

Low Pay Commission
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Dear Members of the Low Pay Commission,

Re: Updated remit and the call for a liveable income for all

I hope this letter finds you well. I am writing in response to the [recent announcement regarding the Low Pay Commission's updated remit](#), which was a timely announcement coming on the same day as Christians Against Poverty (CAP) published [new insights into the realities of deficit budgets in the UK](#), which revealed that 22% of UK adults say they have a deficit budget.

I would like to express my gratitude for your ongoing efforts to ensure that wages align with the needs of workers and reflect a more equitable standard of living across the UK. However, as you consider the significant task of fulfilling your new remit, I encourage the Commission to prioritise ensuring that every worker, regardless of their age or circumstances, receives a genuinely liveable income.

CAP's recent polling conducted by YouGov finding that 93% of UK adults agree that people should have enough income from wages to cover the costs of essentials change in this area is needed but as things currently stand out of the clients working with CAP for support with their problem debt, 49% in part-time work and 26% in full time work having a deficit budget. CAP's insight that nationally also shows the concerning reality that 12% of UK adults in full time work have been going without meals at least once a week because of the cost and 31% of people in work have lost sleep worrying about the finances at least once a month. So, while the continued efforts to raise the National Minimum Wage and National Living Wage are commendable, it is crucial that these wages reflect the true cost of living, as opposed to being set merely as a minimum benchmark.

As an organisation that provides support for people struggling to enter employment, offers money management courses, and runs an FCA-authorized Debt Advice service, CAP's perspective draws on its extensive experience supporting people living in financial distress, emphasises the need for wage policies that provide workers with long-term financial security, helping them to avoid debt and hardship.

We hope that you found the [consultation response that CAP submitted](#) provided valuable context. As you move into the next phase to make your upcoming recommendations I wish to highlight once more a couple of the suggestions made in the consultation response:

- CAP would strongly urge the Commission to address the long-standing issue of age-based discrimination in wage-setting. It is essential that all workers, regardless of age, are afforded the same rights to fair pay, especially given that the cost of living does not decrease with a younger age. Swift action on this front is necessary to ensure equity and fairness for all workers.
- There would be considerable benefit in consulting with those involved in developing Minimum Income Standard (MIS). Their evidence-based research could be instrumental in shaping policy that is not only responsive to immediate economic pressures but also designed for sustainable long-term change. By incorporating these insights, I am confident that the decisions made by the Commission will result in enduring improvements to the financial well-being of workers across the country.

I appreciate the complexity of the task ahead and your continued commitment to creating a fairer society through wage policy. I trust that the Low Pay Commission will use its expanded remit to bring about meaningful, long-lasting change that ensures every worker in the UK can thrive, not merely survive.

CAP's Policy and Public Affairs team would be happy to meet with you to share the latest insights on the realities of deficit budgets or to discuss any of the comments set out in the consultation response. To arrange a meeting, please email externalaffairs@capuk.org.

Thank you for your time and consideration.

Yours sincerely,

Gareth McNab

Director of External Affairs at Christians Against Poverty



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