

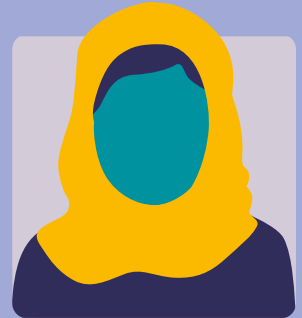
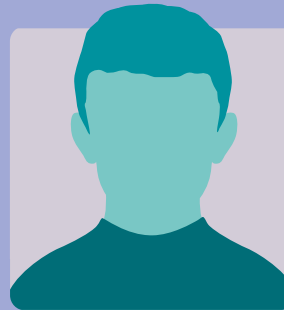
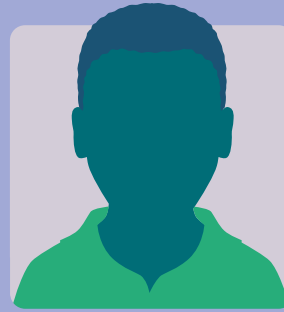


HIDDEN HARDSHIPS

THE IMMIGRATION SYSTEM
AND CHILD POVERTY

**Amreen Qureshi and
Marley Morris**

March 2025



ABOUT IPPR

IPPR, the Institute for Public Policy Research, is an independent charity working towards a fairer, greener, and more prosperous society. We are researchers, communicators, and policy experts creating tangible progressive change, and turning bold ideas into common sense realities. Working across the UK, IPPR, IPPR North, and IPPR Scotland are deeply connected to the people of our nations and regions, and the issues our communities face.

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SUMMARY

Child poverty remains a persistent and deeply rooted issue in the UK, with estimates for the financial year 2022/23 suggesting that 4.3 million children live in relative poverty (CPAG 2024a). This number has risen in recent years. Among those disproportionately impacted are children from migrant families,

a group often overlooked in public and policy debates. In 2022, migrants made up around a third of children in destitution (Fitzpatrick et al 2023). This research explores the unique barriers these children face and the enduring impact of immigration policies on their lives.

AN OVERLOOKED CRISIS

Our analysis of *Family Resources Survey* (DWP 2024a) and *Households Below Average Income* (DWP 2024b) data reveals the scale of poverty among migrant families.

- There are around 1.5 million children in families with migrant parents in poverty – more than a third of the total number of children in relative poverty.
- Children in families with migrant parents are more likely to be in very deep poverty (under 40 per cent of median income): 21 per cent, compared to 8 per cent of other children.

These figures underline the severe and systemic disadvantages migrant families face. Potential factors which exacerbate this disadvantage include the ‘no recourse to public funds’ (NRPF) condition, high visa fees, and limited access to affordable childcare. Families in the asylum system face additional intersecting challenges, receiving only £49.18 per person in their household, with up to £9.50 more if someone is pregnant or if they have a child under three. Figures obtained through a freedom of information request showed that at the end of December 2022, 15,500 children are receiving financial support through the Home Office’s asylum support system (Pinter 2024).

BARRIERS TO STABILITY

Interviews with parents reveal a number of barriers to escaping poverty while navigating the immigration system.

- **Legal barriers:** Prolonged settlement routes, unaffordable visa renewal fees and NRPF have had a direct impact on families’ financial security.
- **Practical barriers:** Unemployment and underemployment, lack of access to childcare and substandard living conditions create additional challenges for families living in poverty.
- **Social and relational barriers:** Social isolation, stigma, language barriers and relationship breakdowns further isolate families from support systems and deepen financial hardship.
- **Institutional barriers:** Gatekeeping, discrimination, and inefficient Home Office decision-making keep families in the immigration system for longer periods, which exacerbates their financial struggles.

IMPACT ON CHILDREN

The consequences for children are profound.

- **Psychological strain:** Despite parents' efforts to shield them, children are often aware of their family's financial struggles, leading to anxiety and helplessness about the future. These pressures can negatively impact their emotional wellbeing.
- **Social isolation:** Children from migrant and asylum-seeking families often face social isolation. Financial constraints may prevent them from participating in school activities or events, while poor living conditions can make them hesitant to invite friends over to their homes.
- **Material deprivation:** Families experiencing financial hardships rely on food banks to meet basic nutritional needs. Poor housing conditions, such as overcrowding and inadequate heating, exacerbate the challenges faced by these children. Additionally, new parents at times turn to 'baby banks' for essential supplies like nappies and formula.

A CRITICAL OPPORTUNITY

The government has pledged to reduce child poverty and aims to ensure that 75 per cent of five-year-olds achieve a good level of development by 2028. Through its cross-government child poverty taskforce and a strategy set to be published in spring 2025, this presents a crucial opportunity to address the issues highlighted in this briefing. While detailed policy recommendations will follow in our final report, experts and parents have identified key areas for immediate action, including:

- easing NRPf restrictions to allow families access to support

- standardising support across local authorities to provide consistent assistance for migrant families
- expanding affordable childcare provisions to reduce financial strain and improve outcomes for children
- improving housing standards to ensure children grow up in safe and stable environments.

A fair and effective child poverty strategy must confront these issues to ensure that no child – regardless of their background – is left behind.

NOTE ON TERMINOLOGY

In this briefing, 'migrant family' refers to a family where the parents are in the immigration system or are otherwise not born in the UK. This may include parents with a range of immigration statuses – including those on the 10-year route or with discretionary leave to remain – as well as those without status. Children in migrant families may be UK citizens. Our quantitative analysis, using *Family*

Resources Survey (DWP 2024a) and *Households Below Average Income* (DWP 2024b) data, focussed on families with non-UK born parents.

NOTE ON ANONYMITY

Please note that all names mentioned in this briefing are pseudonyms used to protect the identities of the participants we interviewed.

1. INTRODUCTION



An enduring challenge: Child poverty remains a persistent and deeply rooted issue in the UK. The latest estimates from the financial year 2022/23 suggest that 4.3 million – one in three – children live in poverty, a number that has risen from 3.6 million children between 2010/11 and 2022/23 (CPAG 2024b).



Overlooked group: Among those disproportionately impacted are children from migrant families. Government policies – such as no recourse to public funds (NRPF), steep visa fees, and obstacles to affordable childcare – create unique barriers that exacerbate poverty risks.



The opportunity: The newly elected government's pledge to reduce child poverty through a cross-government taskforce (with a published strategy expected in spring 2025) offers an opportunity for reform.

ABOUT THIS BRIEFING

- **Evidence:** Provides new data on the scale of child poverty among migrant families.
- **Focus:** Analyses how the immigration system affects child poverty.
- **Looking ahead:** Proposes policy reforms for a more effective strategy to tackle child poverty.



