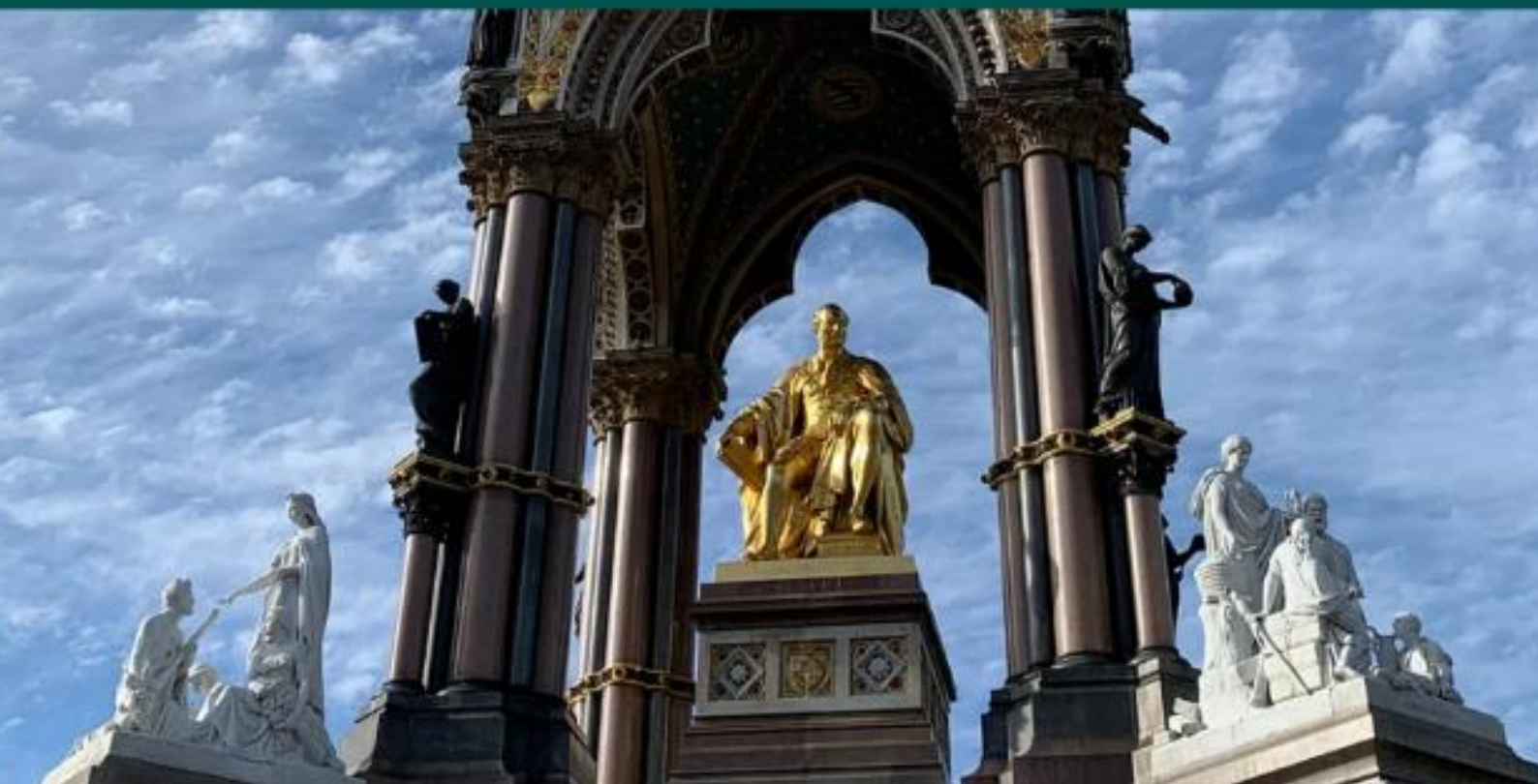


# INCOME INEQUALITY IN THE UK

Levelling the Playing Field by Eliminating Stagnation in Progress

[Home](#) [SDG's Policy Relation](#) [History](#) [Critique & Blog Post](#) [Recommendations](#) [Data & Research Considerations](#) [About](#) [References](#)



## [An Introduction to the History of Income Inequality in the UK and it's Current Trajectory](#)

Economic inequality spurs on the very inegalitarian systems that form parts of our society, namely, income inequality. Income inequality is an ever-recurring topic in contemporary global challenges discourse. It is therefore essential to question how, in the 6th largest economy globally, the United Kingdom holds a world ranking of having the 8th least equal distribution of its income. We need to be asking ourselves, are our policies setting us on the right track to creating a system that encourages and promotes people's social, economic, and political inclusion (irrespective of age, sex, disability, race, ethnicity, origin, religion or economic status).[9] All the while with it being public knowledge that the UK holds an average Gini coefficient score of 0.35.[1] This provides insight into the history of income inequality in the UK, as well as a critique and recommendations on the diverse areas that factor into achieving SDG goal 10.2 in UK.

