

# Child Poverty Strategy Evidence Pack

5 December 2025



# Definitions used within this pack

## Child

The Households Below Average Income (HBAI) statistics are the source of most official poverty statistics. The definition of a child used wherein is an individual under 16, or 16 to 19 years old and they are:

- not married nor in a civil partnership nor living with a partner; and
- living with parents/a responsible adult; and
- in full-time non-advanced education or in unwaged government training.

## Family ('benefit unit')

A single adult or couple living together and any dependent children. In HBAI this is also known as a benefit unit.

## Household

One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room, or dining area. A household will consist of one or more benefit units/families.

## Single parent (sometimes known as a lone parent)

An adult in a family with one or more children, without an adult partner living in the same family. There may be other adults present in the household if multiple families live together.

## Relative low income AHC (after housing costs)

One of the two headline metrics used by the Child Poverty Strategy, explained in more detail on slide 11.

## Deep material poverty

One of the two headline metrics used by the Child Poverty Strategy, explained in more detail on slide 11.

## Poverty and low income

Throughout this pack 'relative low income AHC', and 'deep material poverty' is used when referring to the formal definitions of the headline metrics.

Other poverty definitions are used and defined when appropriate, as many data sources use different definitions. Elsewhere references are made to poverty in broader terms using poverty or low income to refer to families understood to be in poverty according to different definitions but not necessarily on a single specific metric.

# Executive Summary (1/2) – The importance of tackling child poverty, and the scale of the challenge faced

## Reducing child poverty as part of the plan for change

Having the best start in life is critical to children's well-being, educational attainment and long-term outcomes. Investing to reduce child poverty can improve the lives of children and their families now, whilst also playing a key role in achieving systemic change across the Government's Missions (e.g. Opportunity, Growth, Health, Safer Streets) as part of the Plan for Change.

There are many aspects of a child's upbringing that will affect their current and future opportunities, which are correlated with poverty. Additionally, some evidence shows that children from lower income households do worse in life directly due to being on low incomes.

## The scale of Child Poverty in the UK

The number of children in relative low income is at an historic high. In 2023/24, there were 4.5 million children in relative low income, 900,000 more than in 2010/11, and 2.0 million children in deep material poverty. These are the two headline metrics for the Strategy, which are explained in the introduction on slide 11.

## Some families are disproportionately impacted

Children from larger, single parent, disabled, and ethnic minority families, and families with young children are at particularly high risk of poverty. Many families have several of these characteristics, compounding the challenges they face.

## The wider context for action in the UK is challenging

There have been substantial wider changes in the UK since 2010/11 until the present, the period focused on in this pack. These include low real-terms income growth for many families, an ageing population, long-term sickness is now the most common reason for economic inactivity, worsening affordability in the housing market, and an increase in zero-hour contracts. These changes contribute not only to the scale of the challenge for child poverty but also the wider pressures the government is operating under.

# Executive Summary (2/2) – Action will need to tackle the structural drivers and factors contributing to child poverty

## Employment

Most children in poverty are in working families, but in families with low pay and/or low hours. Parents struggle with multiple barriers to increasing work, including availability of flexible and affordable childcare, travel/transport links, and skills.

## Childcare

Inaccessible childcare can be a key barrier to increasing work. Parents struggle with both cost and non-cost barriers to using childcare, including access and availability.

## Social Security

Through below inflation uprating and benefit freezes, the real value of the Universal Credit Standard Allowance, and legacy equivalents, has decreased substantially since 2010/11. Specific policies, like the two child limit, leave a gap between need and entitlement.

## Child maintenance

Child maintenance payments can keep children in separated families out of poverty, but not all payments are on time and in full.

## Housing

Most children in poverty live in the rented sector, there has been a shift towards private renting in recent years, which is the most expensive tenure type.

## Essential costs

Having children necessarily means families incur additional costs. Low income families also have a smaller buffer for price shocks, and often pay more for the same goods and services than do families with higher incomes.

## Savings and financial shocks

Families in low income tend to have lower savings and are more likely to incur problematic debts. This can leave them vulnerable to financial shocks.