A British child and a child with migrant parents or an asylum-seeking child shouldn't be treated differently. The kids that you're punishing now are the kids that are going to look after you in the future.

Farah (aged 25–34, mother to a seven-year-old British born daughter, on the 10-year route to settlement pathway, Manchester)

2. METHODOLOGY

RESEARCH QUESTIONS

Prevalence

What is the extent and prevalence of child poverty among migrant families in the UK?

Factors

What are the key factors that contribute to child poverty in migrant communities?

Impact

How does financial hardship impact the wellbeing of children in migrant families



RESEARCH APPROACH

Qualitative research to understand the experience of parents in their own words

Participants

- 22 semi-structured interviews with parents of varying immigration statuses (for example, those on the 10-year route to settlement, and those with health and care worker visas, discretionary leave to remain, and undocumented status).
- 10 interviews with frontline support workers providing assistance to migrant families experiencing poverty.

Recruitment and location

- Families were recruited through charities (Praxis, Greater Manchester Immigration Aid Unit (GMIAU), Project 17, Support and Action Women's Network (SAWN), and word of mouth).
- Interviews took place via Zoom with participants in London, Manchester and Birmingham.

Co-production

- Four community researchers with lived experience of the immigration system, recruited through COMPAS at the University of Oxford, co-conducted interviews, contributed expert insights, and helped analyse transcripts.

Quantitative analysis to assess relative household poverty and measures of child material deprivation among migrants

Data source

- *Family Resources Survey* (DWP 2024a) and *Households Below Average Income* (DWP 2024b) data (for the financial year 2022/23)

Population focus

- Children in families where both parents are non-UK born or, in single parent families, where single parent is non-UK born

Measures

- **Household poverty:** Below 60 per cent of median equivalised household income (after housing costs).
- **Deep poverty:** Below 50 per cent of median equivalised household income (after housing costs).
- **Very deep poverty:** Below 40 per cent of median equivalised household income (after housing costs).

Analysis

- All data processed and examined using R.

LIMITATIONS

To prioritise safeguarding and ethical considerations, the research did not involve direct engagement with children. Insights, therefore, lean towards parenting experiences rather than children's first-hand perspectives.

NOTE ON SCOPE

While this research focusses primarily on families in the (non-asylum) immigration system, there are some unique challenges experienced by families awaiting their asylum application. In most cases, parents lack the

right to work and must rely on minimal state support, placing them in a precarious financial situation. For more detailed insights into child poverty among asylum-seeking families, see Pinter 2024 and Pinter and Leon 2025.

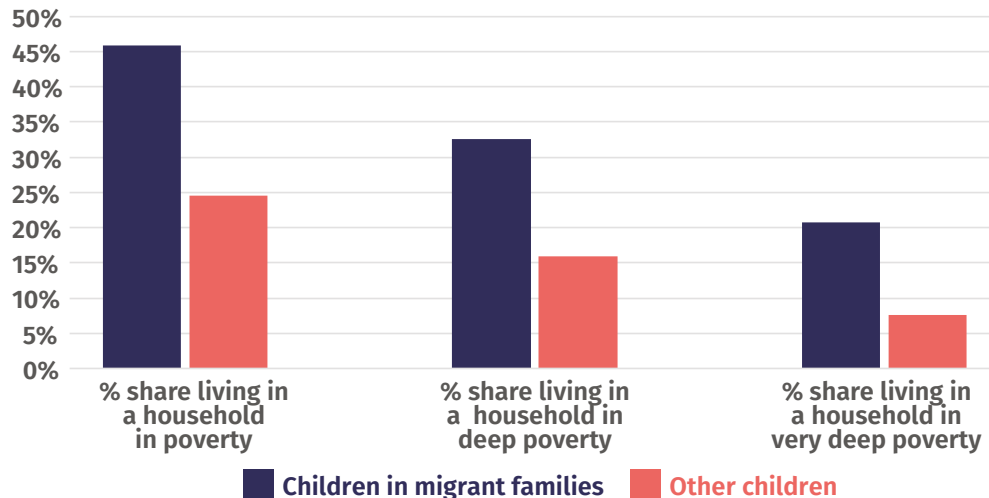
3. THE SCALE OF CHILD POVERTY IN MIGRANT FAMILIES

Children in families with migrant parents are more likely than other children to be in household poverty. IPPR analysis of the latest round of the *Family Resources Survey* (DWP 2024a) and *Households Below Average Income* (DWP 2024b) data (for the financial year 2022/23) finds that nearly half (46 per cent) of children in families with non-UK-born parents live in households in relative poverty, compared to 25 per cent of other children. Moreover, compared with others, children in families with migrant parents are more than twice as likely to be in households in very deep poverty (defined as earning under 40 per cent of median household income), with 21 per cent of children in families with non-UK born parents living in households in very deep poverty, compared to 8 per cent of other children. Children in recent migrant families are even more likely to face household poverty - around 58 per cent of children in families with non-UK born parents who arrived in the UK no earlier than 2017 are in relative poverty. Recent migrants tend to be subject to the NRPf condition.

FIGURE 3.1

Children in families with migrant parents are more likely to be living in household poverty

Percentage share of children in migrant families living in poverty (2022/23)