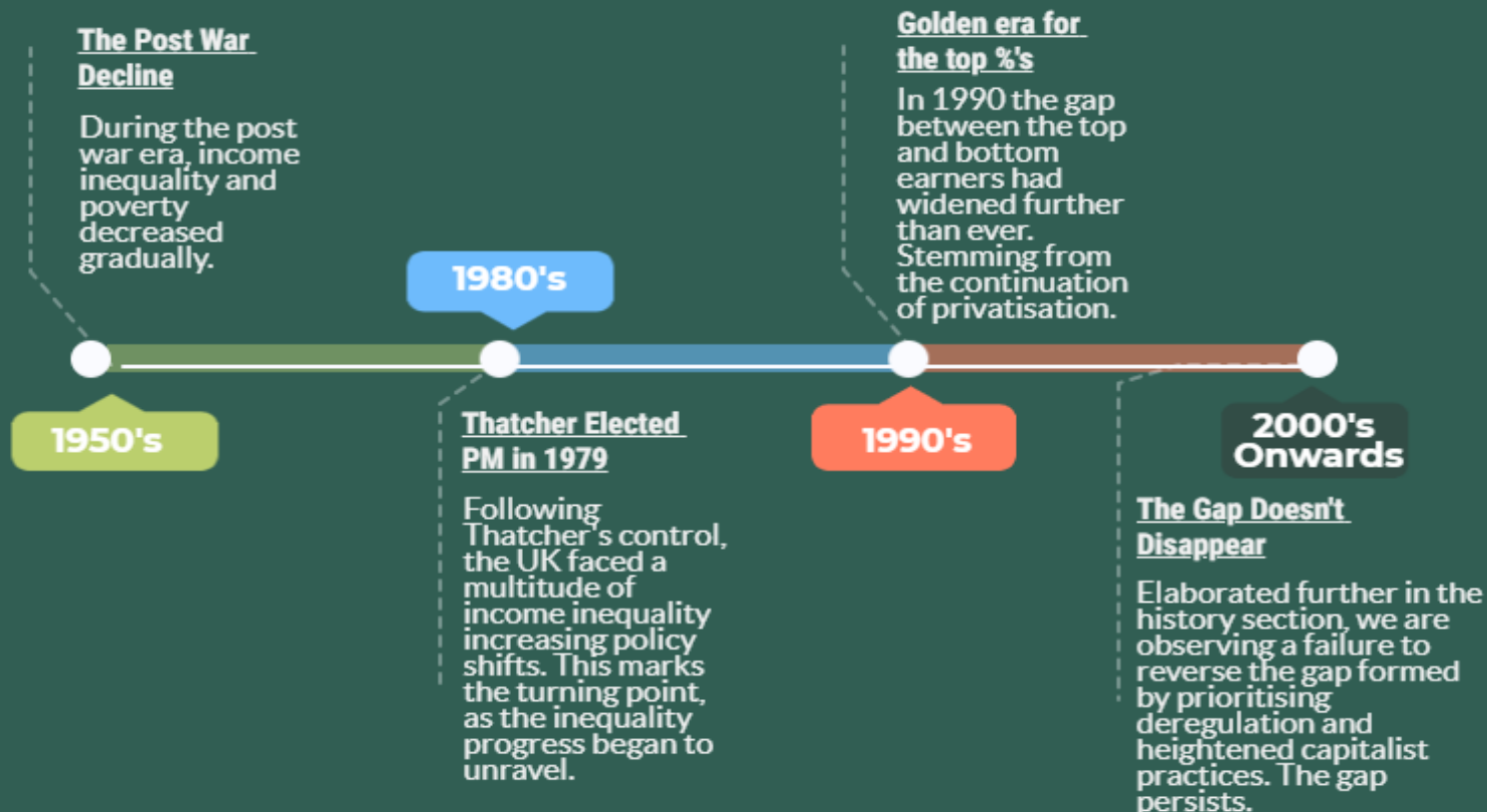
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# HISTORY OF INCOME INEQUALITY IN THE UK