## Barriers to services

Local services and a strong community can have a large positive impact for children in low income families, but local authority funding in England has been cut substantially since 2010/11, and there can be barriers to accessing support.

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# Section 1: Introduction

# Purpose of this pack

This evidence pack forms part of the Child Poverty Strategy publication. Whilst it cannot comprehensively and succinctly summarise all available evidence, it provides a summary of the key evidence and context that has informed the development of the Child Poverty Strategy. The aim of the pack is to summarise **‘the problems’** that the Child Poverty Strategy is seeking to address, examining key trends and drivers over time with a focus on the period from 2010/11 to the present. It doesn’t include the policies and interventions adopted by the Strategy in response to these problems, as those are covered in the Strategy and separate accompanying publications.

The pack is structured as follows:

- Overview of poverty measurement and an explanation of the two headline metrics that are used in the Strategy
- The importance of addressing child poverty as a key part of the Government's Plan for Change
- Overview of child poverty trends in the UK, demonstrating the scale of the challenge
- Wider trends in the UK over this period that affect the context in which the Strategy is operating
- Detail on the main drivers of child poverty
- Groups who are particularly vulnerable or at high risk of child poverty

The pack has been produced by the Child Poverty Unit analytical team. We extend our thanks to the many officials across the UK Government and Devolved Governments, and to the Child Poverty Analytical Expert Reference Group<sup>1</sup> who have all provided invaluable input and review to produce this material; as well as to the children and their families who generously shared their experiences and insights.

**Note:** For the sake of brevity, this pack focuses on broad trends across the UK in general, or in England where powers are devolved, and does not present evidence related to any specific place other than to highlight spatial disparities.

# Voices of children and their families with experience of poverty

To inform the development of the Child Poverty Strategy, the Child Poverty Unit have undertaken a programme of research and engagement to bring in the voices of children and their families with experience of poverty. This builds a fuller picture of the everyday realities of life in poverty for families and children, and how these circumstances combine to impact on day-to-day living.

This has included participatory engagement and research undertaken with Changing Realities<sup>1</sup>, research with children and young people by the Children's Commissioner's Office in England who coordinated inputs from across UK offices<sup>2</sup> and establishing a research forum of parents and carers<sup>3</sup>, to ensure essential insights of those directly impacted by the Strategy are reflected in the work.

Links to full research reports and the Changing Realities website (where outputs are provided) can be found in the references at the end of the pack.



# Child poverty is often measured through an income based approach

A range of indicators can be used to measure child poverty, each with their strengths and limitations. The Office for Statistics Regulation states that there is “no right or wrong measure of poverty” and acknowledges the importance of context when making comparisons between metrics, given no single figure tells the whole story.<sup>1</sup>