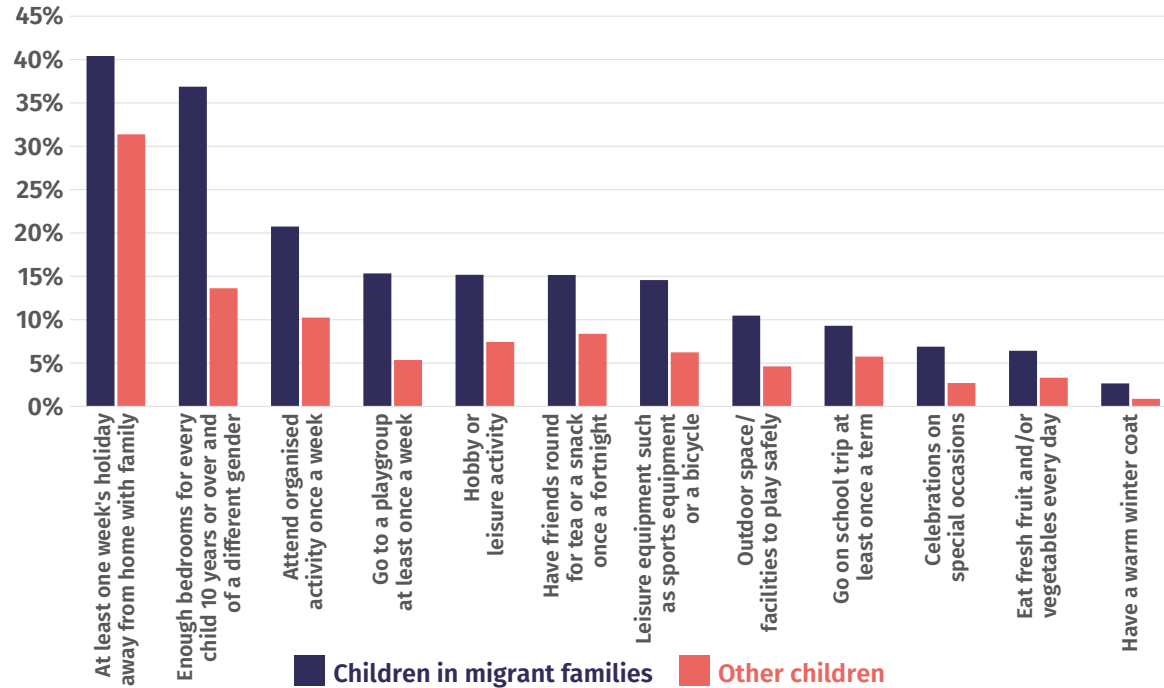


Source: IPPR analysis of *Family Resources Survey* (DWP 2024a) and *Households Below Average Income* (DWP 2024b) data

FIGURE 3.2

Children in families with migrant parents are more likely to face deprivation

Percentage share of children in families who cannot afford different activities or essentials (2022/23)



Source: IPPR analysis of *Family Resources Survey* (DWP 2024a) and *Households Below Average Income* (DWP 2024b) data

Note: Excludes families where children don't want/need the item.

In absolute terms, there are around 1.5 million children in families with non-UK born parents in poverty – more than a third of the total number of children in poverty in 2022/23. Out of the total number of children in very deep poverty, nearly half (46 per cent) are children in migrant families. Child poverty among migrant families therefore makes up a very considerable part of overall child poverty levels – especially for deeper forms of poverty.

Children in migrant families are also more likely than other children to face poverty according to a range of key child material deprivation measures. For every activity or essential listed to the left, children in migrant families are more likely to be in families where it is unaffordable.

4. GENERAL FACTORS CONTRIBUTING TO CHILD POVERTY

Regardless of immigration status, research shows that many families in the UK experience child poverty for various reasons, including (but not limited to) the following.

LACK OF AFFORDABLE CHILDCARE

Childcare costs in England are relatively high by international standards and have grown sharply in recent years (Farquharson and Olorenshaw 2022). Existing government support often falls short of what parents need. This presents a significant barrier for those looking to enter or progress in the workforce – particularly women who shoulder most childcare responsibilities. Many are forced to reduce their working hours or leave employment altogether, stifling their earning potential and heightening the risk of poverty (Fernandez-Reino 2020; Women's Budget Group 2022).

INSUFFICIENT INCOME FROM EMPLOYMENT

Working full time does not guarantee financial stability for families. For example, calculations by the Child Poverty Action Group (CPAG) highlight that a single parent with two children in full-time work earning the minimum wage can cover only 69 per cent of the cost of raising them. This shortfall means that families cannot always afford essential items, and places children at risk of material deprivation (CPAG 2024c).

WELFARE MEASURES INTRODUCED SINCE 2010

There are several policy measures that have driven up child poverty rates, particularly among larger, low-income families. These include the introduction of the benefit cap, cuts to services such as Sure Start centres, and the two child limit. Introduced in 2017, the two child limit restricts benefit payments for families with more than two children and has been widely recognised as a major contributor to rising child poverty across the UK (Brown 2024). Its ongoing implementation is expected to deepen hardship for families with three or more children (Corlett and Try 2024).

THE RISING COST OF LIVING

Although the cost-of-living crisis impacts everyone, families on the lowest incomes are hit hardest. In 2021 and 2022, inflation spiked sharply, eroding the real value of both wages and benefits. Ongoing price hikes in essentials such as food, energy and housing mean that families struggling to make ends meet are finding it even more difficult to afford basic necessities for their children (Action for Children 2024).

INTERSECTING INEQUALITIES

Some children face a higher risk of growing up in poverty than others. Racially minoritised children are at greater risk of poverty in every UK region compared to white children. This risk increases when intersecting factors come into play, such as living in rented housing, being in a single parent family, having three or more children, living with a disability, or having a young child under five (Howes et al 2023).

5. CONNECTING THE DOTS: THE LINK BETWEEN MIGRATION AND CHILD POVERTY

Child poverty is a pressing concern across the UK, yet children from migrant families face an additional, often overlooked set of challenges. These challenges create a complex web of legal, practical, institutional, social and relational barriers that intensify families' experiences of poverty.

Crucially, these barriers intersect and exacerbate one another. For instance, the NRPF condition can make it harder to access both secure housing and childcare – both essential for earning a reliable income.

This section builds on earlier quantitative findings by illuminating the personal narratives of migrant parents. It reveals how legal, practical, institutional, and social and relational barriers converge to produce hidden hardships. By examining these intersecting obstacles, we gain a clearer understanding of the realities faced by migrant parents as they strive to provide for their children.

As the government prepares its new child poverty strategy, policymakers should consider the unique difficulties confronting children with migrant parents and implement targeted reforms that address the entire spectrum of barriers keeping them in poverty.



**Legal
barriers**



**Practical
barriers**



**Institutional
barriers**



**Social and
relational
barriers**



Legal barriers

The UK immigration system is inherently complex, shaped by ever-changing laws, multiple pathways to settlement, and stringent rules that often place migrant families in prolonged legal limbo. During these often lengthy processes, parents must navigate costly solicitors' fees and meet many requirements to maintain or attain their status.

Our research found that these burdens, together with restrictions such as NRPF, can push already low-income families into precarious financial positions, forcing them to sacrifice essential needs for their children to keep up with other demands.

No recourse to public funds

NRPF is a condition tied to various immigration pathways, and to those without status. It restricts migrant families from accessing mainstream social security benefits available to most other UK residents. NRPF prohibits parents from receiving benefits including universal credit, child benefit, personal

independence payment, and housing benefit, as well as social housing and homelessness assistance. This leaves them potentially vulnerable to sudden crises such as unemployment or illness. For Peggy, NRPF locked her family out of vital benefits. The experience directly impacted her children's quality of life:

“You are the one that will pay for the visa fee. But then you have to feed the children. You have to clothe them. You have to put food on the table. You are not getting help from anywhere. The help you get is just what you can do for yourself, by yourself. So that is a big issue.”

Peggy (mother, aged 35–44, on the 10-year route, London)

Change of conditions

Some families with NRPF can apply for a 'change of conditions' to lift the restriction, granting access to mainstream benefits. A change of conditions is typically granted when someone faces destitution, an imminent risk of destitution, or issues relating to a child's welfare.