A Story Told Through Data

A Brief Timeline of the UK's Income Inequality Formation From 1950 Onwards

## Income Inequality in the UK Timeline

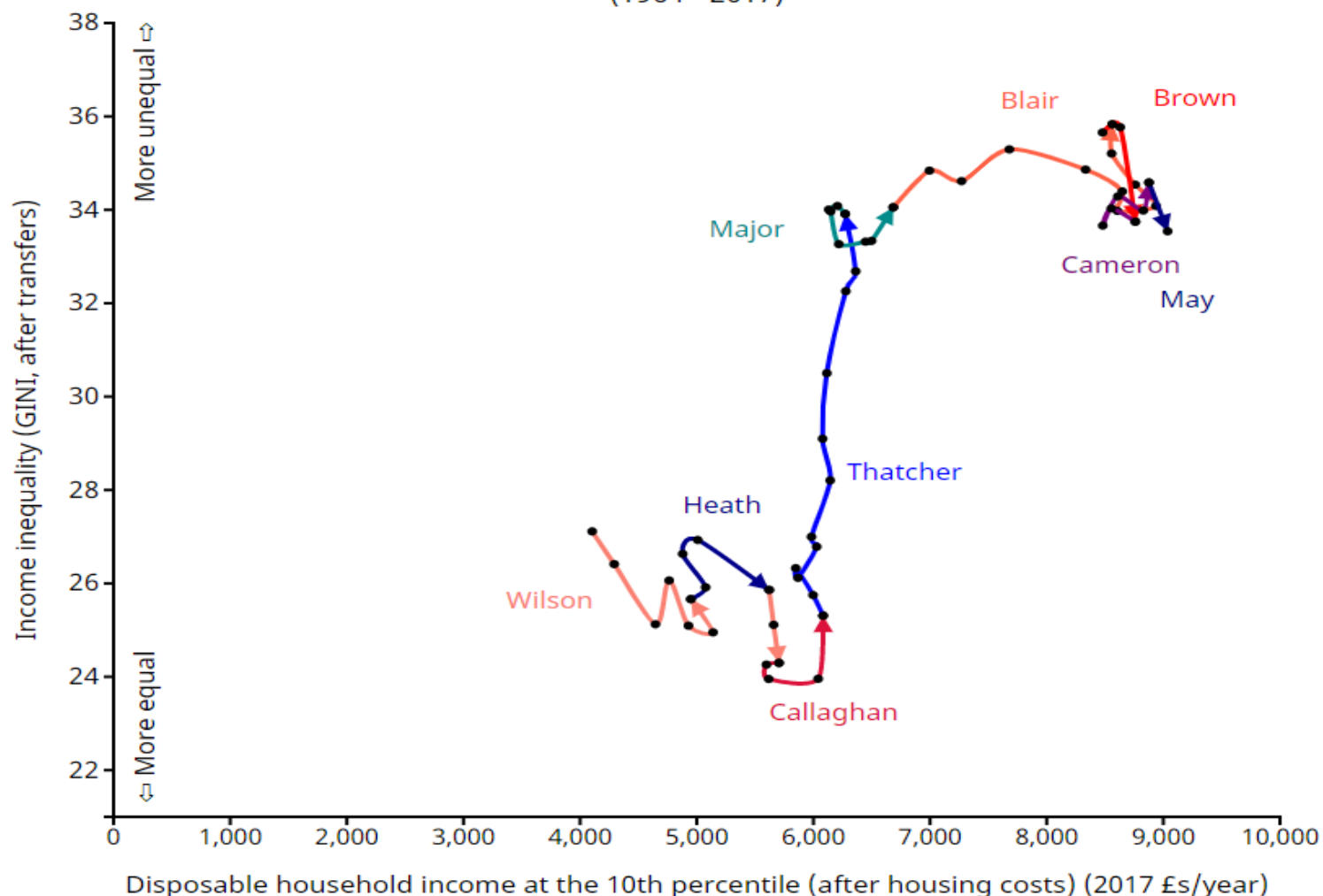


## Historical Political Trends - UK Income Inequality vs. Household Disposable Income at the 10th Percentile (1964-2017). Figure 1. Animated Graph

Examining income inequality can be carried out in a multitude of ways, therefore it is important to specify the target percentile in discussion when analysing select demographic groups. By focusing on the 10th percentile in figure 1, we can examine the trend between income inequality growth and the disposable household income that the bottom 10% of the UK population have.

To add a historical paradigm to this examination, colour coded, one may see the dated eras of each PM's time in power, spanning from 1964 to 2017.[10] Under each prime ministers control we can deduce that across the board, household disposable income has not grown equally across each percentile in society, with each bracket of income widening at each measured step.[10] With Thatcher's period in power having adverse impacts on the state of income equality in the UK.

