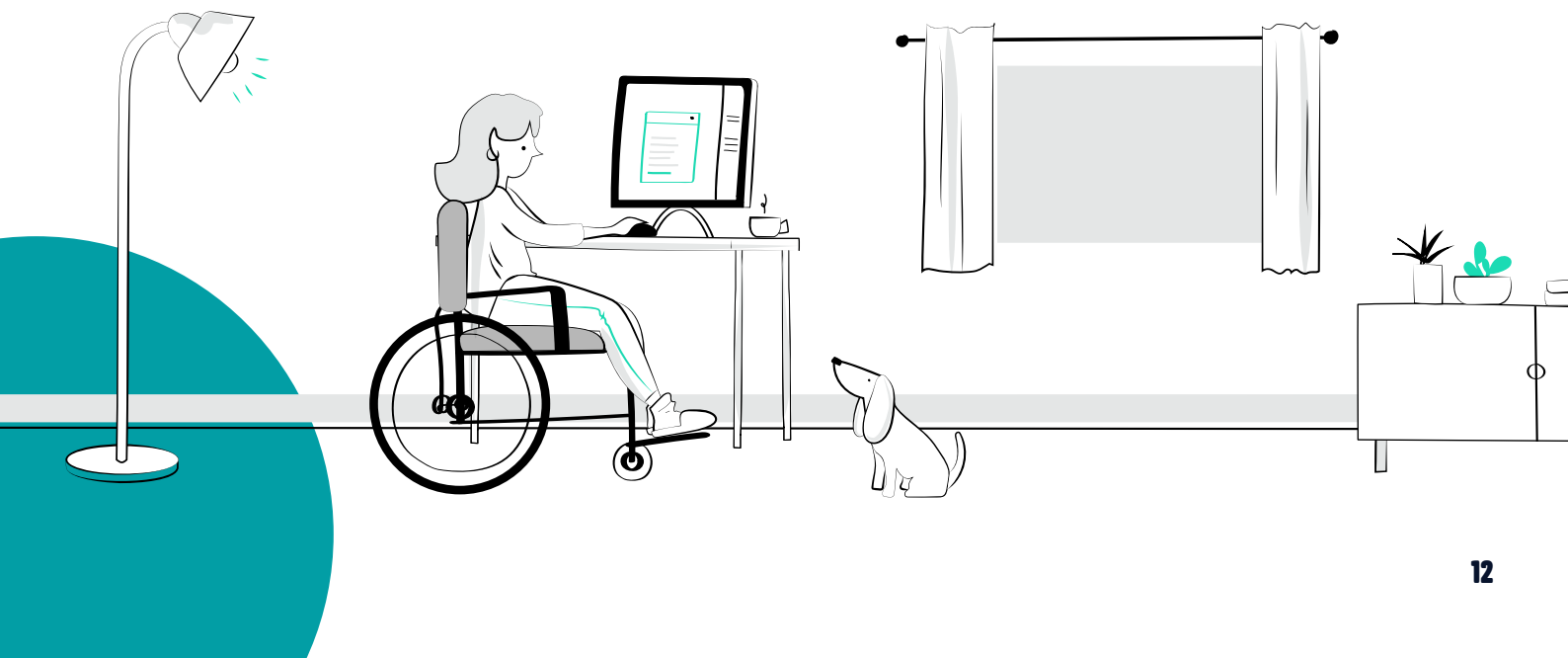
Research shows that some groups are impacted by in-work poverty more than others. There are also variations among sectors and regions.

## People with mental health problems

People with mental health problems are more likely to live in in-work poverty than those without. The Living Wage Foundation found that almost a half (46%) of full-time employees paid below the Real Living Wage said their low pay increased their levels of anxiety. The link between poor mental health and poverty is well established. Temporary and zero-hours contracts, workplace discrimination and insufficient statutory sick pay all have a negative impact. It is a vicious circle: while part-time work may be more appropriate to allow people to better manage their mental health, these jobs do not bring enough income which in turn impacts mental health negatively.

## Disabled people

Disabled people face many barriers to entering, staying in and progressing in work. According to [Scope](#), almost a quarter (23%) of working age adults are disabled. The employment rate of disabled people is 53%; this compares to 82% for non-disabled people. [The Disability Gap](#) research by the Work Foundation (June 2023) estimates that 27% of disabled workers (1.3 million) are in severely insecure work (where a worker experiences involuntary part-time and involuntary temporary forms of work, or a combination of two or more heavily weighted forms of insecurity), compared to 19% of non-disabled workers. There are variations for different groups within this figure: disabled women are 2.2 times more likely to be in insecure work than disabled men, and disabled workers from racialised communities are more likely to be in insecure work than white disabled workers (29% and 26% respectively).