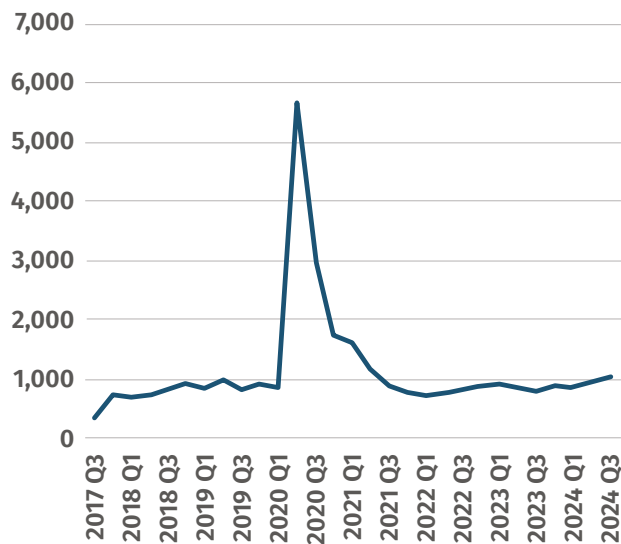
This primarily applies to those on the 10-year family or private life route, or British National (Overseas) (BN(O)) visa holders from Hong Kong. Others may apply on discretionary grounds, although a rejection risks revocation of their status. Applications peaked during the Covid-19 pandemic in 2020 and have since declined but are gradually increasing again (figure 5.1).

Data from the most recent year available (2023 Q4 – 2024 Q3) shows 18 per cent of applications were from individuals under 18. However, this underestimates the policy's impact, as some children affected by their parents' NRPF status are UK citizens.

FIGURE 5.1

Following a peak during the Covid-19 pandemic, the number of change of conditions applications declined but are now gradually increasing

Change of conditions applications, 2017 Q3 – 2024 Q3



Source: Home Office 2024

Note: These figures exclude change of conditions applications under the BN(O) route.

High visa fees

Many immigration pathways come with extremely high fees and the immigration health surcharge (IHS). These are compounded by the requirement for repeated visa applications over a long period – notably, on the 10-year route to settlement. The fees can total tens of thousands of pounds, pushing families with limited incomes into severe debt. Ahmad and his wife constantly worry about making debt repayments, as they result in less money for essential needs, which directly impact their children's wellbeing and adds to the ongoing cycle of stress and financial precarity:

“There is always tension in the house. When we borrow the money for the visa renewal, we have to eventually give the money back, which causes tension, even among the children. We can't look after them properly because we always have to repay our debts. We can't spend the money on our children when they ask us for things.”

Ahmad (father, aged 35–44, on the 10-year route, Birmingham)

Lengthy immigration pathways

Extended routes to settlement leave families in prolonged financial insecurity. High costs and constant uncertainty prevent parents from planning long term, trapping them in cycles of poverty. The requirement to reapply for visas heightens the risk of falling out of legal status, risking further destabilisation for children. The 10-year route to settlement is a prime example of this. A survey of 314 people on this route (Mort et al 2023) found that:

- 93 per cent of respondents had children under 18
- 82 per cent who borrowed money for visa renewals were in significant debt and 30 per cent struggled to keep up with payments

- the requirement to reapply for limited leave to remain every 2.5 years placed people at risk of falling out of status while on the route
- a third of respondents experienced a gap on their pathway to settlement; 37 per cent of these said this was because they were unable to pay the visa fees and the IHS
- around two in five respondents said they struggled to meet costs relating to children (ie nappies, baby products, children's clothes and school trips).

The prolonged, costly process of the 10-year route to settlement can have a financial and emotional toll, as Farah shared. The pathway undermined her family's sense of security, which directly affected her daughter's opportunities and wellbeing:

“*The 10-year route costs so much. I can't afford to feed myself, my child, or maintain my home. Even the fee waiver isn't guaranteed, despite showing I'm struggling. They don't consider outgoings, only income, even if the money immediately goes to bills or others.*”

Farah (mother, aged 25–34, on the 10-year route, Manchester)

WHAT IS THE 10-YEAR ROUTE TO SETTLEMENT?

The 10-year route to settlement is, in broad terms, a pathway for people with a right to stay in the UK on family or private life grounds, where they do not meet the requirements of standard immigration routes. People on the route must apply to extend their leave every 2.5 years and must accrue 10 years of lawful continuous residence before they can get indefinite leave to remain. Where applicants credibly demonstrate that they cannot afford the fee – because they are destitute, for example – they may be eligible for a fee waiver, but this can be challenging to do in practice.

SHARON'S STORY: OVER 20 YEARS IN LIMBO

“ *I've been dealing with immigration now for 24 years, and I am yet to rest and just feel at ease to say, 'Finally, I am now settled'.*

Sharon is a mother of two British daughters. She, her daughters and her husband live in Manchester. Originally from Zimbabwe, she has lived in the UK since she was 10 years old. Yet after 24 years, her immigration status remains unresolved, trapping her family in chronic financial insecurity.

Sharon's parents applied for asylum in the early 2000s. Their application was then processed through the 'legacy cases' scheme, introduced in 2006 by

the Home Office to help clear the asylum backlog (ICIBI 2012). At 18, she was granted discretionary leave – subject to frequent, costly renewals. One application took 18 months to process, and it was then refused on the basis that she gave inadequate proof of her UK-born daughter's nationality, despite her saying that she supplied both a birth certificate and passport.

A more recent fee waiver denial forced Sharon to spend a year raising funds for yet another application. Unable to work legally, Sharon and her British husband have had to rely on a single income to support their children, forcing them to move into a house that feels too small for the family. Sharon describes feeling “like a child that my husband has to take care of” while their children miss out on extracurricular opportunities, such as school trips.





Practical barriers

Beyond the legal obstacles within the immigration system that confront migrant families, immediate, day-to-day practical challenges also directly impact their financial stability and wellbeing. Inadequate and unsafe housing, limited access to affordable childcare, and difficulties securing stable, fairly paid employment are some of the hurdles contributing to these instabilities.

Unemployment or underemployment

Migrant families frequently face unemployment or underemployment driven by language barriers, discrimination, and the non-recognition of foreign qualifications (Qureshi et al 2023). Even when opportunities to train and upskill are available, they remain unaffordable for some on certain immigration routes. Peggy,

for example, has been living in the UK since 2005, and aspired to advance her career in the care industry to increase her earning potential. However, she was ineligible for university home fees and would have had to pay international fees to pursue her desired degree. Reflecting on her situation, she shared:

“If I had gone to school to enhance my knowledge in this care industry, I think I wouldn’t be a support worker at this time. Probably, maybe a team leader or maybe aspiring to be in a managerial position. Because I’ve been in this job for more than 15 years now.”

