



CHANGING
REALITIES

Getting the child poverty strategy we need: a co-produced agenda for change

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1. Foreword from Jonny - Changing Realities parent

“Why change is needed”

What if being sick for just a day or two drops you below the Universal Credit threshold—and suddenly you’re summoned to a Jobcentre Plus meeting? What if so-called ‘free’ childcare demands serious financial planning just to avoid going into debt? These are just two of the countless challenges low-income families face—often invisibly, often under stigma.

As a single dad who has faced unemployment and wrestled with the complexities of Universal Credit—and as one of nearly 200 parents involved with the Changing Realities project—this report feels like a cathartic moment. Finally, the voices of those who rely on social security are being heard in policymaking.

“Changing Realities” is an apt name. Change is what we call for; harsh realities are what those calls are rooted in—our first-hand experience of systems and services designed in Whitehall that impact millions daily across all corners of the country. We are the faces of the data. We’re the ‘service users’ more importantly known as ‘mum’ or ‘dad’.

Despite our frustrations, we don’t believe government is deliberately working against us. Many officials, ministers and a wider group of MPs are genuinely committed to tackling poverty. Our stories are the anecdotal evidence that reveals the cracks in policy modelling. Let the lived realities of families like ours become tools in the arsenal of arguments for change with those who pull the pursestrings.

Some of what we call for is long-term—ambitious reform across departments and exceeding the lifetime of a parliament. But many asks are immediate, low-cost and high-impact: changes that would leave public finances largely untouched but transform the bank balances, mental health and dignity of families like mine.

As we look toward a new Child Poverty Strategy—a flicker of hope for so many—we urge government to listen to us and deliver action equal to the scale of the challenge.

2. Executive summary

The UK Government has a time-limited opportunity to make a decisive difference to child poverty in its upcoming strategy, something which matters to us all. Between Changing Realities (the UK's leading collaboration of families living life on low incomes) and IPPR (the UK's leading progressive think tank) with support from CPAG (the UK's leading child poverty charity) we have developed a roadmap for change that will make a real and lasting difference to families and children across the UK.

So what should the child poverty strategy focus on? Any credible child poverty strategy must act directly to put more money into parents' pockets. This starts with the removal of the 2-child limit and benefit cap, alongside restoring benefit rates for children in real-terms to before the benefit freeze. Beyond this, the system should better recognise the challenges lone parents face, for example by allowing them access the higher standard allowance currently reserved for couples. Together the changes outlined across this briefing could lift a million children out of poverty by the end of the decade. Without them, we will only see child poverty rise.

Beyond increasing cash, we also need social security and child maintenance systems which treat people with dignity and respect, and which are genuinely supportive of a family's individual circumstances, rather than systems which make their lives actively harder.

We also need to better recognise that children cost money; and we need to support parents with more of these costs – especially around school and childcare, ensuring that those on the lowest incomes don't miss out on opportunities their better off peers enjoy. This includes widening eligibility for free school meals, introducing school uniform grants and giving low-income parents automatic financial support for school trips and wider enrichment. We need to look again at caps and reimbursement mechanisms for childcare on universal credit, and ensure parents can retain their childcare places if they fall out of work temporarily.

In all of this, parents in poverty can help the Government with crafting a persuasive narrative, and in making the case for change. We urge the government to continue their genuinely constructive engagement with those most affected by the issues as the strategy is implemented; work with them as allies, and learn from them about where change is most needed and will be most effective. .

Whatever comes next, the parents who take part in Changing Realities will continue to advocate and push for change, arguing for a tomorrow that is better than today. Over time, these parents have developed a suite of skills in policymaking, campaigning, research and collaboration and they bring these skills with them into whatever they do next. Above all else, parents in Changing Realities know that change is urgently needed, and simply has to happen. IPPR and CPAG share this commitment, and we will continue to work

together to do all we can to ensure that we see effective and sustainable action on child poverty. There really is no alternative.

3. The opportunity - why we need a child poverty strategy which focuses on incomes

The political commitment to act

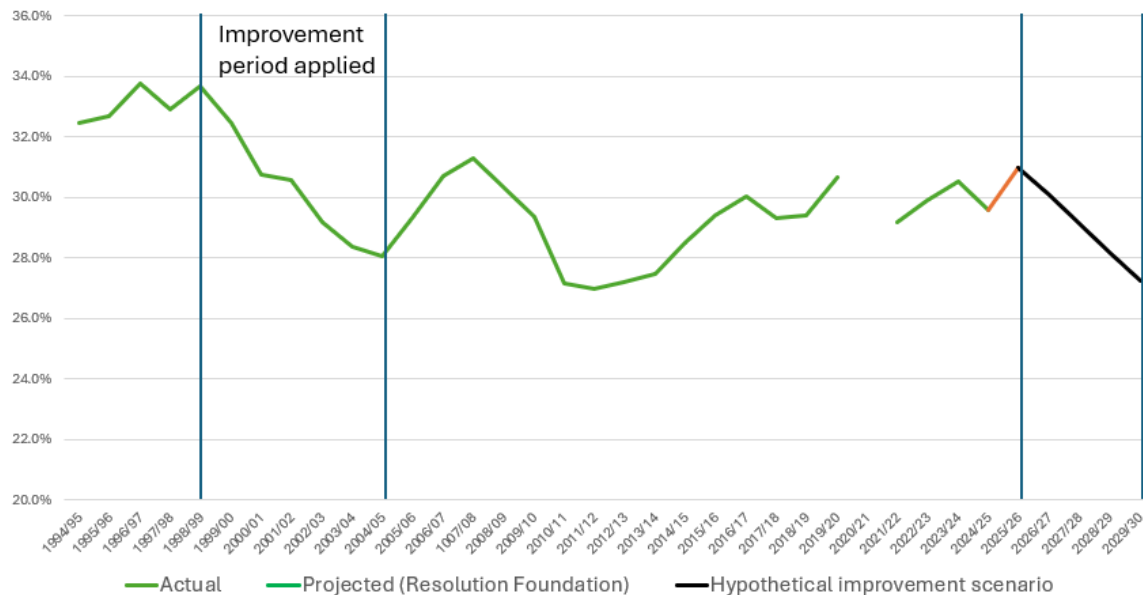
At his first Downing Street press conference as Prime Minister, Keir Starmer said that action on child poverty will be a “measure of what this government does”, just as it was for the previous Labour administrations. Elsewhere, he has pledged to be “laser-focused” on driving child poverty down. He has repeatedly highlighted the role a new Child Poverty Strategy will play in delivering a significant reduction in the record high number of children growing up in households trying to get by on less than they need.