### UK income inequality vs. household disposable income at the 10th percentile (1964 - 2017)

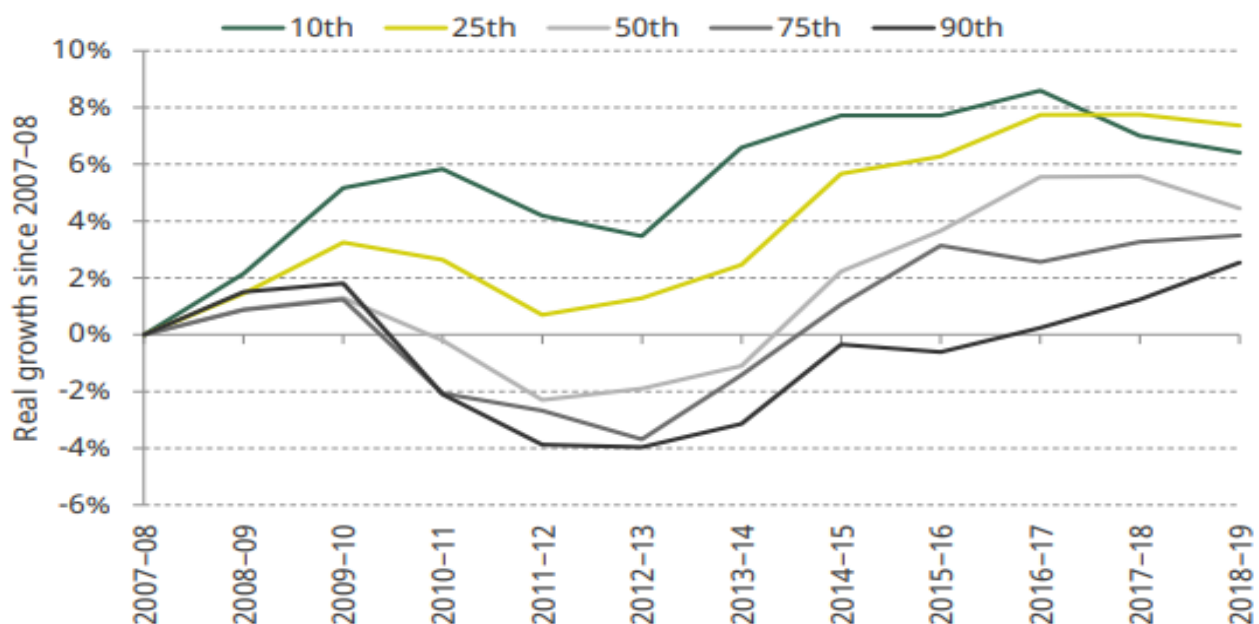


Source: IFS. Graph by: @thomasforth

## The Institute for Fiscal Studies' Report on UK Poverty and Inequality 2020 Trends.

Figure 2.

- As seen in figure 2, the bottom 10% of earners have faced disappointingly low growth rates between 2013 to 2018. It is worth acknowledging that this fall is due to 2016's fall in real income.[12]
- Examining the top 90 percentile of earners reveals a 6% growth over the 5-year period of 2014-2019, this occurred in the same 5-year period that the 10th percentile stagnated in. [12]



Note: Incomes have been measured net of taxes and benefits but before housing costs have been deducted and have been equivalised using the modified OECD equivalence scale.

# CURRENT CHALLENGES

A Critique of the Progress Being Made Towards Reaching Equality in Income



# THE INCOME - INEQUALITY AND GLOBAL SDG NEXUS

## Understanding the Diverse Impacts of Income-Inequality at a National Scale

### SDG 1: NO POVERTY

As a result of failing to fairly distribute wealth within the UK, we are seeing a prolonged state of UK citizens falling far beyond acceptable levels in living standards. With rates of poverty in the UK reaching as high as 14.5 million, this equates roughly to 1 in 5 people facing a compromised state of wellbeing within society (recorded prior to the COVID pandemic). [2][7]

### SDG 2: ZERO HUNGER

A lack of secure and reliable income has been proven to heighten levels of relative and absolute poverty, because of this enforcement of compromised wellbeing we are finding a growing percentage of UK citizens facing food insecurities. Data reveals that 14% of adults living with children were found to be suffering from moderate to severe food insecurity in 2020. [4][8]

### SDG 8: DECENT WORK AND ECONOMIC GROWTH

Alleviating oneself from states of poverty and destitution requires consistency in positive change. That is why SDG8's sub goal 8.5 and its indicator 8.5.2 aim to achieve "full and productive" employment for all women and men.[5] The UK currently has a disproportionate percentage of employment within its workforce, across all ethnic groups, men had a higher employment rate than women.[6] Studies reveal that, Pakistani and Bangladeshi ethnic groups had the lowest recorded employment rate with only 39% of women in employment. [6]

### SDG 10: REDUCED INEQUALITIES

Inequality heightens fragmentation within society, people may become entrenched in the lower percentiles of income. This in turn has an array of negative impacts on one's health and wellbeing. By having a system that promotes the widening of the income gap, we are finding shocking correlations between the bottom percentage earners' increased rates of mental illness. [3] Goal 10.2's progress is measured by the proportion of people living below 50% of the countries median income. Ensuring a level playing field in development for everybody is paramount to a sustained long-term system that includes and actively promotes growth for all of its members. [9]

Understandably the main target goal in discussion here is SDG 10, however, due to the heterogeneous nature of global challenge's, it is essential to view these goals in a holistic manor. As one goals' completion shall rely on the progress made in its neighbouring goals too. Yet, for the purpose of this website, goal 10.2's completion by 2030 for the UK shall be the main driving topic. The end goal is to achieve political, social and economic inclusion for all.