**Relative low income** (Net household equivalised income below a threshold of 60% of median income in that year).

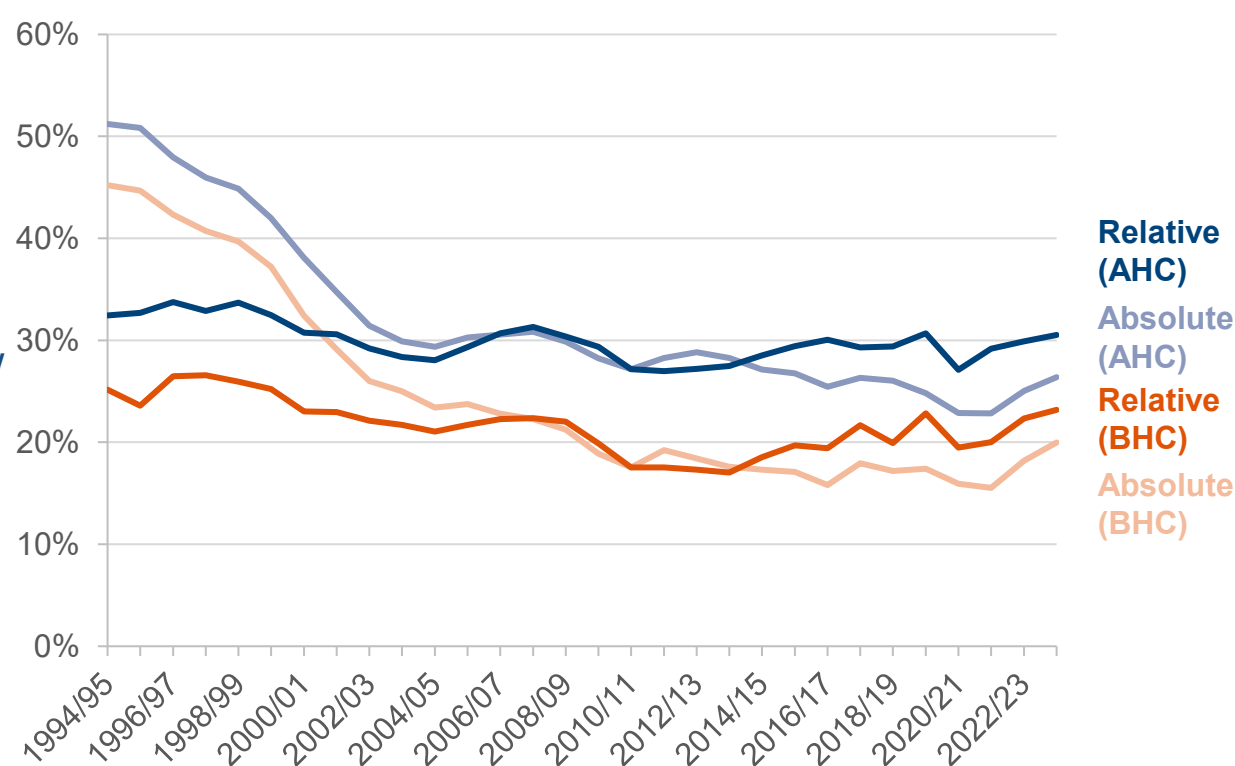
The latest statistics show that in 2023/24 there were 3.4 million children (23%) in relative low income *before* housing costs and 4.5 million children (31%) *after* housing costs in the UK.<sup>2</sup>

**Absolute low income** (Net household equivalised income below a threshold of 60% income in a "baseline" year (currently 2010/11, but will be updated in March 2026) which is then adjusted for inflation for every year going forwards).

The latest statistics show in 2023/24 there were 2.9 million children (20%) in absolute low income *before* housing costs and 3.9 million children (26%) *after* housing costs in the UK.<sup>3</sup>

**Before (BHC) and after (AHC) housing costs** – Both relative and absolute metrics can take account of housing costs or not.

Child Poverty Rates since 1994/94 (UK)



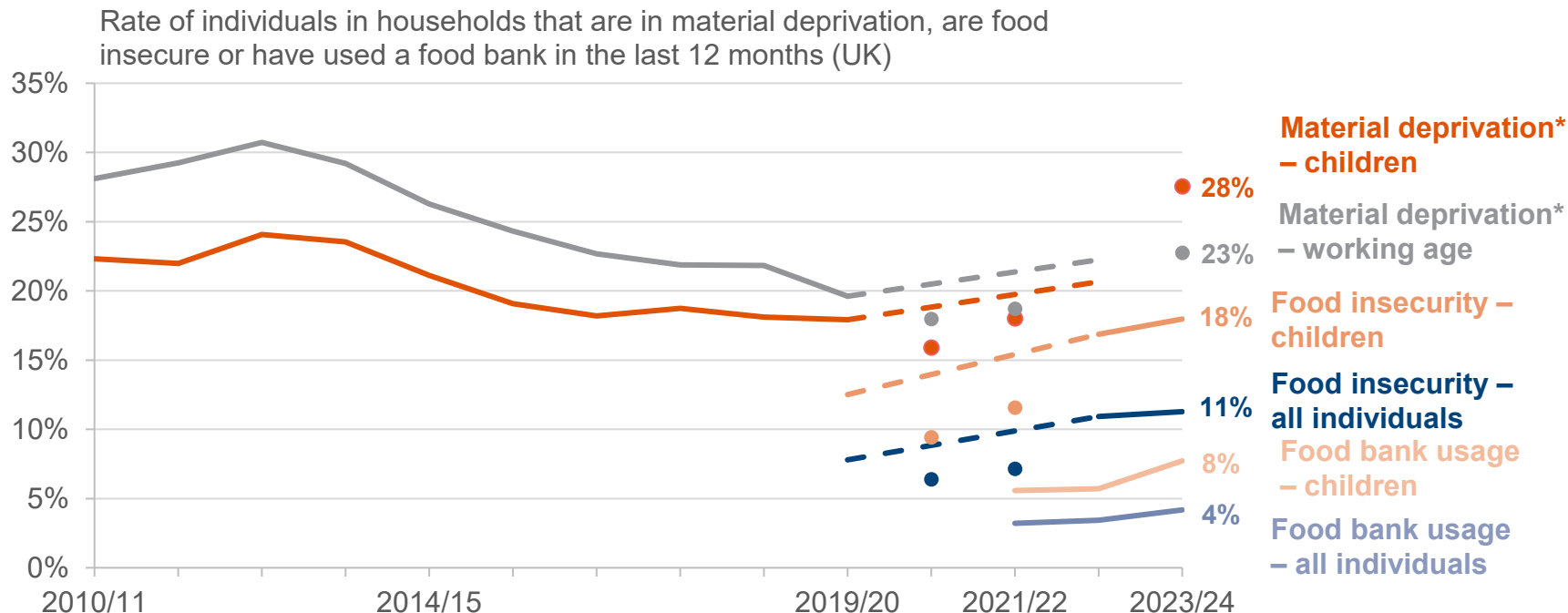
[Figure 1]