As we anticipate the publication of the UK’s first Child Poverty Strategy in many years, it is absolutely clear what action is needed for the strategy to match Starmer’s commitments, and to turn the tide on child poverty rates.

The latest figures show that 4.5 million children were living in poverty in 2023/24, with particular poverty risks for those with two or more siblings, for children living with disabled parents, and for those from minoritised ethnic groups. Analysis predicts that - without action from this government - poverty rates will rise yet further by the end of this parliament - reaching a projected 4.8 million (CPAG 2025). Every child in poverty is a child failed by the state, because we know that poverty is responsive to policy change. Policymakers know how to drive poverty rates down and it has been done before. If the government were to match the commitment of their predecessors and reduce child poverty rates at the same extent as that seen between 1999-2004 for the rest of this parliament, the child poverty rate would be close to the lowest on record. This would form a legacy to be proud of and would generate a really strong foundation to go even further in the 2030s.

They simply need the political conviction and leadership to do it.

Child poverty rates: actual, projected and hypothetical improvement scenario



Source: IPPR analysis of DWP 2025e

Families cannot wait any longer

Changing Realities parents and carers, who are living on a low income, have spoken again and again about the realities of life in poverty: how it creates a context of everyday crisis, of missed opportunities, of chronic stress in the household. A nagging, persistent and corrosive worry about money that seeps into every aspect of life. Families on a low income have been hit hard - first by the pandemic, and then by the cost-of-living crisis - and have been ill-supported by a social security system that should be there for us all when we need it but has become completely inadequate after more than a decade of austerity and under-investment.

This creates an urgent need for action, to make things better for all of our sakes, as Ollie, a participant from Changing Realities sets out.

Investing in social security and tackling child poverty isn't just a moral imperative – it's an economic one. Healthier, better-educated children grow into productive adults who contribute to society. By addressing child poverty now, we reduce future spending on healthcare, social services, and the criminal justice system. Prevention is always cheaper and more effective than a cure. An effective child poverty strategy would ensure that every child, regardless of background, has access to nutritious food, safe housing, quality education, and opportunities to thrive. It would focus on strengthening social security, supporting parents with fair wages and childcare, and investing in community resources. The strategy should be built on dignity and empowerment, treating families as future partners rather than mere recipients of aid.

Communities thrive when families are supported. When parents can focus on work or education without constant financial anxiety, they engage more in their communities, and children benefit from stability. A successful child poverty strategy strengthens community bonds, fostering environments where everyone feels empowered to contribute

-Ollie

The Labour Government describes itself as a mission-driven government, and one of the five missions is opportunity, which dovetails closely with Ollie's call to focus on longer-term investment in children and families. Key measures by which Labour intends to be judged on this mission were set out in a speech late last year. They include improvements to school readiness, linked to fears that too many children are starting school without the basic skills needed to get on in education and to do well. But we cannot expect a change in school readiness without improving financial security for families currently living in poverty. Hardship negatively affects efforts by parents to take the steps needed to get their children ready for school. This is set out in these accounts from Tasha and Cara.

In my experience, being on a low income did affect readiness for school, but not just because of the lack of money itself. It was more about what that meant day to day—less access to childcare, fewer opportunities for early learning experiences like trips or classes, and more stress in the home. I tried my best to support development, but it sometimes felt like we were already starting a few steps behind.

-Tasha B, April 2025

I do think growing up on a low income has had an impact on my children's school readiness. Limited access to resources like books, educational toys, or extracurricular activities meant they didn't always have the same early learning opportunities as some of their peers. Financial stress also made it harder to focus on things like routines or consistent early development support.

-Cara A, April 2025

What should feature in the strategy?

If the Government is to fulfil the potential inherent within a well-developed and well-delivered Child Poverty Strategy - to right the wrong of what Secretary of State for Work and Pensions Liz Kendall calls the “moral stain” of child poverty - then it must centre both energies and resources on boosting the incomes of households in poverty. This is about how much money families have. We must see a significant investment in social security to see families' incomes rise - there is no other way to get meaningful action on child poverty. It really is that simple.

Social security has a vital role to play in recognising and providing support with the additional needs that come with bringing up children. When we look back at the last Labour government, we can see big reductions in child poverty driven by exactly this type of investment: boosting families' incomes through tax credits, which created additional financial support for families both in and out of the paid labour market.

In the development of the strategy, we have seen a great deal of emphasis on the need (and potential) to increase parental employment: an implicit suggestion sometimes that what is needed is a big push to get more second earners into work, and to support parents with better childcare so they can work more hours, and increase earnings. While there is merit in ensuring that there is support that enables parents to enter and progress in employment, and in providing access to affordable, high-quality childcare, action here

will not do the heavy lifting needed to push child poverty rates down. Our modelling suggests that even if the government achieves its ambitious plans to reach an employment rate of 80%, the impacts on child poverty could be as small as 100,000, all else equal.

Policies including the two-child limit and the benefit cap simply have to go. And we need to see a government ready to make the positive case for investment in social security. There is no other way.

This is not to say that parallel action on improving access to services, and taking steps to drive costs down, is not welcome. But it must not detract from the simple truth: action on child poverty requires investment in social security. Labour must start the work of fixing our inadequate social security system, and that work must begin as soon as the strategy is published.