## A Significant Step Forward – The NMW (National Minimum Wage)

The national minimum wage was introduced in April 1999, it created a standard of pay that was adopted widely across the UK. The NMW proved to an enormous success in ensuring a fairer share of pay be granted to earners. It is reported that over the 20 years of NMW and NLW (national living wage) an increase in pay of £60bn has been achieved.[11]

It is reported that in 1999 women were two and a half times more likely than men to receive minimum wage payment. However, in 2019 this statistic has been reduced to only being one and a half times more likely. What this shows, is that across the years of implementation of a national minimum wage, women have received progress towards closing the gaps formed by disproportionate benefits of male workers. The NMW has aided in the shift to a more equal society by doing so.[11]

The NMW ensured that new standards were met for people's wage confidence, however, given the nature of complex social challenges the NMW as a solution is far from being a one size fits all approach. Stability in one's income may allow one to foster a stronger sense of connection and trust with their employers and peers or, beyond that, their overall feeling of belonging within society. However, consistency plays only a part of the puzzle ( to be elaborated further below), we have people who are receiving consistent income however they are still facing in work poverty at a disproportionate rate to their other ethnic counterparts within society. We may begin to grasp the threat that this may pose to one's wellbeing by being forced to function within a system that promotes and relies on inequalitarian practices.

Despite the progress made in ensuring a stable wage for the labour market in the UK, we are still seeing disappointing trends over the years in being able to close the gap from the bottom to the top percentiles. A much larger shift needs to be made to achieve real progress towards SDG goal 10's completion by 2030.

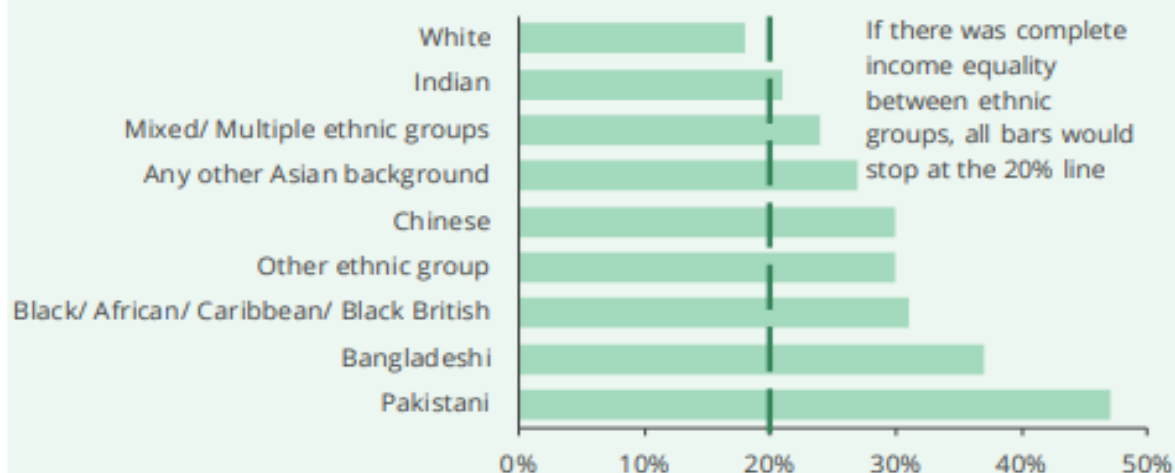
## Income Inequality and its Disproportionately felt impacts on BAME (Black, Asian and Minority) Groups – Percentage of Individuals in the Bottom Fifth of Incomes. Figure 3.

Alleviating oneself out of states of income related poverty, should be an attainable goal for all, yet when examined at a closer level, we can see that this goal of "alleviation" we so fondly focus on, is growing further out of reach for specific minority ethnic groups within the UK.

It is essential to interrogate the very nature of financial inequality, and if at any point we may measure the impact upon one's intersectional challenges within society. That is why, in figure 3 one can see a stark difference in the percentage of the population that factors into the bottom fifth income group. Observing figure 3. We can see how disproportionately felt income inequality is among the UK's BAME groups. Yet again, focusing on the underlying intersectionality at play, we know that "ethnic penalties" exist. These penalties are often seen in the unexplained gaps that lie between differing groups' incomes. [14]

Disparities in income per group may vary for a multitude of reasons, however, historically in the UK very little is known about the less visible dynamics at play in each cultural group. We do know that while its potential solutions are not as visible, the results of leaving social groups entrenched in financial inequality are to be seen in abundance when examining the poverty rates per social group. Looking at the poverty rates for each group (before housing costs) a notable 40% households with a Pakistani head of the house were in relative to absolute poverty in 2020.[15] This figure being 25% higher than households with a white ethnic head of the house.[15]

### Percentage of individuals in the bottom fifth of incomes By ethnic group of the head of the household, 2016/17-2018/19



Source: Households Below Average Income 2018/19

## The UK's Labour Market, a Race to the Bottom

**By Karl Schlagbauer - April 2021**

The philosophy that a rising tide shall lift all boats has been employed almost globally by countries that either pursued or were coerced into the liberalised free market economy. It was not just Kennedy who explained that as a country's economy develops, everybody functioning within that economy shall be lifted from their states of financial troubles. This idea of prioritising growth over everything, has highlighted many fragmentations within the societies that prioritise growth as their main goal.