Peggy (mother, aged 35–44, on the 10-year route, London)

Lack of access to affordable childcare

Inaccessible or unaffordable childcare is a significant obstacle for families striving for financial stability. Praxis conducted a survey of 159 parents with NRPF restrictions, alongside in-depth interviews with 17 parents. Just 54 per cent of respondents reported that they used childcare, suggesting a much lower usage than that of the general population (71 per cent). Cost is the primary barrier, with 55 per cent of parent respondents citing it as the reason for not using childcare, compared to just 12 per cent in the wider population (Whitaker-Yilmaz and Mort 2025). As Farah explained:

“

It is a real struggle. I couldn't save as much the month before because I still had to pay for my daughter's childcare. And she went to the childminder because it was the school holidays. The childcare bill was more. I only managed to save 58 pounds. That was the only thing I could spare.

Farah (mother, aged 25–34, on the 10-year route, Manchester)

Substandard living conditions

Poor, unsafe housing creates short- and long-term barriers to a family's financial stability. Hidden costs – like higher utility bills or frequent repairs – quickly erode disposable income, leaving families with limited savings. Such conditions also harm children's health and wellbeing, undermining their development and future opportunities (Hock et al 2024).

Daria is in the middle of applying for leave to remain, does not have the right to work, and was left with no choice but to rely on temporary accommodation for her and her daughter (who is a British citizen). The accommodation had a pest infestation, and mould caused her child to fall ill. Without disposable income to fix these issues herself, Daria relied on housing managers for solutions, who often failed to take action:

“

The social worker did tell [the council] when she saw the mould and the state of the kitchen, “this place is not good for somebody to come and live, especially with a child”... My child complains that bugs are biting her... I don't want them to feel like I am complaining about everything, but at the same time, people's health matters.”

Daria (mother, aged 25–34, no legal status, London)

SANDRA'S STORY: THE STRUGGLE FOR FAMILY STABILITY

My children know the huge problem we're facing because they themselves are not comfortable in the house. Every day they cry, "mummy when are we moving? Mummy I'm tired of this house. Mummy I don't want to stay here." But there's nothing I can do.

Sandra is a mother of four children. Originally from Nigeria, she has lived in London with her children and husband for 13 years under discretionary leave to remain. This status, granted on the grounds of Article 3 of the European Convention of Human Rights (freedom from torture, inhuman or degrading treatment), requires costly visa renewals. She and her husband struggle to support their children amid high childcare expenses and insecure housing. Their temporary accommodation is so cramped that the living room

doubles as a bedroom, leaving little privacy for their teenage children.

One child is autistic and needs designated space to engage in therapeutic activities:

He needs his own space to be able to do some of the activities they give him, but there's no space for that. So, it's really telling on him, it's making him a bit aggressive because when he wants something and he can't get it, it's very frustrating. So, we're trying our best to create a space for him where he can do his own thing.

A survey of social workers from the Childhood Trust (Krasniqi et al 2023) found that the majority believed that the children they worked with who had special educational

needs and disabilities (SEND) were disproportionately affected by the cost-of-living crisis. For Sandra, whose disposable income is limited due to the need to save up for a visa renewal application, the lack of appropriate housing and childcare support severely impacts her child's development. She says that once her housing is sorted out: "honestly, 95 per cent of my problems are solved."





Institutional barriers

Beyond the legal and practical barriers discussed above, there are also more profound systemic barriers embedded within the immigration and welfare systems. Inefficiencies in decision-making and inconsistent application of section 17 support are compounded by inadequate data on poverty experienced by children with migrant parents, obscuring the scale of the problem.

Participants expressed mixed experiences with the system. While some felt supported by their social workers, they were critical of the limited and inefficient support available. In contrast, all participants voiced frustration with the Home Office, citing poor interactions with caseworkers and decision-makers as a significant source of distress.

Inefficiencies in Home Office decision-making

An opaque decision-making process, criticised by some for institutional ignorance or thoughtlessness on race issues (Williams 2020), leaves families uncertain about their rights, entitlements and financial futures. Families have faced delays in decision-making, unrealistic demands for evidence, and inconsistent and incorrect decisions that later get reversed on appeal. Prolonged periods within the immigration system heighten precarity for families, preventing families with children from settling, integrating into local communities and securing a stable future (House of Lords 2023).

Dorothy (female, 35-44, London, 10-year route), already struggling with her mental health due to financial pressures and the

stress of her immigration case, described her frustration when attempting to file a complaint about delayed responses from the Home Office. She shared that “they told me I should pay £65 before someone speaks to me” – a sum she could not afford.



Gatekeeping and constraints in local authority support

Despite statutory obligations under section 17 of the Children Act 1989 to promote and safeguard the welfare of all children in need (regardless of immigration status), support for migrant families under section 17 remains inconsistent and often inadequate across regions. While some pockets of good practice exist, overstretched budgets and limited investment in local government create an uneven provision of assistance. There is often inconsistent application of section 17 support, and systemic gatekeeping by local authorities further restricts access, particularly for those affected by NRPF. This leaves many families without access to safety nets. Additionally, the fear of immigration-related repercussions can deter families from seeking help (Leon and Broadhead 2024).

After a relationship breakdown and no financial support from her ex-partner, Hope (mother, aged 25–34, on the 10-year route, London) started receiving some funds

through section 17 allowances. However, she shared that the council “kept pushing that I should contact the father of the children to [financially] support me”, despite explaining that her ex-partner was unreachable and unreliable. The council also failed to respond to her concerns about the insufficient level of support she was receiving for months. The lack of support left her and her children in a financially precarious situation and increasingly reliant on food banks.

Discrimination and the culture of disbelief

Numerous studies have highlighted the culture of disbelief, discrimination and unwarranted suspicion that people in the immigration system face. One recent study found that people engaging with local authority social services experienced the process of trying to access support as “humiliating, distressing and intrusive” (Leon and Broadhead 2024). Another found instances of families being regarded with suspicion or as “undeserving” (Jolly and Gupta 2022).

Daria described how local authorities repeatedly pressured her to return to St Lucia, her country of origin, despite her British daughter’s right to remain in the UK. She emphasised the challenges of life in St Lucia, how such pressures ignored her family’s circumstances, and how her daughter’s future potential in the UK was undermined:

“[The council] were telling me, they’d rather me go back to my country... but [my daughter] is not a St Lucian, she’s a British citizen. Why do you want me to force her to go? There’s better opportunity for her here – that’s where she’s from, that’s where she’s born”

Daria (mother, aged 25–34, no legal status, London)

Data limitations and policy oversights

The availability and interpretation of data play a crucial role in policymaking. But there is limited data on people subject to the NRPF condition and on poverty rates by immigration status. This hinders the development of targeted interventions and policies. Without accurate data, policymakers cannot fully comprehend the scale of the issue, leading to the exclusion of children with migrant parents facing poverty from key policy considerations (House of Commons 2021; Vizard et al 2023).