Building support to act

In a tight fiscal context, hard choices must be made, and there is a very strong moral case to invest in action on child poverty. As a society, we all want everyone to have the best start in life, and only by lifting children out of poverty can we make this ambition a reality.

The latest polling shows that the public wants to see action on child poverty, and recognises that our social security system needs investment. Change is urgently needed and there is every suggestion the public recognise this, and it is an inaction on which this government will be judged, and judged harshly.

Politicians must set out clearly the case for action. This case can be rooted in evidence and moral arguments about the UK we all want to see and be part of; the future we all want for children. It can draw directly on the connection we all have to children: we were all children once, and all have children in our lives who we want to thrive.

Telling a new story

With parents and carers living in poverty, we have explored how to develop a new, more inclusive narrative on child poverty; how to make the case that things can and must be different; and how to boost public support on this which we believe is already there. Parents have developed a number of new frames, with Jo's especially powerful:

We only get one childhood. But the effect of it - good or bad - will last a lifetime. Let's make sure every child in the UK has the best childhood possible.
-Jo

We turn now to the policy priorities for a child poverty strategy.

4. Immediate policy priorities for the strategy

We outline below a series of priority areas for change focused on the UK government. These have been co-produced between IPPR and parents and carers from Changing Realities. There are specific recommendations which we believe could be implemented within the parliament.

Recommendation 1: Remove arbitrary caps and limits on benefit entitlement

Changes to Universal Credit since its introduction have undermined its original design by breaking the fundamental link between social security payments and need, most notably with the benefit cap (since 2013) and the two-child limit (since 2017).

- The benefit cap limits total social security entitlement, with exemptions for those on disability benefits or earning over £722 per month. The cap currently affects 116,000 households (1.6% of the UC caseload), with 69% of those affected being single parent households (DWP 2025d).
- The two-child limit stops parents receiving child elements in UC for their third or additional children born after April 2017. It currently affects 450,000 households and this number is growing over time as more children are born after the cut-off date.

Both policies have contributed to high and growing levels of child poverty since their introduction, particularly amongst larger families who have a poverty rate of 44% in the latest data (IPPR analysis of DWP 2025e)

Although the benefit cap impacts a relatively small number of households, the impact is severe, averaging £60 per week for those affected (DWP 2025d), driving destitution in areas where housing costs are high (Fransham et al 2024). Despite the stated intention of the cap being “to help incentivise work”, the cap places severe financial strain and stress on families, rather than moving anyone closer to the labour market.

We were impacted by the benefit cap just over 2 years ago and throughout the pandemic. As our rent was high, the amount received from benefits was only just enough to cover our rent plus one utility bill and because of this, we really struggled. I had to stop paying all of our rent because of this. There was nothing left over for food or any other bills. We were eligible for Discretionary Housing Allowance, but this took months and months before it came through. By that time we owed the equivalent of four months rent. It was a very difficult time! We were lucky to not have been evicted and my mental health had deteriorated significantly.

-Aurora T

All research points to the removal of these caps as being the most cost effective first step to reduce child poverty. It must be a necessary first step in any credible strategy:

The government could show they are serious about tackling child poverty by removing the 2 child limit. They already have the evidence showing this is one of the easiest and most effective ways to lift so many families out of poverty.

-Lilli K

The two-child limit in particular has a greater impact each year as more children are born after the April 2017 cut-off. In

We recommend the removal of the benefit cap and two-child limit policies. We estimate this would cost £2.7bn in 2025/26 and reduce child poverty by 420,000 children (JRF analysis using IPPR tax-benefit model and DWP 2025e)

Supporting families with 'no recourse to public funds'

IPPR research found that 46% of children in families with non-UK born parents live in poverty, compared to 25% of other children, and children in families with migrant parents are more than twice as likely to be in a very deep poverty (IPPR 2025)

Families with 'no recourse to public funds' (NRPF) are barred from receiving UC or other related "legacy" benefits, and access to contributory benefits is limited to those with sufficient work histories and is usually time limited. This means families who are out of work can be left on very low incomes, with access only to a fraction of the safety net available to other families, driving destitution amongst this group (ibid). Participants can often feel 'forgotten' in the conversation of how to address child poverty.

As someone from a migrant background I have noticed that children from migrant backgrounds... are often ignored or not taken into consideration. Child poverty does not look at your immigration status and spare your children from poverty.

-Gill T

Families with NRPF who are in work are unable to access the “extended” 15 free childcare hours despite meeting the relevant earnings conditions as this is classified as a “public fund”. This creates significant barriers for these families to increase their hours beyond part-time as additional childcare costs swallow up the gains from increasing employment (Whitaker Yilmaz & Mort 2025).

While we recognise that over-turning all NRPF restrictions immediately may be difficult politically, some early first steps could be taken towards a longer-term path of removing all NRPF restrictions where they impact on children, which should be a long-term aim.

We recommend in the short-term:

- Extending access to support for families with children who’ve lived in the UK for 5+ years. This would assist families who do not meet the minimum income requirements for quicker settlement routes and is a relatively targeted measure. (Qureshi et al 2025)
- Improving the ‘change of conditions’ route to lift NRPF in hardship cases, with simpler, more flexible evidence requirements.
- Giving working parents with NRPF access to the extended childcare offer so that parents can increase their hours and earnings.

Recommendation 2: Restore means-tested benefits for children by the end of the parliament

Core benefit levels are too low overall, with incomes failing to cover the costs of essential needs. Uprating benefits solely in line with inflation, following years of real-terms freezes, has eroded social security rates in real terms and relative to earnings (Parkes and Wilkes, 2023). Many families are in an increasingly precarious position and struggling to make ends meet.

... I sometimes feel as though I'm in a vicious circle of 'robbing Peter to pay Paul' because, as soon as I get my benefit money, it comes in one hand, but goes straight out of the other, and hence, the cycle never seems to end, and that's partly because the benefit levels just simply ain't enough in my opinion - especially the Child Benefit.