While this post risks looking like a blind swipe at the roots of capitalist society that many of us reside in, it simply aims to raise awareness on the fact that we are entitled to expect and ask for more from those in positions of power (far from an exhaustive critique).

We need to look closer than just at a government level. Our very society runs counterintuitively to the sustained promotion of human cohesivity. We seem to have an over reliance on economic development. It is abundantly clear that as the UK pushes for progress, people will continue to live in socially compromised scenarios. If the same amount of vigour for growth and progress was directed towards assisting the UK's society and their complex needs, we may in fact find ourselves living in an environment that has an abundance of opportunities for positive and sustainable upward social mobility for all.

Take the UK's UC (Universal Credit) programme as an example, it was introduced in 2013 following the 2007-08 financial crisis.[17] UC sought to condense six means-tested, working age financial benefits into one singular monthly payment. [17] While this is an acceptable and positive sounding reform, it is easy to identify certain areas where the UK government's ambitious social care reform is failing to live up to its projected outcomes.



- Universal credit shows promise to reduce the number of in-work families that suffer with relative poverty by 300,000. However, on the reverse of the coin, we are seeing almost 200,000 out-of-work families being disproportionately threatened with income reductions on their previous credit systems.[18] Thus, fragmenting the welfare system that these families previously relied upon and allowing for hundreds of thousands of UK citizens to fall into states of poverty.
- A short falling of the UC system is a lack of realistic consideration being taken when assessing the challenges that people requiring the credit may be facing. There is a five-week gap between signing up for credit and receiving your first payment. While this may seem like an unchangeable issue of bureaucracy taking place, it is reported that this gap in payment may force people who are already struggling to enter rent arrears, reliance on foodbanks and debt.[17]
- Universal credit seeks to enforce some behavioural changes upon its users. This can be seen in the form of conditions being set for the payments to be rolled out. These conditions often require work-related tasks to be completed when these tasks may be badly suited for each claimant's situation.[17]

The universal credit scheme seeks to include and empower its members of society by tackling social exclusion by combating "worklessness and poverty".[17] By focusing on the aim of the UC scheme we can identify the driving force behind it as well as understanding its motivating factors. Those being the reduction of social fragmentation, disaffiliation, and downward mobility among the UK's citizens.[19] Having developed an understanding of the implemented welfare systems for the UK population, we can assume that the purpose of the UK's focus on tackling social exclusion is to reframe the welfare state and reform it (as seen with the UC scheme). The focus on eradicating exclusion from social systems will prove to aid cohesivity on a national scale, as we would have a much higher rate of inclusion which will boost productivity and lower rates of worklessness, with the end goal being a "closing of the gap" between income percentiles. However, it is equally important to evaluate the focus on exclusion and its subsequent aim of inclusion. Solving social exclusion as a social problem requires heightened attention to one's positionality when implementing policy reforms, as one person's concept of tackling exclusion may lead to other people feeling forced to belong within said concept. Instead of being supported to a position where they feel that they are included in the UK's labour market and able to reap its benefits.

# POLICY CHANGES AND RECOMMENDATIONS

Reforming the Direction of Growth from GDP to GPI & Other Important Considerations

## Green GDP Models – The Genuine Progress Index

GDP (gross domestic product) has been the go-to measure of economic welfare since Simon Kuznets introduced this measurement in 1934.[20] The alarming fact about the usage of this measurement is that governments rely upon a country's GDP to instrumentalise change on its society, when in fact the amount one may infer from GDP as a measurement is exceedingly narrow in comparison to green GDP models. Even in Kuznets' words "The welfare of a nation can, therefore, scarcely be inferred from a measurement of national income".[21] A more inclusive measurement is required to catch the diverse global impacts upon our wellbeing, GDP unfortunately falls short with its inability to measure transactions that fall outside of monetised exchange. GDP as a measurement is unable to distinguish differences between welfare enhancing and welfare degrading expenditures, as a result of this any non-monetized costs and benefits are ignored.[20]

I write this recommendation with an appreciation of the many skeptics that exist around the usage of any alternative model of measuring a country's progress in economic welfare. Similar Green GDP models such as the ISEW (Index of Sustainable Economic Welfare) are not free of its critics, who claim that (like the GPI) it lacks a sound theoretical foundation, and because of the "weaknesses of the foundations on which the ISEW rests" its relevance in policy is to be discredited.[22]



Moving ahead from the ISEW, to the GPI, we can see further development into a framework that enables a new measurement for tracking our progress on. Crucially we need to understand the GPI and its measurements that it is trying to take, these being welfare equivalent income, sustainable income, and net social profit. [20] To give a brief insight into how the GPI is measured we take a countries GDP and add positive factors such as household and volunteer work while subtracting negative factors like pollution, resource depletion and crime while adjusting for inequality. [23] By plotting global GDP against global GPI growth one can see a shocking trend, that the GPI growth has been levelled comparatively for the past 50 years. Implying that the necessary growth in economic wellbeing and strength that the UK focuses on, is in fact halting growth in a multitude of societal and environmental areas.