## Gender

Almost a quarter of women are paid below the real Living Wage compared to 17% of men. Women tend to work in sectors with high rates of in-work poverty such as accommodation, catering, retail and residential care. They often have to work part-time because of caring responsibilities.

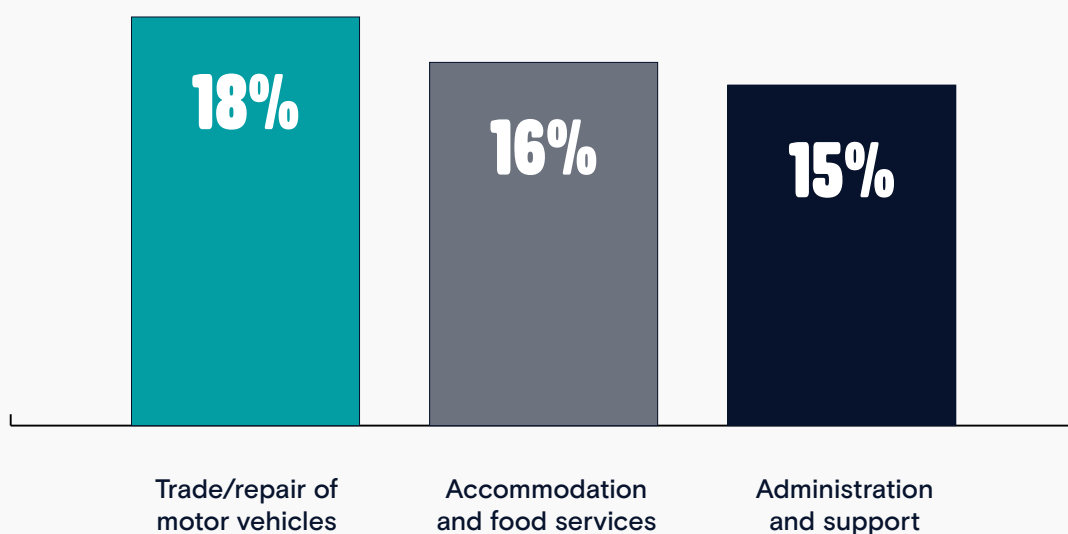
## Racialised communities

Low pay and insecure work are linked and those from minority ethnic communities are more impacted than other communities. Black workers are 50% more likely to be paid below the real Living Wage than white workers. The Joseph Rowntree Foundation report shows that the in-work poverty rate for Pakistani and Bangladeshi workers is the highest among all ethnic groups at 34% (compared to 13% for the general population). Some government policies, such as two-child limit on support, impact certain communities disproportionately and add to their hardship and poverty levels.

## Sectors and regions

The [UK Poverty 2023 report](#) by the Joseph Rowntree Foundation identifies differences by sector with wholesale and retail trade/repair of motor vehicles having the highest poverty rate (18%), followed by accommodation and food services (16%) and administration and support activities (15%). The medial pay in these three sectors is lower than across other sectors. There are also regional differences: in 2020/21 Northern Ireland had the lowest poverty rate at 1 in 9 amongst working-age adults living in a working household. In Yorkshire and the Humber, the West Midlands, London and Wales, it was 1 in 6, while in the North-East it was 1 in 5.

### The highest poverty rate levels by sector



# Impact on mental health

Work is where many of us spend significant amounts of our time. It is, therefore, crucial that conditions in our workplaces support our mental health. Employment is generally good for mental health but low pay, poor quality work and all the issues associated with it can have a serious impact on workers' mental and physical health.

There is a clear two-way link between poverty and mental health: people who live in poverty are more likely to have mental health problems, while people with a mental health problem are more likely to be living in poverty. People with mental health problems are more likely to be in low-paid work than those without mental health problems. These money worries, in turn, can make their mental health worse. It is now well-known that poorly-paid and insecure work is linked to poor mental health.

The [Limiting Choices survey](#) (2023) by the Work Foundation found that income has an impact on mental wellbeing for both those in secure and insecure work. However, people in insecure work are more likely to report poor mental health than those in secure work. Even when secure workers are on low wages, the security and predictability of wages can mitigate against poor mental health.

One in three workers in insecure work who were surveyed did not know how much they would earn in the next three months and this impacted their mental health: people are 3.7 times more likely to experience poor mental health when they do not know if they will be able to afford unexpected expenses.

**People who live in poverty are more likely to have mental health problems.**

The survey also shows that insecure workers are two times (26%) more likely than those in secure employment (13%) to experience work-related stress 4–6 days a week.

According to the [Health Foundation report](#), people with mental health problems are over-represented in high turnover, low-paid, insecure work and temporary or part-time work.