-Dotty G

We need to go further than simply increasing benefits by inflation. At best this will preserve the existing state of inadequacy, but it risks rates falling further behind average earnings - deepening the income gap between families that rely on the social security system for support and those who don't. As such, any strategy serious about tackling poverty and inadequacy needs to look at how benefits are increased over time.

The government should set itself an aim of undoing the damage of the benefit freeze for child-related benefits between 2016-17 and 2019-20 by the end of the parliament through above inflationary year-on-year increases to the child element of UC and child benefit. On current forecasts this implies increases of around 4.3% per year for the rest of the parliament (around 2% higher than inflation). By 2029/30 this would cost £2.3bn and reduce child poverty by 120,000. (IPPR analysis of DWP 2025d)

Having restored the level of adequacy seen in the system prior to the freeze, the government should then commit to locking in progress through a "double-lock" on child-related benefits, increasing rates every year by the maximum of inflation or wages to ensure that we see real wage growth this is reflected in social security too.

We recommend restoring the adequacy of child element and child benefit to pre benefit freeze levels and then double-locking these rates to the maximum of inflation or average wage growth.

Recommendation 3: Ensure housing support keeps up with rising costs

Local Housing Allowances (LHA) determine how much can be claimed for housing support in the private rented sector (PRS) based on where you live and the number of children you have. Originally this was based on median rents in a local area, but in 2011 there was a substantial cut in generosity so that only the 30th percentile of rents were covered in an area.

Since then, rates have been frequently frozen and unfrozen from year-to-year, creating an unpredictable see-saw of support (Parkes et al 2025). LHA were last increased in April 2024 but since then have been frozen despite rents continuing to increase. In the latest data, 48% of families with children on UC in the PRS face shortfalls between their housing cost and housing element (IPPR analysis of DWP 2025a).

The next opportunity for LHA to increase (to the usual timetable) is April 2026, by which time private sector rents are expected to be 11% higher than the 2 years prior (IPPR analysis of OBR 2025). This rent increase is stressful for families to manage, and compounded by the unpredictability of not knowing whether housing support will increase this year or not. The Renters' Rights Bill as currently drafted will continue to enable large increases in rent overnight, providing they are deemed to reflect 'market rents'. This risks exposing tenants to sudden and unaffordable hikes in housing costs, undermining the Bill's stated aim of providing greater security and fairness for renters. (Parkes et al 2025)

I'm getting really worried about my rent going up this year. It keeps rising every year yet the local housing allowance is frozen for this year! Why won't the government address this. There's over a £250 difference to what the government say I should be paying to what the going rate is in this area. My landlord is trying to move my rent towards the higher end of that. It's frightening. I've painted her room and made a home for us, I can't afford to move. Even if I did, how can I afford it with only £475 LHA???

-Donnie C

The freeze to LHA combined with rising rents mean that many families will be worse off overall this year after housing costs, even before considering any further rising costs. (ibid)

We recommend restoring LHA to the 30th percentile of local rents, and legislating for this to become a minimum standard. This would reduce child poverty by 10,000 in 2025/26 and cost £400m. (Kumar 2025)

Recommendation 4: Better recognise the challenges of single parents in the social security system

The current social security system fails to adequately account for the specific needs and circumstances of lone parent families, often leaving them with insufficient support to meet the costs of raising children on a single income.

I am a single mum with two teenagers. I have a full time job and an additional weekend job – I often work in excess of 50 hours per week yet I still struggle to make ends meet. As single parents we bare the full weight of parental and financial responsibilities – we should be given more discounts and/or benefits to top up our wages. Life is so much harder for single parents!

-Rosa K

There has been substantial progress since the mid 90s on driving down relative poverty rates for lone parent families, but since 2010 this has stalled (IPPR analysis of DWP 2025e) despite rising employment rates among this group. (ONS 2025)

Comparing the current design of universal credit with tax credits we find that tax credits previously paid lone parents the same amount as couples, in contrast with UC where the standard allowance is lower for lone parents by £2,735 per year - despite the additional pressures faced by parents bringing up children on their own.

Further, recent changes to conditionality rules that require parents of children as young as three to seek work for 30 hours a week are placing a significant burden on single parents in particular, with very limited evidence of their effectiveness and placing them at heightened risk of benefit sanctions. In particular, Changing Realities participants state that there is insufficient recognition of children with special educational needs and disabilities (SEND) when setting work search requirements.

We recommend targeted increases to UC entitlement to better support lone parents.

For example, allowing single parents to access the standard allowance for couples would cost £3.1bn and reduce child poverty by 180,000 in 2025/26 (IPPR analysis of DWP 2025b)

We also recommend that the government urgently reviews work search requirements for parents with young children and children with SEND.

Recommendation 5: Ensure dignity and respect and improve the experience of Jobcentre Plus

Jobcentre Plus operates within a system defined by a stark imbalance of power. Claimants are routinely told about their obligations, yet receive little information about their rights. This top-down dynamic shapes everyday interactions, where many experience poor treatment from work coaches. People describe being made to feel small—spoken to with condescension, dismissed when raising personal challenges, and treated as problems to be managed rather than individuals seeking support. One participant describes the impacts on their mental health:

The thing the government fail to realise is that when claimants aren't shown dignity and respect, it has a disastrous effect on their mental health. This makes raising children in an already tough environment even harder, and echos throughout the system. As a "one off" I've interacted with a pleasant staff member, but that's 1% of the time. The rest has been abysmal and degrading.

-Mollie U

This experience is compounded by a wider political discourse that continues to dehumanise those who need social security. Over the past 20 years in particular, politicians have repeatedly used stigmatising language to describe benefit claimants, reinforcing harmful stereotypes and creating a climate in which punitive policies are more easily introduced.

