BRIEFING | DEEP POVERTY AND DESTITUTION | INCOME, SAVINGS AND DEBT

Destitution in the UK: income thresholds for October 2025

This briefing outlines the level of income needed for different household types to prevent them living in destitution.

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1. Introduction

Income is one of two measures used to determine whether someone is living in destitution. The income levels used are extremely low and people living just above these thresholds will still be experiencing significant material hardship.

2. Defining destitution

'Destitution' denotes the most severe form of material hardship. Our team at Heriot-Watt University is currently conducting the fifth in a series of Destitution in the UK studies, funded by JRF. Previous studies were published in 2016 (https://www.jrf.org.uk/node/11516), 2018 (https://www.jrf.org.uk/node/12280), 2020 (https://www.jrf.org.uk/node/13941), and 2023 (https://www.jrf.org.uk/node/15155).

We use a two-pronged definition of destitution in these studies that was endorsed by the general public in a survey undertaken as part of our original study (https://www.jrf.org.uk/report/destitution-uk-interim-report), and repeated in March 2025[1].

People are considered destitute if they have lacked 2 or more of the following essentials over the past month because they cannot afford them:

- Shelter (they have slept rough for 1 or more nights).
- Food (they have had fewer than 2 meals a day for 2 or more days).
- Heating their home (they have been unable to heat their home for 5 or more days).
- Lighting their home (they have been unable to light their home for 5 or more days).
- Clothing and footwear (appropriate for the weather).
- Basic toiletries (such as soap, shampoo, toothpaste, and a toothbrush).

People are also considered destitute if their income is so extremely low that they are unable to purchase these essentials for themselves.

The second income criterion was introduced to reflect findings in the initial public survey. A majority of the public thought that if people were only able to meet their essential living needs with help from charities, such as foodbanks, they should be considered destitute.

3. Calculating thresholds for destitution

As part of the work for the fifth study, we have calculated up-to-date income thresholds for destitution. They specify the level of income needed to escape this most severe form of hardship. These thresholds are extremely low, and even once incomes reach these amounts people will still be experiencing significant material hardship.

The table below captures these thresholds for selected household sizes. They were calculated for July 2025, allowing for forecast inflation to October 2025. This was when we began our fifth Destitution in the UK national survey of people using 120 crisis support services in 18 areas across the UK.

We have calculated the thresholds for different household compositions by looking at:

- the actual spend on the absolute essential items[2] by the poorest 10% of the population, using data from the Living Cost and Food Survey (LCFS)
- 80% of the JRF 'Minimum Income Standard' (MIS) costs for equivalent LCFS items
- the amount that the general public thought was required for a relevant-sized household to avoid destitution, as captured in the public survey.[3]

We take the mean of these three measures for each family type and build a formula to fit the data as closely as possible, paying particular attention to the fit for smaller

households, as these are the types of households most destitute people live in. The best fit was £105 for the first adult, £55 for subsequent adults and £35 for children. The thresholds for different family types are shown in the table below.

Destitution income threshold calculation for October 2025 by household composition

Household composition	Actual spend by lowest income (LCFS) (£)	80% of MIS for equivalent items (£)	Public's view in the survey (£)	Average (£)	Rounded income threshold (£)
1 adult	81	110	127	106	105
Couple / 2 adults	140	162	184	162	160
1 adult, 1 child	110	147	150	136	140
1 adult, 2 children	143	208	182	178	175
2 adults, 1 child	173	229	212	205	195
2 adults, 2 children	214	277	237	243	230

Household composition	Actual spend by lowest income (LCFS) (£)	80% of MIS for equivalent items (£)	Public's view in the survey (£)	Average (£)	Rounded income threshold (£)
2 adults, 3 children	246	325	260	277	265
3 adults, 2 children	198	336	294	276	285

These income thresholds require updating over time to keep pace with inflation and the rising cost of living, driven in part by the price of relevant essentials such as food and energy. The latest updating work has drawn on detailed Consumer Price Inflation (CPI) component indicators for the period up to July 2025 and forecasts to October 2025.

We have used LCFS expenditure on essential items, combining data for 2021/22 and 2022/23, and new March 2025 public survey numbers. We have used a recent MIS report (https://www.jrf.org.uk/income-savings-and-debt/a-minimum-income-standard-for-the-united-kingdom-in-2024) (April 2024) for the essential items budget, together with inflation indices and forecasts from April 2024 to October 2025, again taking 80% of the MIS level for relevant items.

Details of the destitution thresholds for previous years of the study can be found in the most recent technical report

(https://researchportal.hw.ac.uk/en/publications/destitution-in-the-uk-2023-technical-report/). The latest thresholds represent increases of between 10% and 20% after taking account of inflation, driven mainly by Minimum Income Standard and public survey increases.

Notes

1. Ipsos MORI were commissioned to conduct a public survey of attitudes to destitution using their online omnibus survey. In total, a representative sample of 4,766 adults (aged 16+) living across the UK completed the survey in March 2025. No changes to the definition of destitution were made.
2. Essential items include items 2–6 listed under the definition of destitution. Housing costs are not included, as in the UK we typically measure poverty after housing costs. The 2022/23 LCFS was the latest available data at the time of our analysis. There are ongoing concerns about the declining response rate in LCFS, especially in the context of falling expenditure on the items we look at. On the one hand, this could be a data quality issue; on the other, it could be a sign of increasing destitution, with people cutting back even on essentials.
3. We modified the public survey numbers of perceived income necessary to avoid destitution to build in greater alignment with household composition. We start with the value for two adults and then base the variation partly on OECD equivalence scales.

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