**Note:** Households Below Average Income will be updated in March 2026 with new developments. This means the time series will change from that shown here, and the reference year for absolute low income will change from 2010/11 to 2024/25.

# Child poverty can also be measured through outcomes – food insecurity, foodbank usage, or material deprivation

## Food bank usage and food insecurity

- Food insecurity indicates a risk of or lack of access to sufficient, varied food to support an active and healthy lifestyle and is rising faster for children than any other group.
- In 2023/24, nearly 1 in 5, 18% (2.6m) children were living in food insecure households, an increase of 1 ppt (200,000) since 2022/23.<sup>1</sup>
- 1.1 million (7.7%) children were living in a household that used a foodbank in the previous 12 months, an increase of 300,000 (+2ppt) since 2022/23.<sup>2</sup>



[Figure 2]

## Material deprivation

Households are asked about their ability to afford a list of 22 various goods and services, like access to transport, keeping up with bills, or having age-appropriate toys. Some items are for the household and some are child specific. If they are unable to afford 4 or more items, the children are classed as materially deprived.

Separate lists of items exist for working-age adults and pensioners, as their needs are different.

The latest statistics show that in 2023/24 28% (4.0m) children were living in material deprivation.<sup>3</sup>

**Note:** Due to methodological changes and the impact of Covid, there are various discontinuities from 2019/20 to 2023/24. For full details, see figure notes.

# The Child Poverty Strategy uses two headline metrics – one income-based and one based on material deprivation

The first is overall child poverty, using the leading metric of **relative low income (after housing costs)**. Relative low income is a widely used and internationally recognised income measure of poverty, and reflects changing living standards over time. This metric is based on how much income each household has after deducting taxes paid and their housing costs, adjusting for the number and ages of people in the household (to account for different levels of need across households). Anyone living in a household with less than 60% of the income of a household in the middle (median) of the income distribution is defined as being in relative low income after housing costs.

The second is a newly developed measure of **deep material poverty**, based on existing material deprivation questions, which reflects our commitment to addressing deeper child poverty. Families are asked whether they can afford 13 items identified by the public as the most essential, covering basic needs such as food, heating and housing. If a family is lacking 4 or more of those items for financial reasons, they are judged to be in deep material poverty. The items and threshold will not change over the course of the 10 year strategy so this metric is fixed. Whether a family can afford items is affected by more than just income, such as the cost of items, their overall financial situation, whether they face extra costs due to disability, for example, and the support they receive locally.