Rigid claimant commitments are frequently imposed without regard to personal or family circumstances, particularly for parents of children with SEND. Sanctions continue to be issued for minor infractions—many relating to childcare issues or events outside a claimant's control. These sanctions not only cause financial hardship in the short-term but also erode trust in a system that is meant to offer support.

A culture of "box-ticking" and bureaucratic compliance underpins the system. There is little accountability or feedback on the performance of individual work coaches, and no consistent mechanism for claimants to report poor treatment or challenge many decisions, including the contents of claimant commitments. Sanction rates continue to vary significantly across the country, with no clear understanding of why.

There is a growing consensus that the system must be reoriented around dignity and respect. This principle is embedded in the Scottish social security system, where legislation explicitly commits to delivering support in a way that treats people with fairness, dignity and human rights at its core. (Social Security Scotland 2018)

Without a fundamental shift towards a more respectful, supportive approach, the gap between what the system should deliver and the experience of those who use it will continue to widen.

Although a broader cultural transformation will take time and concerted effort by politicians, policymakers and those who work in JCPs themselves, there are a number of short-term recommendations which could make a difference immediately, set out below.

Rethink and reframe narratives on social security

Government can lead the way in choosing to frame social security in a more positive way as a force for good - not as a burden, but as a protective force that supports families and enables opportunity. Politicians should lead by example, avoiding stigmatising rhetoric

and instead promoting language that reflects the dignity and value of those who need the system.

Introduce a “statement of rights” for claimants:

Introducing a formal statement of rights readily available to claimants would affirm that claimants are not merely passive recipients of support, but individuals with dignity, legal entitlements and protections under due process. Such a document could empower people to challenge unfair decisions, report mistreatment and appeal sanctions with greater confidence. It would also support more consistent and fair application of rules by work coaches and caseworkers. (Parkes et al 2024)

Greater appointment flexibility

A significant number of sanctions result from missed appointments – often due to circumstances beyond claimants’ control. Enabling claimants, especially parents, to reschedule appointments online with ease could prevent unnecessary hardship and help rebuild trust in the system.

Give claimants a mechanism to provide work coach feedback

Introducing a formal feedback channel would strengthen accountability and help claimants feel heard. It could have a “reverse chilling effect”, encouraging better treatment by work coaches. Aggregated feedback could also help identify training needs and “star performers” who can share best practice.

Promote work coach continuity

Continuity in work coach assignment helps to build trust and enables a more meaningful understanding of each claimant’s personal circumstances – particularly for those facing complex barriers to work. While perhaps not necessary for every claimant, it should be prioritised for those who would benefit most from a consistent point of contact.

Recommendation 6: Make urgent improvements to the child maintenance service

Previous government reforms have coincided with a marked drop in child maintenance arrangements: the number of separated families with no arrangement in place nearly doubled between 2011-12 and 2019-20 (Smith & Hawkey, 2024).

The current child maintenance policy does have an effect on child poverty: it is estimated that 120,000 fewer children are in poverty than would be without it (ibid). But poverty could be reduced further still if all 1 million families with no arrangement were to set one up.

However, there is widespread dissatisfaction among those who access the service currently with how it operates, which adds to the stress and strain of separated parents’

lives. Non-repayment is common, with around £700m current owed to single parents in the latest data (Foley 2024), and very few consequences for non-paying parents in a lot of cases, as one participant describes:

The current system does not enforce the penalties it claims to impose, leaving many parents, like me, feeling abandoned and hopeless. My own experience shows the inadequacies of the system: despite providing evidence of my ex-partner's fraudulent behaviour and luxury lifestyle abroad, the Child Maintenance Service (CMS) refused to investigate, claiming he lived in the UK. This failure left me and my children in severe financial hardship while he lived comfortably, demonstrating how the CMS fails to protect children from financial abuse, neglect, and hunger.

-Nicola P

Overall, the Child Maintenance Service is due a significant overhaul, and there is considerable scope for co-design with separated families to ensure the government develops a service which works for those who need it.

In the short-term the government should prioritise reforms to improve the service quality and responsiveness of the CMS, for example by:

- Invest in the Child Maintenance Service workforce to improve service quality and ensure greater consistency in case handling, to extend operating hours and to provide a trauma-informed service given high rates of domestic abuse among separated families.
- Removing all remaining collection fees for parents
- More timely and effective use of the CMS's existing powers to recover unpaid maintenance, for example deductions from wages.
- Introducing a single point of contact for parents for those who request it

Together these changes would bring about significant improvement in the operation of Child Maintenance for the families who need it the most.

Recommendation 7: Tackle school costs

Changing Realities participants frequently raise the cost of the school day as a major concern in their day-to-day lives, and the Child Poverty Strategy should speak to these concerns. We focus here on three core costs:

- School meals
- Uniform
- School trips and wider enrichment

School meals

Free School meals (FSM) are universal up to Year 2 in England and represent a significant saving for households with young children (estimated at £458 annually per child). But tight income eligibility criteria which apply from Year 3 onwards in England¹ means that many low-income households face a significant increase in costs when children start junior school. Many families in poverty do not currently benefit from free school meals, as highlighted by one participant:

I think it's vital that we get across that the line of child poverty and the line at which Free School Meals (and thus the Pupil Premium) kick in are very different. In fact there's about a £9,000 gap.

-Frankie W

It is estimated that 900,000 children in poverty in England miss out under current rules (CPAG 2024) and there is scope for broadening them out. Expanding FSM to all families on means-tested benefits in England would cost around £0.8bn and cut the main child poverty by 60,000 in 2025/26 - this is an efficient way to to reduce the headline rate of poverty which will feed hungry children whilst improving attainment and life chances (NIESR 2023). Further, we know around 250,000 children miss out on free school meals under existing criteria because they do not “opt-in” (Food Foundation 2024).

As such we recommend extending the Free School Meal criteria to everyone on universal credit, and introducing automatic enrolment for FSM to ensure everyone gets what they are entitled to.