The [Gig Rights and Gig Wrongs](#) by University of Bristol (May 2023) research found that a quarter of respondents (26%) experienced pain as a result of their work, more than a quarter (28%) felt they were risking their safety and health while more than three-quarters (76%) experienced work related insecurity and anxiety.

The [Zero-hours contracts and mental health](#) research by Mental Health Foundation Scotland (June 2022) provides a summary of the current evidence of the impact of zero-hours contracts on mental health which shows that there is a significant link between these types of contracts and poor mental health and low wellbeing. Key contributors to this are feelings of powerlessness and uncertainty, precarious working hours and last-minute changes to shifts, and unstable and low income.

The [Living Wage Foundation report \(2002\)](#) shows that more than two fifths (43%) of workers earning below the real Living Wage said their pay had a negative impact on their anxiety levels while almost two thirds (63%) said that receiving the real Living Wage would improve their mental health.

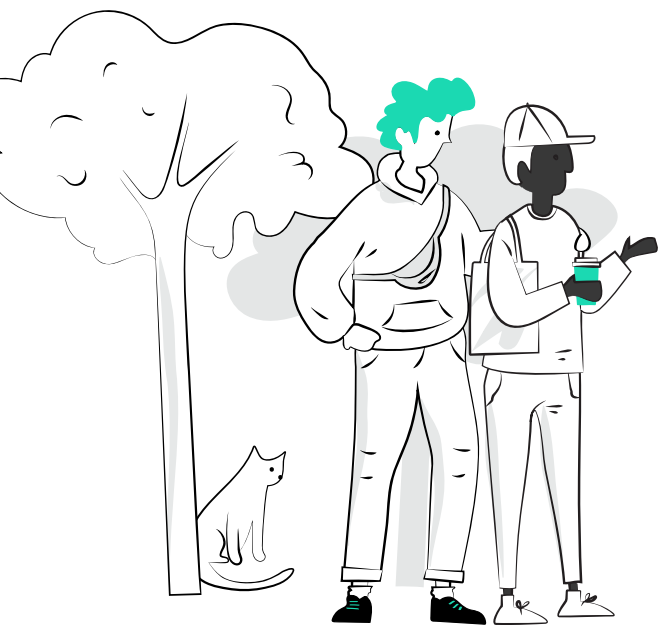
According to the [Life on low pay 2022 report](#) by the Real Living Wage, low pay has a significant impact on health and happiness:

**42% of respondents said their pay had a negative impact on their overall quality of life.**

Of that;

- 48% were women
- 55% worked in hospitality
- and 30% of those were aged 45–64





**43% of respondents said their pay had a negative impact on level of anxiety**

**Of that, 45% were those aged 25–34**

The [Limiting choices report](#) by the Work Foundation found that people in insecure work were twice as likely as people in secure work to experience job related stress 4–6 days a week (26% as opposed to 13%).

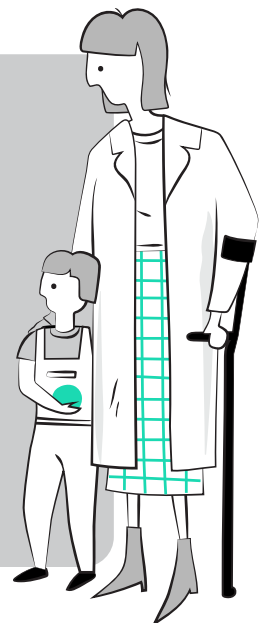
**25% of parents said that their pay had a negative impact on their relationship with their children**

**Of that;**

- 33% were parents with more than 3 children
- 72% of parents were not working full-time