SECTION 17 SUPPORT: WHY IT MATTERS AND WHAT IT COSTS

Section 17 of the Children Act 1989 states that the local authority has a responsibility to safeguard and promote the welfare of children 'in need'. This is only applicable in England, but there is equivalent legislation in Scotland, Northern Ireland and Wales. Section 17 support can entail the offer of assistance such as housing, financial aid, and practical support. For families with NRPF, it serves as a critical lifeline, as it is not classified as a 'public fund' under immigration rules, allowing local authorities to provide essential help despite the families' restricted access to mainstream welfare benefits.

The NRPF Network (2024) collects data from 85 local authorities in England and Scotland on the support provided by local adult and child services. This includes information on support provided to families with children in need.

Of the 78 local authorities that submitted financial data for this cohort in 2023/24, it was found that **1,563 houses** were being supported at the end of March 2024, at an average annual cost of **£21,700** per household and a total annual cost of **£33.9 million** (annualising the weekly cost at the end of the financial year). Below is a breakdown of the different characteristics of the cohort of supported families at the end of the financial year.

- 38 per cent had no immigration permission.
- 18 per cent had EEA status or nationality.
- 18 per cent had limited leave to remain with NRPF.

However, over the course of the financial year, the most common referrals for support among families were for those with leave to remain with NRPF, accounting for **28 per cent** of cases. Notably, 80 per cent of supported families were single parent families, of which the majority were women.

SECTION 17: A SUPPORT WORKER'S PERSPECTIVE

Section 17 support wasn't designed for migrant families, and it shows—there's almost nothing written down about what families need to survive.

Leyla, a support worker at a London-based charity supporting migrant communities, has witnessed first-hand how section 17 support under the Children Act 1989 fails many migrant families.

She describes the gatekeeping culture as local authorities “look[ing] for ways to *not* support families”, with parents given incorrect information about their eligibility, especially for those with NRPf. She explains: “Social workers will often say things like, ‘you can get asylum

support,’ even if the person isn’t an asylum seeker. It’s a way to deny access rather than address the need.”

Even when families secure Section 17 support, guidance on financial and housing standards is murky at best. “There’s almost nothing written down,” Leyla says, “so [payment rates] vary wildly between councils and even within the same council.” Financial aid is often based on asylum rates – which are insufficient for covering basic needs – and many families end up in overcrowded or unsafe housing. Leyla cites an example of a pregnant woman sharing a single bed with her teenage son.

She also points out that many social workers lack training in immigration law, noting: “They’re doing their best, but they’re giving out bad advice or turning families away because they don’t understand the system.”

Leyla advocates standardising section 17 support across councils, with clear guidelines on financial assistance and housing to ensure consistent support. This could be done through consultation led by central government (Dickson 2019). Ultimately, however, she argues that this shouldn’t be left to local authorities and that “the system needs to be centralised and properly funded to work.”





Social and relational barriers

Social and relational barriers, such as language differences, stigma around financial difficulties, and relationship breakdowns, create cumulative challenges for families. These barriers can further isolate families from support systems and deepen financial hardship. For children, these compounded difficulties can mean limited opportunities, heightened vulnerability, and a greater likelihood of enduring poverty.

Parents in our study described navigating systems that often failed to account for their unique circumstances, exacerbating pressures on families and children.

Social isolation and stigma

The stigma associated with poverty, welfare benefits, and the immigration system are well documented (EHRC 2016; Campbell and Tyler 2024; Fernandez-Reino and Cuibus 2024). Our research found that parents may sometimes fear judgment regarding their immigration status and financial struggles, which can make them hesitant to seek help and lead to family isolation. Experiences

with institutions like the Home Office or local authorities can often feel intrusive and daunting, discouraging parents from seeking support. For example, Peggy expressed feeling too ashamed to approach her children's school to discuss covering the cost of school trips, due to her financial struggles and immigration status:

“ I have to meet the head teacher. And sometimes I'm so ashamed every time I have to meet. So, I stop meeting. I was tired... bringing your family problem to the school. You're exposing who you are. Because of the problem I'm having with the status, with immigration. Whenever I go, I have to explain myself before I can get certain things. So, I feel so bad that I don't have privacy of myself.”

Peggy (mother, aged 35–44, on the 10-year route, London)

Language barriers

Language barriers can significantly hinder families' access to essential information and support services. Despite a growing need, years of underinvestment in ESOL provision have created substantial challenges for individuals seeking access to English lessons (Association of Colleges 2025). Without culturally and linguistically appropriate assistance, migrant families may struggle to navigate vital provision, deepening their financial hardship and isolating them from support networks. These barriers also limit access to employment opportunities, compounding parents' precarity (Jolly and Gupta 2022).

A support worker at a frontline charity highlighted how language barriers directly impact access to services. While assisting a client with a section 17 support application, the local authority representative failed to reach the client by phone and dismissed further efforts, saying, "I am not going to call her again. I am going to send a letter, and if she needs help, she can get in touch." This overlooked the client's inability to understand the letter due to language difficulties.

Relationship breakdowns

Relationship breakdowns can cause particular challenges for people in the immigration system (Mort et al 2023). In these circumstances, single parents face heightened risks to their financial stability. They often struggle to afford childcare, juggle the pressures of providing for their children, and navigate the complexities of the immigration system simultaneously.



HAFSA AND DARIA'S STORIES: THE CONSEQUENCES OF STIGMA

The immigration rules should not be tight for women and children who have faced domestic violence. They should not be left in this limbo

Hafsa (mother, aged 25–34, skilled worker visa, London)

Hafsa and Daria are single mothers navigating the UK immigration system while legal barriers and economic constraints all intersect, impacting on their children's wellbeing.

Hafsa, a mother of two, arrived in London from India in 2021 on a skilled worker visa. She endured years of domestic abuse before leaving her husband. She describes the cultural repercussions of her divorce:

We are not raised to speak against our husbands in our culture... it is a really bad thing to speak about domestic violence... Being a divorcee is bringing shame to [our] girls. It's like teaching them the name of dishonour.

Unable to work due to childcare costs, Hafsa survives on section 17 support, which she likens to “extreme poverty.” Her children have changed schools five times because of frequent relocations, and they constantly ask for a stable home:

[My children say] “Mama, we need a place to play... Can we get just one house where we can stay and go to school for at least one year?”