Imagine for a second, that the UK's government prioritised GPI growth (or any sustainable progress measurement) and not solely GDP. We would see an immediate shift in the governments direction or policy implementation, as a new drive for facilitating socially beneficial initiatives would be created. The underlying point being made here is that we cannot continue to keep chasing perpetual economic growth while imagining that the increase in financial attainment will bandage some of societies haemorrhaging wounds. If we reshape the definition of progress for countries like the UK by decoupling GDP growth with human progress, we may begin to reach progress in a cleaner, healthier, and more socially inclusive way. As Jason Hickel words it so eloquently in regards to overreliance on GDP growth, "growing anything in perpetuity – even good things – is philosophically absurd".[23]

Evaluating the success, costs, and time frame linked to a reform of this scale is incredibly complex, it would require knowledge of the difference in costs between following a GDP oriented growth pattern to that of a GPI growth direction. In terms of applying a financial value on the reform of an economic and political philosophy, we can only throw around estimates at this point. However, GPI and alternative green GDP models have existed for years, and the hope is that through heightened public awareness, we may steer our leaders into the direction of prioritising development towards alternative models. Such a colossal shift in the current economic development philosophy would by no means be an overnight achievement, however it is possible given the pressure that a population can place upon their leaders once mobilised and educated. The bottom line being, it is an achievable feat, it simply requires heightened attention to understand its intricate requirements for success.

## Alternative Recommendations

## Dissolving Disproportionate Disadvantage

While we have access to detailed research that highlights the unevenly distributed inequality among the UK's BAME communities, one cannot help but question, if we had extensive qualitative findings on the ethnic populations that are struggling with the lowest percentages of income and employment, would we still be fighting a losing battle?

The main recommendation here is to widen the field of knowledge upon this issue, a simple brainstorming session offered an array of methods that may enable this. If the UK government focused on reporting findings across its sectors, as well as having a centralised reference for what issues are needing to be tackled, we may find that targeting these insidious and often hard to measure challenges may be more achievable after having a collectively raised awareness to them. [24]

Raising awareness is simply the first step in the process to ironing out and deconstructing the systematic inequalities that plague the UK's BAME population, once a better understanding of the scale and intersectional nature have been generated, a protocol of change needs to be carried out. While these are rough ideas, it will go without saying that we shall need to tear down any structural barriers that may be inhibiting a fair chance at gaining meaningful and rewarding employment. This challenge perfectly fits the criteria of goal 10.2, and its requirement for inclusion for all irrespective of ethnicity and race. Progress can only be made towards this goal if we are aware of the full-scale situation and its many hard to trace social issues that it causes.

## Investing in Opportunity Infrastructure for the UK's Youth

Consider this a continuation of policy reform from the previously outlined BAME recommendations. Understanding and targeting the select percentiles that are suffering with the worst wealth and income inequality is simply the first step. A promising idea of positive societal change is to expect the UK government to offer support in the form of better funding in the educational and opportunities realm for youth groups.

This concept stems from the idea of enabling development for one's social capital within the UK. [19] By ensuring that children are receiving high quality free education, we will be moving in a positive direction by removing an education attainment barrier that children and young adults may be facing.



To clarify, building upon one's social capital would be carried out by having government led and funded pathways that focus on targeting children that live in families in the bottom percentiles of income. This way, we shall be directly ensuring a positive change, as new opportunities for self-development and education shall arise as the previously marginalised youth are placed at the centre of the programmes aims. Ensuring that they shall receive sufficient education needed to then lead them into a government subsidised work programme. The core aims of this recommendation are to bolster the social mobility, and economic independence among the UK's most vulnerable populations, in turn ensuring a strengthened social capital for those who previously fell to the side in financial and social development.

### Taxing the Top Percentiles

Without including an exhaustive section on marginal tax rates and how these initiatives may be funded by the government. It is important to note that within the UK a wealth tax should be introduced. By targeting people's wealth, we are ensuring a much more even taxation upon the UK's super rich 1%. Income is also subject to being taxed however, with the top percentage earners, much of their wealth is generated outside of the conventional income tax bracket. Which is why we need to focus on evaluating overall wealth among the super-rich and redistributing some of the financial strength from the top to the lower brackets. As an example, to clarify the reality of the need for this concept, we can take the UK median net disposable household income, which was around £23,000 in 2018-19. With an income at this rate, it would require over 400 years of saving all disposable income to move from the median income to the average of the top 1%.[25]

## DATA & RESEARCH CONSIDERATIONS

## Thematic Analysis Layout

### Question:

Can alternative measures of a country's growth have a positive impact on the reduction of income inequality in the UK?