School uniforms

Despite recent reforms aimed at bringing down the cost of school uniforms in England, they remain a significant and unavoidable cost for families. Research commissioned by the DfE estimated uniform costs at £250 per child on average in 2023/24, a real terms drop from 2014/15 (BMG Research 2024). However, the costs remain significant², particularly for parents with multiple children.

¹ With the exception of London, where Free School Meals are currently universal for all primary school aged children

² The upcoming Children's Wellbeing and Schools Bill intends to reduce these costs further by banning schools from requiring more than three items of branded school uniform

Uniform costs continue to be a massive expense and burden as many parents fail to see any change after previous government guidance/legislation introduced in recent years.

-Lili K

These costs also contribute to lost learning, with one study estimating that half a million children were sent home because the costs meant they were wearing incorrect uniform. (Children's Society, 2020)

From 2018, a nationally administered School Clothing Grant in Scotland has provided a minimum support of £120 per year per child in primary and £150 per year in secondary for those in receipt of means-tested benefits, administered by local authorities. (Scottish Government 2022). In England, various local authorities provide some support with uniform costs varying in generosity and eligibility but there is no national scheme in place.

Introducing a national scheme in England similar to the one in Scotland, providing £250 per child per year to all parents on means-tested benefits, would cost around £0.8bn and reduce child poverty by 70,000. We recommend the government provide support for devolved nations to provide similarly generous schemes in other countries of the UK.

School trips

Children cannot legally be excluded from school trips that are part of the national curriculum or compulsory exam requirements (DfE 2018). However, for optional activities where schools request "voluntary contributions", financial pressures force parents to opt out (CPAG 2022).

Although schools can and do utilise Pupil Premium funding to support participation, the level of support varies by school, and many do not proactively offer help with trips costs (CPAG 2022), whilst stigma may prevent parents from asking for help directly. There has been a marked decline in school trips in poorer areas due to rising financial pressures (Weale 2023), and children in low-income families are missing out.

We recommend automatic, centrally funded support for FSM-eligible pupils for school trips, funded at £125 per child for a total cost of £260m in England (IPPR analysis of VoucherCodes 2023 HoC 2024). Extending to all on Universal Credit or equivalent would cost around £650m (DWP 2025e). This would ease financial strain for low-income families, remove the postcode lottery of support across the school system, and ensure equal access to the enrichment offered by school trips. We recommend similarly generous schemes are introduced in the devolved nations of the UK.

This pattern of exclusion is not just limited to school trips. As Erik W's experience shows, children in low-income families miss out on a much wider set of development

opportunities - from after-school clubs to holidays and access to learning materials - all of which play a role in shaping confidence, aspiration and long-term outcomes.

It is my daughter who has suffered the most, as she did not have the opportunity to grow up mixing with others in or out of school due to a lack of financial help other than what I could provide. She has missed out on educational school trips, holidays, after school clubs with little access to the internet or textbooks to help with her learning and development. Every child in this country should receive every opportunity possible to help them grow and succeed... helping them to define and shape their own lives for a better future.

-Erik W

To ensure more equitable access to extracurricular opportunities, the government should explore the introduction of “individual enrichment accounts” - pre-loaded, ring-fenced funds for eligible families to spend on enrichment activities every school year, for example: music and drama tuition, swimming lessons, sports club fees or theatre trips.

Recommendation 8: Drive up take-up and strengthen the childcare element of Universal Credit

Childcare remains a huge issue for parents, both as a barrier to increasing working hours and as a huge drain on financial resources. This was a focus of a Changing Realities ‘big ideas’ discussion session in March 2025, on which this section draws. We focus here on short-term improvements to universal credit childcare support, but for a broader discussion of childcare challenges faced by Changing Realities participants see [Light et al 2025](#).

Upfront payments and low take-up

In UC, parents are required to pay childcare costs upfront and then recover them through later universal credit payments, which can cause significant cash-flow problems or prevent parents from accessing the offer altogether.

... a close friend of mine needed to return to work. She had secured a job, but she couldn't afford the upfront childcare deposit. She ended up calling me and several other friends, trying to scrape together enough money to cover the deposit with the promise that she'd pay us back when UC reimbursed her. But that repayment didn't come quickly—it took several weeks, during which she was incredibly stressed and barely managing. This is not a sustainable or fair system.

-Beauty

Despite government action intended to improve how this operates through greater use of the Flexible Support Fund, take-up has not increased and remains low overall (DWP 2025c). Although there are reasons to expect take-up to be lower amongst older children or those aged 2-4 (who benefit from free hours and so may not need additional support), the current offer is unlikely to be reaching everyone it could - for example only 15% of those eligible with children aged 5 use the offer. (DWP 2025c)

Reimbursement rates

Parents are only able to recover 85% of their childcare costs through Universal Credit, meaning they must cover the remaining 15% themselves - an out-of-pocket cost that can amount to as much as £265 per month. For a parent earning the National Living Wage, this shortfall is equivalent to losing 12% of any additional earnings, effectively acting like an extra tax. When combined with the 55% taper rate in UC, and potentially income tax, national insurance and commuting costs, it's unsurprising why many parents see little financial gains from working more hours.

Childcare is by far my biggest bill every month [...]. I increased my hours at work and he started going three full days (rather than 2.5) in January, that combined with nursery increasing their fees by 13% and the reduction in universal credit makes it feel like I am working more and not actually getting any more money to show for it, which is miserable. An opportunity has come up at work for a maternity cover of a higher grade job. [...] I've done the sums and again, I would technically have more money at the end of the month but not much and it certainly doesn't feel worth it to work another day and most importantly, spend one less day a week with my son when he is so little. It should be an easy choice to go for it but it's not, because of the cost of childcare and the taper rate of universal credit.

-Dan C

Additionally there are overall caps on reimbursement, meaning those with particularly high childcare costs will face much lower recovery rates than 85%. A recent increase has led to a large fall in the number of families impacted by this, but the caps have since been re-frozen meaning we would expect more families to be impacted again over time.