Daria, originally from St Lucia, has a British citizen daughter and had been travelling back and forth between St Lucia and London since 2019. In 2023, she decided to settle in the UK, but after a relationship breakdown, she became estranged from her British ex-partner. She is applying for a visa but currently has no legal status. After her relationship broke down, she sought help but faced disbelief and stigma from council staff when they asked for details about her ex-partner, which she was unable to provide:

They didn't believe me... She was like, “Oh, you slept with a man, how don't you know this?”

They questioned her version of events of the relationship breakdown, leaving her feeling harshly judged. With no stable employment and minimal local authority assistance, her finances are closely surveilled:

If friends or family assist me with money, [the local authority] deduct it from what they're giving... what they're giving is just for food basically, and it's not enough.

Meanwhile, overcrowded, pest-infested housing has also affected her daughter's wellbeing.

Both women shield their children as best they can, but the relentless stress of meeting visa requirements, coping with stigma, and securing essentials inevitably impact family life.



MATERIAL IMPACTS

For many migrant families we spoke with as part of this project, entrenched poverty often meant going without basic necessities, despite their best efforts to provide for their children. Parents described how their children lacked access to nutritious food, wore second-hand uniforms, and faced challenges meeting fundamental needs. Poor housing conditions compounded these struggles, leaving some children without adequate heating during the winter months. For families with newborns, baby banks and food banks became essential lifelines, though these services often fell short of providing consistent, fresh, or sufficient supplies.

The financial strain often forced parents to prioritise essentials like **food and hygiene products**, leaving little room for other necessities. As Amina explained:

“If I have money, the first thing I do is make sure there is food at home and sanitary towels... Things like trainers are secondary. You make do with what you have

Amina (mother, aged 25–34, on the 10-year route, London)

Even basic nutrition remained a challenge for many. Hope, a mother on the 10-year route, shared how **reliance on food banks** often resulted in restricted diets:

“We always have to use the food bank... You can eat one particular meal for two days... oats and rice, oats and pasta... for the whole week

Hope (mother, aged 25–34, on the 10-year route, Manchester)

This **limited access to fresh and nutritious food** was echoed by a support worker from a London-based charity, who highlighted that donations to food banks or baby banks can often be inconsistent or insufficient, **leaving**

families without fresh produce or vital supplies like nappies when stocks ran out:

“Food banks, you know, baby banks... they're reliant on donations and can't guarantee anything to anyone. You might turn up, and they'll just be like, we don't have any nappies

The challenge of providing for her children's day-to-day needs was explained by Hafsa:

“I can't even buy clothes for my children. I can't buy them shoes; I can't buy them a single toy. I can't buy them snacks... In the last 10 days of the month, I struggle to buy food for the children

Hafsa (mother, aged 25–34, skilled worker visa, London)

The recurring struggle to meet even the most basic needs underscored the serious situation faced by these families, with profound implications for their children's health and wellbeing.



PSYCHOLOGICAL IMPACTS

Our interviews highlighted the psychological toll of poverty on children, even when parents tried to shield them from financial strain. Parents shared how their children were acutely aware of their circumstances, often exhibiting signs of stress and anxiety. Younger children became upset over unmet desires, such as being denied toys or specific foods, while older children often assumed responsibilities beyond their years, attempting to alleviate their parents' burdens.

Hafsa described how her **children internalise their family's struggles**:

"Sometimes I think my stress rubs off on them. They see me struggling and try to help, but they're just kids. I try to minimise it by not discussing it with them, but they still hold on to everything because they are suffering from everything."

Hafsa (mother, aged 25–34, skilled worker visa, London)

For some children, **frequent moves and precarious housing** exacerbated their anxiety. Daria shared that her daughter keeps asking:

"Mama, every time we move, I have to leave my friends. Why can't we just stay in one place?"

Daria (mother, aged 25–34, no legal status, London)

Similarly, Amina shared how **cramped and unstable living conditions** were particularly challenging for her children:

"They always plead with me for that, and they get upset. It is really very stressful for them, living in one room, playing on the bed, sitting on the bed, and changing accommodations."

Amina (mother, aged 35–44, on the 10-year route, London)

The emotional impact of deprivation also manifested in smaller, **everyday frustrations**. Hope explained how her

son's inability to enjoy even small luxuries, like pizza, triggered emotional outbursts:

"They just cry because they don't understand... my son, he will throw a tantrum and fall on the ground... Sometimes I try to ignore and pretend I didn't hear, just to save me the whole stress."

Hope (mother, aged 25–34, on the 10-year route, Manchester)

Older children often took on a **protective role**, as Amina described:

"Yeah, it's like she's trying to protect me... I say to my 14-year-old, 'you don't have to rush to be an adult. Just do things a 14-year-old does.'"

Amina (mother, aged 35–44, on the 10-year route, London)

These accounts reveal the impact of poverty on children's mental wellbeing and development, shaping their emotions, behaviours, and sense of security.



SOCIAL IMPACTS

Our interviews suggested that the social repercussions of poverty were acutely felt by children, particularly those of school age, who often compare their circumstances to those of their peers. Many parents described how financial constraints prevented their children from participating in activities like school trips, leading to feelings of exclusion and disappointment.

Peggy shared her child's reaction to **missing out** on such opportunities:

“The children will come back home and start getting angry. They will not eat. “Oh, mom, everyone, all my friends, they are [on a] school trip. Why am I not going? Why are you so poor?”

Peggy (mother, aged 35–44, on the 10-year route, London)

The inability to engage in social activities often **isolates** children, compounding the **stigma** of poverty. Sandra described the impact of **limited space at home**, which prevented her children from inviting friends over or attending sleepovers:

“It is really affecting them because they don't have space, and because of that I can't allow them to go to sleepovers at somebody's house because they cannot invite their friends as well.

Sandra (mother, aged 45–54, discretionary leave to remain, London)

This sense of isolation is exacerbated by **frequent relocations**, which disrupt friendships and stability. A support worker from a London-based charity highlighted how these moves, often required by social services, disrupt children's routines and contribute to exhaustion:

“The disruption, really, of moving around a lot... we've seen things like really, really long journeys to school, meaning that people are just exhausted. Kids are just exhausted.

The **embarrassment** of inadequate living conditions further impacts children's social interactions. Amina shared her daughter's reluctance to bring friends over, a reflection of the shame tied to their environment:

“She said, no, no, like she was conscious of where she was staying. Like, what if they come and say she's living... I say, you're indoors, you should be thankful that you have a place. You don't have to pretend to fit in or to lie to fit in.