Tracking progress against reducing child poverty on these two metrics will form part of the wider monitoring and evaluation approach for the Strategy. The Monitoring and Evaluation Framework sets out more details on these plans:

<https://www.gov.uk/government/publications/child-poverty-strategy-monitoring-and-evaluation-framework>

**Note:** The most recent official statistics from [Households Below Average Income \(HBAI\)](#) are for 2023/24, so will be the primary year of reference in this document. As set out here, most detailed statistics are not available for 2020/21: [Technical report: assessment of the impact of COVID-19 on the HBAI statistics for FYE2021](#)  
As deep material poverty is a newly developed metric, based on existing (but new for 2023/24) material deprivation questions, this is only available for the latest year 2023/24. See <https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>. In later years, this metric will be available for more detailed breakdowns but is limited here due to small sample sizes based on one year's worth of data. The poverty statistics are on a financial year basis, unless stated otherwise.

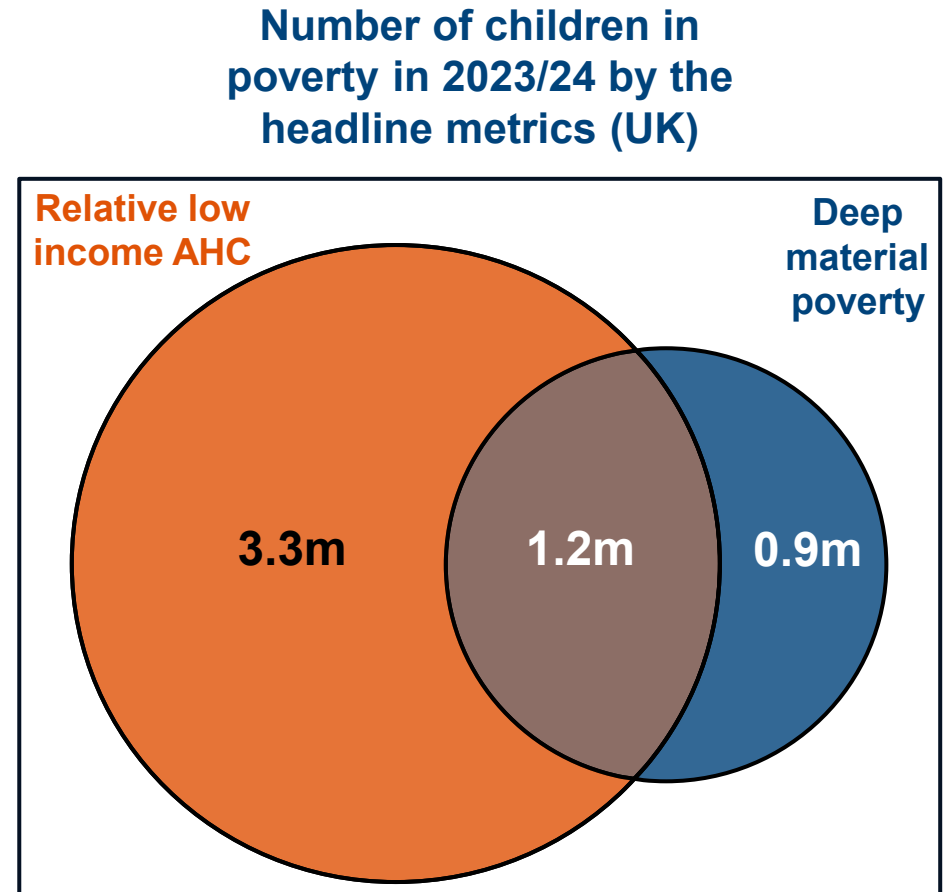
# The two headline metrics overlap, but each measures different things, reflecting the full range of drivers and interventions in the Strategy

Whilst there are a significant number of children found to be in poverty in the UK under both headline metrics (1.2 million), some are only found to be in poverty under one of the metrics (3.3 million in relative low income AHC only<sup>1</sup>; and 0.9 million in deep material poverty only<sup>2</sup>).

This reflects differences in how the metrics are defined. The low income metric is based on equivalised net income after housing costs. The deep material poverty metric is based on ability to afford essential items, so will be affected by not only income and housing costs, but additionally: savings available, gifts and family support, other costs families face (such as childcare, disability, and cost of travelling to work) and debts. More information on the deep material poverty metric can be found here:

<https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>

The analysis presented in this pack shows the groups found to be in poverty under each metric, with largely common trends across the two but with single parent families and families where someone has a disability particularly overrepresented in deep material poverty.



