

# Briefing: Winning over and delivering for low-income voters

It is unacceptable that 14 million people are locked in poverty across the UK, including nearly one in three children, with child poverty rising in recent years despite commitments to address it. In the 2020s we must put this right. In a society that believes in compassion and justice, politicians must act to free people from poverty, and address the frustrations and concerns of low-income voters.

This briefing sets out how the next government can loosen the grip of poverty as part of a bold and transformative mission to free people across our nation to prosper. Opening up opportunities to people and places that haven't benefited from previous waves of prosperity could help politicians find the route to power. But voters are weary of politicians who make promises about their communities and then fail to deliver, so it is vital that promises are backed up with concrete action.

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### Recommendations:

1. Boost local economies where employment and earnings are low through ambitious/large-scale long-term investment in skills and infrastructure.
2. Ensure social security provides a stronger anchor in turbulent times, especially for families with children, by delivering on the commitment to end the benefit freeze, end the five-week wait for Universal Credit, and boosting support for children.
3. Unlock affordable homes for people on low incomes, by building 90,000 homes a year for social rent and re-linking housing support with rents.

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## Low-income voters: up for grabs

Britain is about to enter a new period of our history, redefining our place in the world, choosing what kind of nation we will be, and what kind of economy and society we want.

Any upcoming election offers an opportunity for politicians to provide leadership and deliver real change, helping address the frustrations and concerns of the British public. These concerns are especially acute for low-income voters and those in places that have been left behind by previous waves of prosperity.

Low-income voters are more likely to vote than they have been before and of all income groups are most likely to be swing voters (JRF, 2019b). The 2017 election saw a return to the dominance of the two main parties. This pattern was reflected in low-income voters, with both Labour and Conservatives growing their support amongst this group (JRF, 2019b). Despite its prominence Brexit was not the main thing on the minds of this group at the last general election (Goodwin and Heath 2019) and is not the most prominent issue for them as we approach another election (JRF, 2019b). They feel locked out of opportunities that those in more prosperous parts of the country benefit from (Bevington et al, 2019).

A consistent finding across different sources is that low-income voters are not especially different to people on higher incomes when it comes to how they approach many of the big issues of the day. But their experience of trying to make ends meet while being held back by numerous restrictions means there are some specific considerations – particularly around the cost of living (JRF, 2019b). People on low incomes are “just as pessimistic about their household’s financial position as they were during the economic crises of the early 1990s and post-2008 climate” (Goodwin and Heath, 2019). Starker still, ComRes’s focus group research for JRF revealed “a deep-seated anger with the political establishment for years of perceived economic marginalisation, resulting in poverty and a lack of opportunities for people to thrive in their area. Low-income voters describe this feeling being present well before Brexit and still prevalent today” (ComRes, 2019).

Low-income voters could be key to winning power as the recent JRF report ‘Every Voter Counts’ has demonstrated. If politicians want to attract low-income voters they will need to have a successful pitch on living standards. But that means going well beyond Brexit to set out plans for transforming how our economy works, so everyone – regardless of where they live – has the chance to build a better life.

## Winning, and delivering for, low-income voters

Here we propose three sets of policies that have traction with low-income voters as well as the wider public, and offer the opportunity for politicians to commit to turning the tide of poverty:

- opening up opportunities for people and places, boosting weaker economies to bring the country together and unleashing the economic potential of overlooked towns and cities

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- making social security a public service we can all rely on and improving living standards for people struggling with everyday costs
  - unlocking affordable homes for people on low incomes.

## **1. Opening up opportunities for people and places**

As a country, the UK is economically imbalanced – employment and progression opportunities are strongly tied to where you live. London produces almost a quarter of the UK's economic output, whilst the North East of England contributes just 3% (ONS, 2018). We rightly celebrate the UK's record employment rate, but people in many parts of the country are locked out of these opportunities, with significant regional variations in employment rate and in the proportion of people stuck in low-paid jobs with little chance of progression.

Focus groups by JRF and UK in a Changing Europe found that low-income voters in deprived towns and cities across Britain felt that the UK's economic and political priorities were far too dominated by London. But the national divide was not just between London and the rest of the country, but between big cities and overlooked towns. People felt forgotten about, and stripped of investment, talent, funding and attention as a result of decisions being made with a 'London mind-set' or focused only on a nearby city (Bevington et al, 2019).

The next government has an unparalleled opportunity to be ambitious in the size and scope of its investment in regional and local growth, helping towns prosper across the UK. Strengthening local economies will not happen through infrastructure investment alone. Long-term revenue funding, including significant skills investment, must also be a top priority for the next government to unlock opportunities for people on low incomes. Local areas must have the necessary powers, responsibilities and resources to meet local needs. Further devolution is required to ensure that existing local economic plans can be supported and delivered, enabling local communities to flourish.