Finally, certain “add-on” costs cannot be reimbursed in many cases which mean that the actual recovery rate is lower still.

Conditions for accessing the childcare element

Under the current system, access to the childcare element of Universal Credit is conditional on all parents being in work. If a parent loses their job, this support is withdrawn immediately. As a result, many families can no longer afford their childcare costs and are forced to remove their children from nursery or other early years settings – often losing hard-to-secure places.

This not only causes significant disruption for children, but also makes it much harder for parents to re-enter work, creating a cycle that undermines both family stability and moves people further away from the labour market:

If you fall out of work then you lose entitlement and the expectation is that you drop out of childcare and then find some more when you start a new job. This is not policy rooted in realism. In reality good childcare is often hard to find and secondly, it's not a child-centred approach as no thought is given to the effects on children of changing their routines etc. at a time when the family unit is likely under great stress as it is.

-Jonny

To improve UC childcare support we recommend:

- Working closely with families with experience of the system on how to best boost take-up of the childcare element of universal credit, including through increasing access to upfront payments to support initial enrolment.
- Increasing the reimbursement of childcare in UC from 85% to 100%, and expanding coverage to include “add-on” costs.
- Increasing caps over time in light of rising childcare costs and considering region-specific caps for higher-cost areas such as London.
- Ensuring access to the childcare element is retained for a “grace period” after parents fall out of work so that childcare places can be maintained, making it easier for parents to return to work. This should apply across both universal credit and the extended “free childcare” hours.

5. How the government should engage with lived experience

Developing and delivering a strategy that draws on a wide range of expertise

Collaborating for change

This report draws together insight from expertise of different forms: academic, policymaking, campaigning; and most importantly, the expertise that comes with experiences of living on a low income. We have worked collaboratively to merge and share these different bases of expertise, and we would argue that the resultant evidence and recommendations are far stronger as a result. What is especially striking is that we have come together and been able to develop a co-produced agenda for change to which we can all sign up: merging radical ambitions with a necessary pragmatism; and creating mechanisms and structures to make this collaboration effective.

In this final section, we want to reflect on the very real potential inherent to participatory approaches in the policymaking sphere, and their special relevance and value in work on poverty and social security.

To live in poverty is to experience harms that relate both to what it means to go without enough; and to how this impacts on relationships, especially with the state. We know that stigma and shame co-exist very closely with financial hardship, and there is a wealth of evidence of the negative experiences of people in poverty in their interactions with the state. Too often, people report being ignored, excluded, and/or spoken to with a lack of dignity and respect. By involving people with lived experiences of poverty in participatory research and policymaking, we start to fix this: it is an opportunity to state very clearly: ‘your experiences do matter, you do count, we want to hear what you have to say. Including the voices of people with lived experience in the policy-making space must be accompanied by a real commitment from within to start talking about social security as a force for good. In its messaging, we need the government to demonstrate that the expertise of low-income people is not only being listened to but also acted on.

Policymaking that works with and draws on the expertise that comes with experience is better policy, working with rather than against the grain of everyday lives. People in poverty have a wealth of expertise and experience to draw on: they know what bits of the policy infrastructure work and do not work, and why; and they have ideas for how things could be changed to improve the lives of millions. In contrast, we only have to look to the multiple failings with the implementation of Universal Credit to see what happens when a ‘test and learn’ approach is adopted. What was needed, and what is always needed, is to ‘listen and learn’.

Changing Realities and the Child Poverty Strategy development process

There is too little participatory policymaking at the UK Government level, despite the repeated calls from new ministers for innovative, smarter approaches to fixing stubborn policy challenges. But this makes the structured role that Changing Realities had in the Child Poverty Strategy development process all the more significant, because it constitutes a still-too-rare example of people with lived experiences of a policy problem being included at the heart of policymaking.

The structured engagement of Changing Realities has taken many forms, and has included face-to-face and online meetings with government ministers and secretaries of state, the sharing of real-time evidence with senior officials, and input from parents into focused work on narrative framing and testing. Members of the Child Poverty Unit have repeatedly commented on the value and importance of this engagement, which has included a galvanising two-hour session at No 10 Downing Street. Officials reflected after a meeting between parents from Changing Realities and the Education Secretary, Bridget Phillipson:

Thanks to you and all the parents we heard from today so powerfully on the subject of SEND and poverty. It felt like an incredibly productive conversation, with heartfelt words from both mums and the secretary of state on how systemic change needs to happen in the system. The dignity and bravery of Changing Realities participants never fails to astonish; they are giving up their time and their energy to do something really remarkable in positively impacting UK government policy. True change-making.

Of course, we are yet to see the Strategy published, and only then will we be able to assess the influence of this engagement by what is included [and excluded] in the strategy itself. Notably, a No 10 Downing Street adviser said that parents should be able to see their ‘fingerprints’ on the strategy, and we very much hope that this ambition is realised.

There are many learnings from this engagement process, and we will report on these elsewhere in the coming months, but it is important to recognise that this involvement was incredibly meaningful for all involved. There was a real symbolic importance to parents crossing what one of our team suggested is perhaps the most famous doorstep in the world. One parent, Jo Barker-Marsh, reflected on this meeting:

These are ordinary parents, with ordinary hopes and dreams, but it is an extraordinary moment and one that holds the hope of change. The Government can and must listen, and then act – and act urgently – to bring down historically high rates of child poverty and invest in social security as a force for good.

This form of engagement can be genuinely transformative, and we call on the government to do much more of it in the coming months.

Key building blocks for effective engagement

The Changing Realities Toolkit provides a comprehensive guide to effective participatory policymaking and research, But we set out five key building blocks to effective engagement in the box below. Key to all of this is effective communication, and finding ways to break down what are very stubborn power differentials between those holding power, and those seeking change.