[Figure 3]

# Example 1 – In deep material poverty but not relative low income

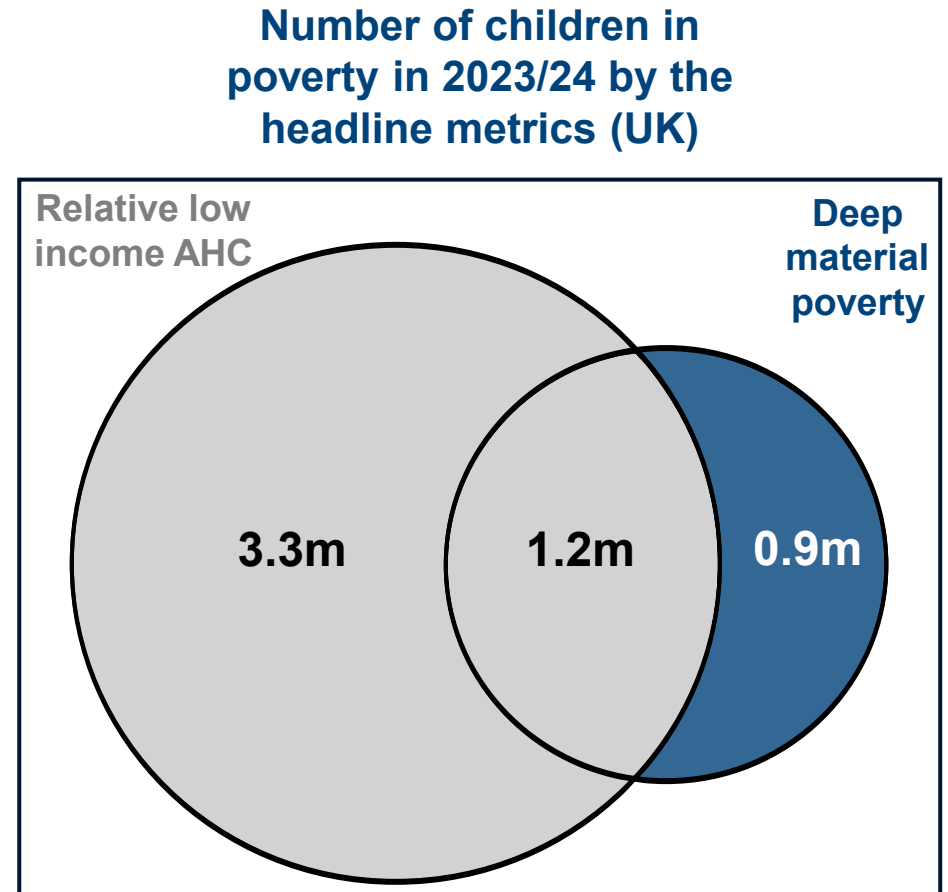
## Illustrative case study:

Anna is a single parent with two children living in social rented accommodation. She works part-time and receives Universal Credit and Personal Independence Payment (PIP) due to a long-term disability.

Her total household income, including benefits received, places her just above the relative low income AHC threshold so she isn't counted as being in relative low income.

However, Anna has high disability related costs (e.g. transport, equipment, care), meaning that even though her family income is above the relative low income AHC line, she struggles to afford many of the essential items for her children.

Lacking 4 or more of the 13 essential items means that Anna's children are in deep material poverty, even though they are not in relative low income.