**30% of respondents said that their pay had a negative impact on their relationship with friends and family**

**Of that, 36% were people with disabilities**





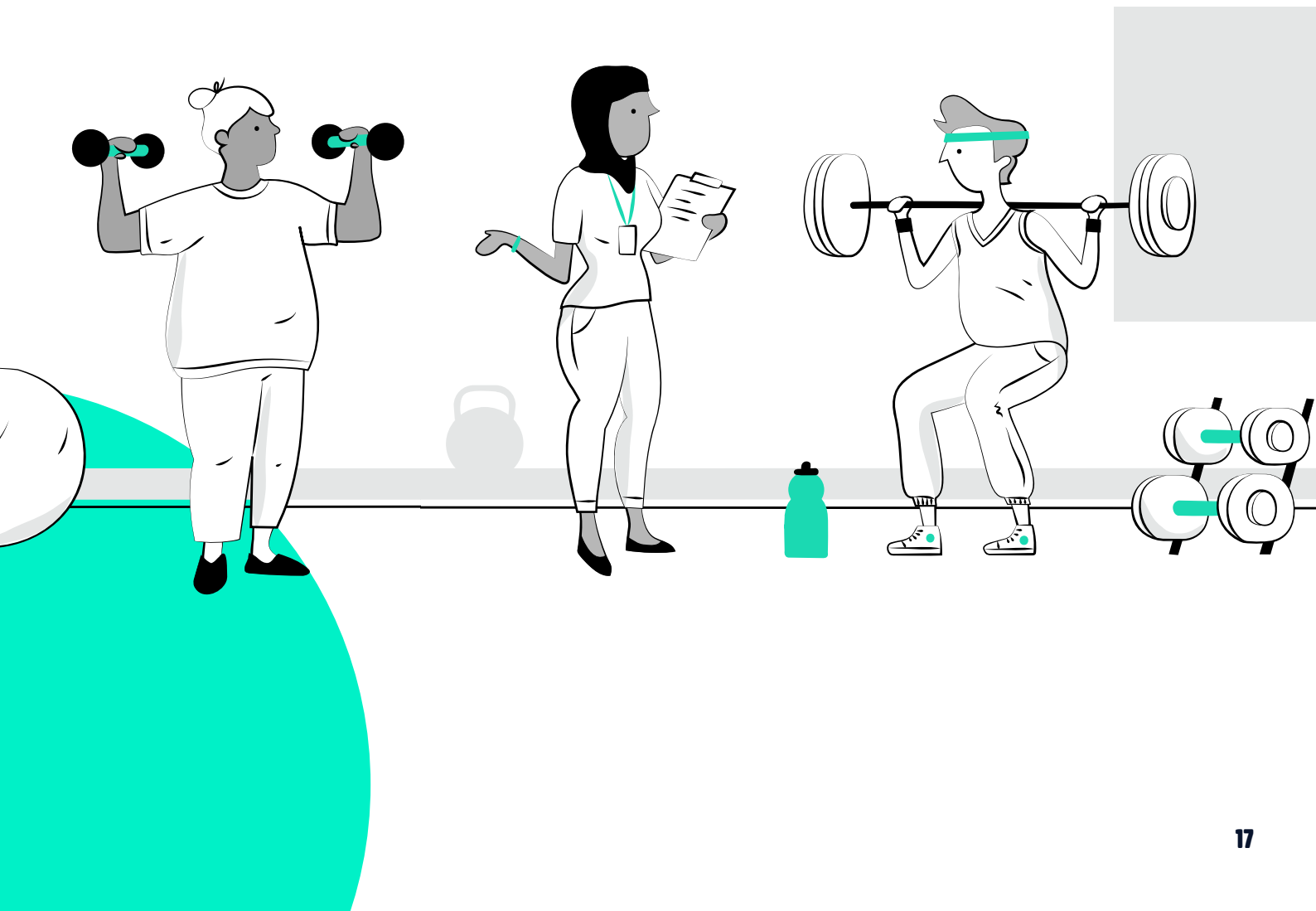
# Conclusion

Employment should protect workers and their families from poverty and destitution, but various reports show that for a significant number this is not the case. Despite the increase in wages, due to the cost-of-living crisis and soaring housing costs, living standards have fallen further.

Work can have a strong influence on mental health and lead to feelings of autonomy, confidence and fulfilment. But many low paid jobs are not 'good' work as they offer no security or opportunities for progression. The number of 'zero-hours' jobs have gone up the most and this has now become a defining feature of the UK economy.

Research shows that low pay, job insecurity and unpredictability of wages make people feel powerless which has an impact on their mental health and their relationships.

For many people it is impossible to increase their working hours due to their caring responsibilities and health problems. It is important to focus on intersectionality as some groups (people with mental health problems, disabled people, women) are more impacted than others.



# Recommendations

CIPD recommends the following actions for employers:

- **Treat people with dignity and respect**
- **Make an effort to understand their needs and circumstances**
- **Identify ways to support their financial wellbeing**
- **Remove barriers preventing people from securing a fair and liveable wage**
- **Normalise conversations about money so people don't feel ashamed to seek help**
- **Focus on skills development for those on lower income to improve the possibility of career progression and earning potential**

This report also recommends that policy makers and employers:

- **Make it mandatory to pay people the real Living Wage**
- **Create more legal protection for people in insecure work**
- **Regulate housing costs**
- **Provide more support with energy bills**
- **Remove the two-child limit on support**
- **Support employers to design more flexible roles**
- **Provide more information about welfare benefits, energy support and social tariffs**
- **Provide specialist support for single parents**
- **Provide educational programmes about pensions, money management and planning for retirement**

Ideas for benefits for staff:

- **Hardship loans, pay advances, advice services or financial support (e.g. travel loans, cycle-to-work schemes, etc.)**



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