### Sub Question:

Will including social aspects into a countries measurement of progress/growth aid in closing the gap between the bottom and top percentiles of income in the UK? (GPI Usage)

### Data collection:

Given the pandemic situation, I was forced to use secondary data collection of government and NGO peer reviewed publications, all of the data collected has been represented in the form of visualised graphs. That expanded upon a variety of closely related themes within the income inequality spectrum.

### Analysis:

I naturally fell into a more deductive orientation of thematical analysis, as I felt that I was aware of the issues at hand prior to my research, which inevitably steered the direction of analysis from the first step. I mapped out the themes and codes that were linked to each set of data, it was abundantly clear to me that all the data I selected followed a similar theme, that being a representation of the situation at hand in the UK. However, for each different graph shown I was able to gain a deeper insight into the various categories that factor into income inequality.

For Figure 1, I pulled out a few thematical trends that occurred across the visualisation, these being that in times of government control where the leader was pushing for heightened liberalisation of the market, the income inequality skyrocketed (as observed in figure 1). This graph fits into a code of declined wellbeing and progress being made for the lower brackets.

For Figure 2, I have been able to identify the core theme, being a lack of growth for the bottom percentile earners. The core code that I have applied to this data, lines up exactly with the narrative in figure 1, being, that while income may be increasing, we still have societal groups in the lower percentiles that are receiving disappointingly low growth.

For Figure 3, The theme is similar to previous sets of data, however I used this data in the hopes to add a new layer to the complexity of the challenge. By investigating the intricacies that lie even within the bottom percentiles I was able to observe a new code to apply. This being the disproportionately shared impacts on marginalised groups (as seen through the examination of BAME income disproportion)

Having compiled and analysed three visualised sets of data, each with similarities in their trends being represented. I have been able to confidently write about the overarching need for reform. While I offer a number of recommendations (each with their respective merit and use), the key recommendation that stems from my results is to instrumentalise a shift in the usage of our progress measurements. As found under the recommendation tab, the reformation of GDP into a GPI measurement seeks to "iron out" all the social concerns related to this form of inequality. It became profoundly apparent to me that the current system is exacerbating the growth in income between the top and bottom percentiles. And that we required a shift in our direction of growth. In short running the same race, just changing the direction of the progress and its goals.

### Positionality Mapping

While it has not been expressed as a requirement in the assessment, I feel it essential to speak openly about my findings when mapping my positionality on this topic. As well as identifying any preconceptions that I may have entered this assessment with.

To explain it briefly, I approached this social cohesion challenge with prior knowledge of the scenario of income inequality in the UK. What was not immediately apparent to me was that I naturally steered towards the idea of wanting reform and change as a solution to achieving policy related goals. Taking this point further, as I progressed through this assessment, I realised that I (unconsciously) at the time was under the strong belief that the liberal market philosophy is innately flawed. This belief stemming from what must have been years of questioning why societies that have an abundance of wealth and power allow for people to live in socially destructive and compromised scenarios.

Acknowledging bias seems scary as I risk having my work invalidated by the threat of my ideas being tarnished with the idea of being a narrow collection of siloed thoughts. However, I hope that this scaled-down self-reflection offers an even deeper insight into my process of creating connections between concepts and ideas.

### Engaging with my ToC (Theory of Change)

As a form of light reflection, I want to assess the process of my learning and development of my understanding. Entering this topic, I understood the issues at hand, however upon further research and analysis, I was educated upon the very diverse impacts that income inequality can have on a targeted population. Starting off with my theory of change I was investigating how one may mitigate the effects of income inequality. However mid-way through the process I gained a deep understanding of the multifaceted nature of such a challenge. It became apparent that within society certain sects are also disproportionately affected. Which led my ToC to ask fundamental questions about the inner workings of our financial systems at a national level. Solutions to which, required a major effort in shifting the position of our goal posts (measuring success as an end point).



# ABOUT PAGE

## Information on the Assignment & Acknowledgements

### Assessment Information

This website has been produced as a submission for my final assessment of my second year in the Global Challenges (Social Cohesion) BASc programme. I was instructed to select and engage with a global challenge related policy that was relevant to social cohesion. I selected income inequality in the UK as a policy relevant topic to cover. It acted as an opportunity for me to explore further, a topic which taps into my personal fascination/interest with human progress and socially cohesive policy intervention.

### Acknowledgements

#### The Bigger Picture

Due to time limitations certain areas did not receive the full amount of development that I had hoped, these being linking the UK's income inequality into the global scale. An investigation into the relationship of our economy's reliance on debt and its connection to perpetuating the cycle of financial inequality on a national and global scale is of high importance. As well as investigating illicit financial flows and the top percentiles of wealth holding control over the visibility of their assets and wealth through the usage of havens and offshoring.

# REFERENCES / WIDER READING

## Reference List Sources Key

Modules in Year 2: £

Core: \$

Pathway: %

Own Literature Search: \*

## References/Wider Reading:

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