[Figure 4]

# Example 2 – In relative low income but not Deep Material Poverty

## Illustrative case study:

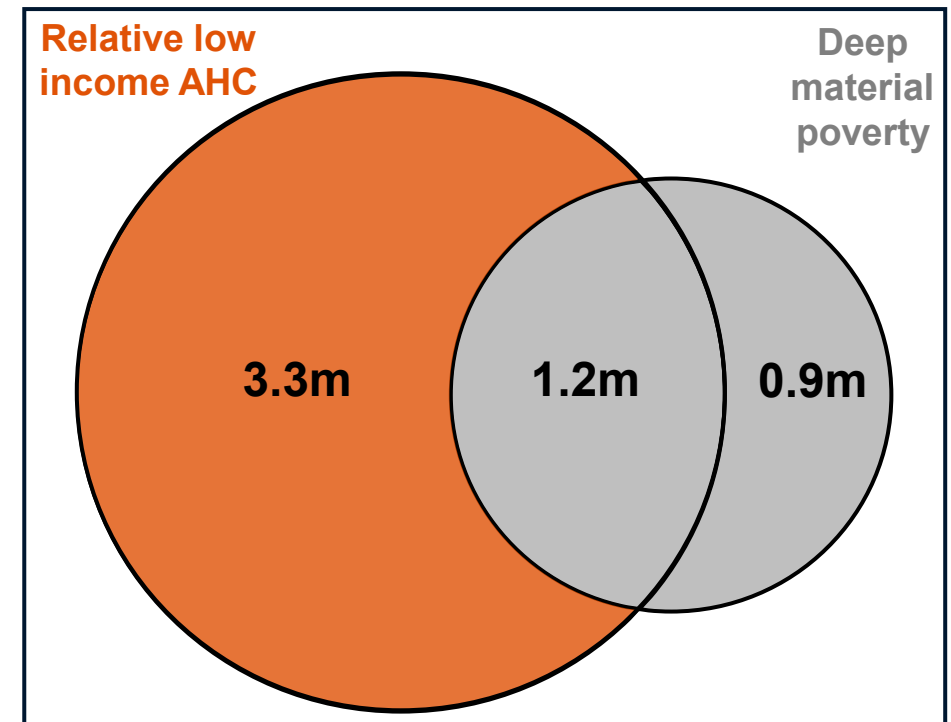
David lives with his partner and their three children in a privately rented home. He works part-time and his partner has no job. They receive a Universal Credit top up each month.

Even with benefits, their household income is below 60% of the national median after housing costs, so they are classified as being in relative low income AHC.

However, David's family live close to a big supermarket, and can shop cheaply, and they get a bit of support from his parents. They also have some small savings in case of emergencies. While money is tight, they mostly manage, and do not lack 4 or more of the 13 essential items, therefore they are not in deep material poverty.

Despite this, because of their low earnings and high housing costs, they are still below the low income threshold. This gives David and his family financial stress and leaves them vulnerable to future financial shocks.

## Number of children in poverty in 2023/24 by the headline metrics (UK)



[Figure 5]

# Example 3 – In Relative Low Income and Deep Material Poverty

## Illustrative case study:

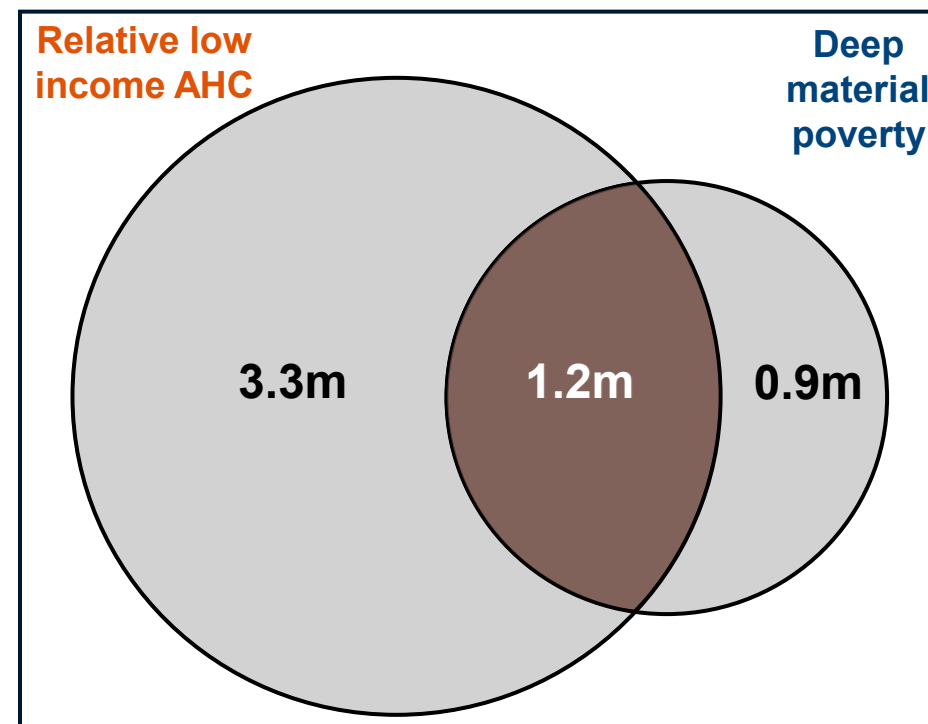
Sam is a single parent to three children, living in privately rented accommodation. They work full-time at National Living Wage and receive Universal Credit.