Five key principles of effective participatory policymaking and research

1. **Sweat the small stuff** - It is vital to get what might seem like the small details right. Failure to make the logistics work means the participatory encounters will fail too. We're talking here about things like timing, catering, room choice and layout. All of these need careful consideration. It is not a small detail - it's what really matters and shapes the encounter.
2. **Cover all costs of participation** - Perhaps an obvious one, but mechanisms need to be in place to cover all participation costs, and this must include both obvious and sometimes more hidden costs, things like appropriate clothing, childcare, access to wi-fi and appropriate devices. This work is resource intensive, but you cannot cut corners on ensuring all participation costs are met. These should include payment as a thank you to those participating.
3. **Do what you can to soften power differentials while recognising how stubborn they are** - Innovate in the steps you take to soften power differentials between those who make policy, and those who want to influence it. This can be done by bringing familiar forms of engagement from lived experiences work into formal policy-making spaces. For example, informal icebreakers can have a role here, or drawing on more creative tools for engagement. All of this will create some welcome discomfort for policymakers and help build trusting and effective relationships.
4. **Get policymakers to move beyond listening mode** - Very often, when we start participatory policymaking, politicians and officials will say that they are here to listen, assuming that the gravity of the experiences being shared demands a close listening, rather than a more robust and open conversation. But this is not how participatory policymaking happens; and we need to support policymakers to move beyond what can feel a rather passive listening mode, into one of more robust evidence and expertise sharing, and - where appropriate - challenge. This needs to be done sensitively, but it is in the more reciprocal encounters that we can start to see change making in action.
5. **Close the feedback loop** - make sure that those who take part in participatory process have the opportunity to feedback on the difference it made to them; and what they are going to do differently as a result. This is vital. People don't just want to be heard: they want to see action flowing from the interactions they've been involved in.

Delivering on the Child Poverty Strategy

In the Child Poverty Strategy development process, we have returned again and again to the idea that the publication of the strategy does not mark the end of the task. It is only the start. The strategy will provide a roadmap, but it will take lots of very hard work to realise the pledges and actions promised within it. Here we would advocate for a continued role for involving those with lived experiences of poverty, especially in the monitoring and implementation of the strategy.

Progress on child poverty will be monitored using poverty statistics, but these can only tell part of the story and are also subject to inevitable time lags. To complement this statistical analysis, we can see a role for a small number of parents to explore how their lives have (and have not) changed over time as the policies within the strategy are rolled out. Parents could also be directly involved in the policy implementation work, bringing their ideas, commitment and expertise into the arenas where the detail of the changes will be developed. Participatory work has the scope to ensure these policies are as effective as possible.

Even if Changing Realities is not given a formal role in the rollout of the strategy, parents will continue to advocate and push for change, arguing for a tomorrow that is better than today. Over time, these parents have developed a suite of skills in policymaking, campaigning, research and collaboration and they bring these skills with them into whatever they do next. Above all else, parents in Changing Realities know that change is urgently needed, and simply has to happen.

I sometimes find it difficult to imagine how my situation can get better, but it really has to because life should not be this hard. This year, the government will publish a child poverty strategy, setting out the action it will take to address record rates of poverty, affecting more than 4 million children. It needs to be bold and make real change happen by investing in social security and providing more support with essential costs and for the additional needs of families with children. Next winter has to be better for families like mine. There is no other choice.

-Gemma, Changing Realities, The Guardian, January 2025

6. Afterword from Aleksandra - Changing Realities parent

“things can and must be different”

Behind child poverty statistics, there are the faces of children who live in mouldy, overcrowded houses and suffer from malnutrition. Parents who are trying desperately hard to make sure their children have what they need, but who are faced with the reality of an inadequate social security system and wages that do not cover their basic living costs.

I know this because it is my reality as well. I'm a parent to four children. Two of which have additional needs, and one was born in 2018. This means my youngest son was affected by the two-child limit. I do my best to protect each of them from the hardship we face. But that isn't easy. And it takes its toll – on me, and sadly, on them too.

But it doesn't have to be like this. This report sets out a roadmap to a better, fairer future. The Child Poverty Strategy is a chance for the Government to begin the work of righting the wrong of years of inaction, a chance to make sure that every child has the opportunities to grow and to thrive. And – perhaps most important of all - to enjoy their childhood.

We need to change how we think about social security. Social security is not a privilege or another non-essential luxurious product. It is an inalienable human right which should always be respected. It has a role to play in supporting households when they need it and can also help to close the inequality and opportunity gaps between the rich and poor. When, as now, we don't have an adequate social security system, other rights are breached – including the most basic of human rights. And it is the poorest who suffer as a result.

Policies like the two-child limit should have no place in Britain. This policy shames us all in being the only one of its kind worldwide. And it is not working. While it persists, the third and any consecutive child has been stigmatised as an additional, unneeded burden. This represents social discrimination in action against the weakest and voiceless.

Over the last years, we have seen loads of measurable and visible misery. The fed trying to persuade the hungry that economic austerity is for our own good because it allows the punished parents to realise their irresponsibility and encourage them to be more active. These aims cannot be fuelled with empty stomachs, fungal lungs, anxious minds and exhausted bodies.

Things can and must be different. I hope the Child Poverty Strategy is the start of making this change.

ANNEX 1

Modelled costs and relative child poverty impacts

	Costs		Poverty impacts	
	2025/26	2029/30	2025/26	2029/30
Remove 2-child limit and benefit cap	2.7	3.7	420,000	550,000
Gradually undo the benefit freeze for child elements of UC and child benefit by end of parliament	N/A	2.3	N/A	120,000
Extend the couple rate for UC to single parents	3.1	3.6	180,000	210,000
Increase childcare recovery to 100%	0.2	0.2	Neg	Neg
Reverse freeze to LHAs in 2025/26	0.4	N/A	10,000	N/A
Expand free school meals to those on UC	0.8	0.9	60,000	100,000
Introduce free school uniform grants in England	0.8	0.8	70,000	70,000
All policies	8.6	12.0	690,000	980,000

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