Amina (mother, aged 35–44, on the 10-year route, London)

These findings highlight how household poverty can impact on children's opportunities to develop their social skills and build meaningful relationships during critical formative years.

HOW ARE CHILDREN IN THE ASYLUM SYSTEM EXPERIENCING POVERTY?

The immigration and asylum systems are separate but parallel frameworks. While this research did not directly interview families seeking asylum, these families face specific barriers which may exacerbate child poverty. These include the following.

The asylum backlog and prolonged uncertainty

- Families can wait years for decisions on their claims, forcing children to grow up in legal limbo (Pinter 2024).

No right to work

- Parents in the asylum system generally do not have the right to work in the UK, leaving them unable to earn an income. Individuals may only qualify for employment if their asylum claim has not been determined after 12 months, and they can only work in roles listed on the immigration salary list (Gower et al 2024).

Inadequate subsistence

- Families in the asylum system who are destitute or likely to become destitute are eligible for section 95 support, which can include accommodation and financial assistance. Financial support is capped at £49.18 per person per week – far below what is needed to meet basic needs (Pinter 2024) (extra payments of £9.50 and £5.25 respectively are available for babies under one and children aged 1–3). Additionally, the Aspen card system restricts how families can access funds, making purchasing essentials such as clothing, nutritious food, or school supplies difficult (Asylum Matters 2021).



6. POLICY RECOMMENDATIONS

The intention of this report is to highlight the root causes behind the experiences of poverty faced by children in migrant families, emphasising why they should be considered as part of the government's forthcoming child poverty strategy. Our next report will offer detailed, evidence-based policy recommendations – both pragmatic and ambitious – to guide government thinking on this issue.

As a starting point, during this research, we asked experts, frontline workers, academics, and parents themselves what changes they would like to see – ranging from central government to local-level interventions – to provide immediate support and relief for children with migrant parents living in poverty and destitution. We summarise some of the key suggestions here.

REFORM NRPF CONDITIONS FOR FAMILIES WITH CHILDREN

Many migrant families cannot access support due to NRPF restrictions. Families with children on a route to settlement could have the NRPF condition lifted from their status after five years of continuous legal residence. Lifting these constraints would allow families who have been in the UK for a long period, but who do not yet have indefinite leave to remain, to access benefits such as universal credit and child benefit, reducing their risk of destitution. It would also alleviate pressure on local authorities that provide emergency support under section 17. This recommendation could apply in particular to people on the 10-year route to settlement and families that have been granted discretionary leave to remain.

STANDARDISE SECTION 17 PROVISIONS

Currently, support under section 17 of the Children Act 1989 varies significantly. Statutory guidance for England currently does not exist. Statutory guidance could be developed in partnership with local government, the voluntary sector, and people with lived experience. Developing consistent criteria and guidelines would help ensure that migrant families receive timely and equitable support – regardless of where they live (Leon and Broadhead 2024). In the absence of this guidance, local authorities should adopt NRPF Network guidance and tools. Local authorities should also ensure that assessments of families are consistent, and that subsistence rates are transparent with clear minimum standards.

EXTEND CHILDCARE PROVISION TO WORKING PARENTS WITH NRPF

IPPR has separately argued that reform is needed to remove immigration status-based restrictions on childcare entitlements. Extending the 30-hour childcare entitlement to working parents with NRPF would reduce child poverty, enable parents to enter or increase their participation in the workforce, and support the government's objectives of improving school readiness and opportunities for every child in the UK. Allowing parents with NRPF to work more hours would also generate additional tax revenue, bringing economic benefits (Whitaker-Yilmaz and Mort 2025).

IMPROVE HOUSING FOR FAMILIES WITH CHILDREN

Overcrowded or substandard housing negatively impacts children's wellbeing and development (Hock et al 2024). In the short term, measures like the Renters' Rights Bill can improve conditions for migrant families renting in the private sector. In the longer term, increasing the social housing stock will shorten waiting times, reduce the time families spend in temporary accommodation, and ensure more families can access stable and decent housing, essential for children's development (Parkes et al 2025). Finally, any homelessness strategies at a local authority level should specifically consider housing needs related to immigration status, including people affected by NRPF.

INCREASE ASYLUM SUPPORT

Asylum support rates in the UK are not sufficient to meet the current cost of living, resulting in significant financial hardship for asylum-seeking families. The current standard weekly allowance of £49.18 is intended to cover essential needs but is widely regarded as insufficient. To address this, asylum support rates should be increased to at least 70 per cent of mainstream benefit levels, reflecting the fact that certain costs, such as utilities and rent, are covered separately by the Home Office (Mort and Morris 2024; Helen Bamber Foundation 2023).

IMPROVE ACCESS TO SUPPORT FOR FAMILIES, AND IMPROVE TRAINING FOR CASEWORKERS AT THE HOME OFFICE AND LOCAL AUTHORITY LEVEL

Many parents are unaware of the support available to them due to language barriers and complex systems. Simplifying and improving guidance, while making it accessible through trusted channels such as community centres, schools, and multilingual online resources, would empower families to seek help from local authorities earlier. Additionally, staff interacting with these families – from Home Office caseworkers to local council support workers – could benefit from specialised training to address the unique challenges faced by families with NRPF. This training could emphasise fostering empathy, cultural competence, avoiding discrimination, and improving knowledge of referral pathways and entitlements. Clearer communication and better-informed staff can prevent families from falling into crisis and reduce the risk of destitution (Dickson 2019; Pinter et al 2020).

7. CONCLUSION: BRINGING THE HIDDEN HARDSHIPS TO LIGHT

The Labour government's manifesto commitment to reduce child poverty presents a crucial opportunity to address the systemic barriers faced by migrant and asylum-seeking families. This report aims to highlight the root causes of the significant difficulties encountered by children in these households. The challenges that children face – whether due to lack of access to affordable childcare, underemployment, or the NRPF condition – require recognition and concrete action.

Looking ahead, the government's forthcoming child poverty strategy will inevitably involve difficult trade-offs given current fiscal constraints.

However, there are two important considerations which weigh in favour of taking action. First, any child poverty strategy aiming to be both ambitious and effective will fall short if it excludes such a significant cohort of children. According to

our estimates, children in migrant families make up more than a third of children in poverty. The risk is that the traditional policy levers for tackling child poverty will not deliver results for children with migrant parents if they do not account for the specific barriers explored in this report.

Second, inaction in this area will prove costly in other ways. Most directly, there will be major cost implications for local government, which already pick up the tab for the NRPF policy via section 17 support provided by social services. More broadly, there are long-term costs in the form of poorer child development outcomes for those families on a pathway to settlement in the UK.

Our next report will provide detailed, evidence-based policy recommendations that are both pragmatic and ambitious, informing the government's thinking on this critical issue.



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