Commitments to funding for local areas, and the opportunity for communities, business and local leaders to influence investment plans for their local areas are welcome, but we need to go further. To address these regional inequalities, and unleash the economic potential of towns and cities across the UK, allowing them to flourish, our next government must commit to:

- replacing EU Structural Funds post-Brexit through at least matching the existing £2.4 billion per year (with match funding) which will come to an end in December 2020. The investment should operate as a single pot, enabling capital and revenue streams to be co-ordinated. Local leaders should be able to respond flexibly to local priorities, whether these are better bus services, digital connectivity, tailored training programmes or attracting employers to areas that need industrial renaissance

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- addressing regional imbalances across the UK by committing to a programme of additional funding for boosting local economies, to be maintained over the next four years at a minimum. An ambitious government should commit to an investment of the kind recommended by the UK2070 Commission – £10 billion a year over the next 25 years, above and beyond existing spending commitments. To make sure this investment truly meets the expectations of voters in these parts of the country, it must be targeted on the basis of employment rates and lower-quartile earnings
  - delivering on Good Work as a key part in improving people’s living standards. We are encouraged by cross-party discussions of Good Work and commitments to increasing the National Living Wage – but raising wages alone cannot lift people out of poverty. One in five (17%) of the poorest fifth of workers say they don’t know the hours they’ll be working next month (JRF, 2019a). Our next government must tackle the challenges of insecure and unpredictable work, which can cause and exacerbate in-work poverty (Innes, forthcoming) so that people can find the hours they need to make ends meet. Encouraging employers to adopt this approach voluntarily – such as through Scotland’s Fair Work Initiative or the Living Hours Campaign – is one way in which progress can be made. However, a future government must consider whether further regulatory and enforcement interventions are needed to ensure that workplace flexibility does not become one sided.

## 2. Making social security a public service we can all rely on

High employment and tackling low pay are vital, but on their own cannot be relied upon to improve the living standards of those living on a low income. The commitments made by political parties to increase the minimum wage are positive. Increases in the minimum wage have made a significant difference to pay for those at the lower end of the labour market. However, the benefits of pay rises have been undermined by other factors, and further increases are also likely to be undercut unless we see action on other elements of household finances that are pulling people deeper into poverty.

Most working-age benefits and tax credits have been frozen for four years, whilst prices have risen, meaning families in poverty have lost on average £560 each year: equivalent to around three months of food shopping for a low-income family (Institute for Fiscal Studies, 2019b). This has left millions, mainly in working families, facing ever-greater struggles to make ends meet, and forced to go without essentials. The four-year freeze pulled 400,000 more people into poverty and, over the period, was the single biggest policy driver behind rising poverty. It is possible that the next few years may bring some short-term disruption and inflation may rise again. **Any future government must deliver on the commitment to end the freeze and uprate all benefits and tax credits by at least inflation from 2020.** This is the single most important way to protect those on low incomes from being pulled into greater hardship and debt.

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Beyond the urgent change needed to stop the benefits freeze and uprate benefits, an ambitious government should go further, delivering bold but targeted investment via the social security system to quickly and effectively direct help to those most in need.

**Increasing the child element of Universal Credit and Child Tax Credit above and beyond inflation** as well as **removing the two-child limit**, would have a significant impact on child poverty. **Further increasing work allowances within Universal Credit** would ensure families on low earnings are protected from poverty through enabling them to keep more of their income before it is withdrawn. These types of investment would be far more effective at raising family incomes than additional cuts to taxes or national insurance. For example, JRF has previously highlighted that the work allowance is over five times more effective at getting money into the pockets of low-income working families than increasing the personal tax allowance (JRF, 2018).

Universal Credit has the potential to loosen the grip of poverty across the country – for individuals, families, and children. However, its current design and delivery have caused serious problems for some.

If existing plans are continued, in the next parliament the number of people on Universal Credit will grow significantly, from two million households now to around seven million once roll-out is complete in 2023/24. At that point it will account for almost two-thirds of working-age social security spending (Office for Budget Responsibility, 2018). As the UK embarks on a new direction in the 2020s it is more important than ever that individuals and families can rely on the social security system as a crucial anchor when they are buffeted by the tides of ill health, rising costs, unemployment, low pay and changes in family life. This is a real opportunity for politicians to show low-income voters they are listening to their concerns, making changes and rebuilding trust in the political system.

One of the biggest challenges people face when moving onto Universal Credit is the minimum five-week wait for the first payment. There is mounting evidence that the current situation is sucking people into debt at the very start of their claim, leaving them struggling to repay advances and other debts for months or even longer. Without enough money to get through this period, many people are forced into debt, fall behind on rent or have to cut back on essentials like food. We estimate that two in five families (around 2 million) due to move onto Universal Credit between now and 2023/24 will be unable to meet basic living costs during the five-week wait (Policy in Practice, 2019). Of these, around 700,000 will continue to face a shortfall as they repay their advance payment over the following year.

**Politicians should therefore act swiftly to end the minimum five-week wait for Universal Credit.** Ultimately, Universal Credit's current payment and assessment structure can be redesigned to achieve this.

However, there is an immediate need to better support people with their transition to Universal Credit as it rolls out at pace, through greater flexibility and targeted help:

- Allow claims to be backdated under any reasonable circumstances, without the current overly-burdensome level of proof required, enabling many to receive their first payment sooner.
- Allow more flexibility in how advance payments and other debts (such as overpayments) are recovered.
- Offer payment flexibilities available in Scotland – the choice of fortnightly payments and direct payments to landlords – to the whole of the UK.
- Introduce a two-week ‘run-on’ of child tax credit after a family with children claims Universal Credit. This would cost £430 million over the four remaining years of the rollout.
- Introduce a non-repayable upfront grant, which could be targeted at those most in need. Depending on the level of targeting, this would cost between £300 million and £1.3 billion over the four remaining years of rollout.

Whilst significant reforms are essential to ensure the social security system acts as an anchor in hard times for individuals and families across the UK, **any changes need to avoid further upheaval for those who depend on it.**

A well-designed and well-delivered social security system can loosen the grip of poverty and avoid the risks of increased hardship and destitution. **We encourage politicians to commit to delivering a social security system that puts dignity, respect and compassion at the heart of the service it delivers.** We know from our research (BritainThinks, 2018) that embedding these values would make a significant, positive difference to people’s lives and be popular with low-income voters. **A commitment to working ‘hand in hand’ with claimants when designing and delivering policy and service changes, putting the voices of people with direct experience of the system at the heart of the process,** can help achieve this while minimising the risk that system changes lead to serious unintended problems.

### **3. Unlock affordable homes for people on low incomes**

Alongside these improvements to people’s incomes, any future government should act to prevent high rents continuing to pull more workers into poverty, undercutting the gains from higher wages, locking families out of a secure home and pulling people into homelessness. The Institute for Fiscal Studies has found that low-earning households face housing costs 50% higher than they were 20 years ago, whilst housing costs for the highest-earning households have not risen at all (Johnson, 2019a). This situation is fuelling the rise of in-work poverty and divisions in our country. For many low-income families, rising housing costs have wiped out the gains from a rising National Living Wage, tax cuts and high employment. The next government can start to heal this division and improve the lived experience of low-income working families, by increasing access to genuinely affordable homes and improving Local Housing Allowance.

Local Housing Allowance was originally introduced to cover average local rents, before being changed to cover the bottom third of rents. However, after 2012 this link to real rents was broken, and it was then frozen in real terms from 2015. Almost all those on low incomes in the private rented sector now have to use other income to top up their Housing Benefit, trapping them in a situation where they have to cut back on other

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necessities, such as food, and putting their tenancies at risk. Concerns about housing are disproportionately higher for people on low incomes than the general population (Taylor et al, 2017) and nine in ten homes in the private rented sector are now unaffordable for families on low incomes (NHF, 2019).

**Our next government should commit to re-setting Local Housing Allowance so it covers at least the bottom third of local rents and then uprate it in line with rents.**

This would cost £0.8 billion in 2020/21 (Alma Economics, 2019). It would be a first, concrete, step towards easing the pressure caused by falls in home-ownership and local cost rented homes for low-income families, especially those with children.

Improved support through Housing Benefit will ease the pressure on low-income families but should not be the only solution to unaffordable housing costs. We need to invest in more genuinely affordable homes. In particular, we must increase the supply of homes for social rent, to free people locked in poverty by high private-sector rents and who will struggle to access home ownership even with support. The next government should **commit to building 90,000 homes for social rent a year for the next 15 years** – the number required to meet current needs and address the backlog amongst those on the lowest incomes (Bramley, 2018). Genuinely affordable housing will act as a step up out of poverty for those families who are struggling. It would provide relief to the 1.3 million children living in poverty in privately rented homes in England, of whom around 250,000 would be released completely from poverty were they to have access to social housing (NHF, 2019).

## Conclusion

As we start a new decade, we are on the cusp of a defining period in the history of the UK, which will have an impact on people's lives today and in future generations. The vote to leave the EU uncovered profound dissatisfaction with the status quo, especially among people and places that had been shut out of opportunity and prosperity.

Low-income voters are looking to government to do more than deliver Brexit. They want action to improve their local economies, to improve living standards, and for their voices and experience of living on a low income to be heard.

In this briefing, we have set out the first steps that politicians can take to show that they truly understand these voters' concerns and are committed to unlocking opportunity and uniting the country. Addressing these issues will be the underpinning foundation for a UK that is ready to redefine our place within the world.

The next government has an opportunity to improve the lives of a substantial portion of our society, and to show that it cares about their concerns and well-being. In doing so, it could restore some trust in our political system among low-income voters.

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## About the Joseph Rowntree Foundation

The Joseph Rowntree Foundation 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 build on the recommendations in our comprehensive strategy - [We can solve poverty in the UK](#) - and loosen poverty's grip on people who are struggling to get by. It contains analysis and recommendations aimed at the four UK governments.

All research published by JRF, including publications in the references, is available to download from [www.jrf.org.uk](http://www.jrf.org.uk)

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