Their household income, after housing costs, place them below the relative low income AHC threshold, so they are counted as being in relative low income.

Sam also has no savings and high childcare costs, so they struggle to afford many of the essential items for their children.

In this scenario, Sam's children lack 4 or more of the essential items used to define deep material poverty. They therefore are counted as being in both relative low income AHC and deep material poverty.

Number of children in poverty in 2023/24 by the headline metrics (UK)



[Figure 6]

# Section 2: Why tackling child poverty is important



# Key messages: Why tackling child poverty is important

## The best start in life is critical to long-term outcomes

A child's future is shaped by many factors, some of which are associated with poverty. Children experiencing poverty often have adverse outcomes that continue to influence their life into adulthood

- They can face shame, stigma, and social exclusion.
- They have increased risk of poor health and lower educational attainment.
- They are more likely to be NEET (Not in Education, Employment or Training), unemployed or in low-skilled and low-paid jobs as adults.

Some evidence shows that low income itself contributes to poorer outcomes for children, not just because it is associated with other disadvantages. Household income can have a positive causal impact on children's outcomes, particularly when income increases are sustained over time. Specifically, international evidence shows some impacts for:

- School readiness
- Health outcomes
- Economic outcomes in adulthood

## Reducing child poverty can have wider benefits

It is challenging to causally estimate the costs of poverty for society and the available evidence is limited, although it is widely understood there will be wider societal benefits from reducing child poverty and supporting children to have the best start in life, e.g.:

- Increasing employment and pay present opportunities for productivity and growth.
- Studies have discussed the potential implications for spending on health, schools, policing and the criminal justice system, children's services, adult social care and housing.
- Investing to reduce child poverty can improve the lives of children and their families now, whilst also playing a wider role in achieving systemic change across the Government's Missions (e.g. Opportunity, Growth, Health, Safer Streets) as part of its Plan for Change.

# Children growing up in poverty bear additional responsibilities, stigma and exclusion

For many children and young people, **poverty means growing up too soon**, having to deal with adult-like worries and anxieties, as well as taking on adult-like roles and responsibilities, including part-time work to supplement parents' income.

*"...trying to feed us all...that's also a struggle....some nights my mum's like, 'I genuinely cannot do anything with for you guys - I've got nothing for you older ones. I can only do pasta and sauce for the little ones' and [I'm] like, 'That's fine, mum. I will go and try and get myself a tenner from someone'." (Girl, 17) [CCO England Research]<sup>1</sup>*

*"[My mum's] always encouraged me to reach out and try and find jobs or... some kind of income because we are quite low on the ground." (Girl, 16) [CCO England Research]<sup>2</sup>*

Children spoke of the social impact of living in poverty, including **feelings of shame and experiencing the impacts of stigma**.

*"I think that people that come from little money, they have a different social experience. They won't invite people to their house because they might be embarrassed of the way it looks, how big it is...I think they definitely have a different social experience than people that may come from money, who can have friends around for tea..." (Girl, 16)*  
[CCO England Research]<sup>3</sup>

**Living in poverty may also affect children's aspirations** - when asked about their future, **children as young as 8 years old focussed on the need to provide for their family rather than their own aspirations** or career goals and another explained how it could stop them thinking ahead to their future.

*"Maybe if I had a bit more money, I'd be thinking for the future..." (Boy, 15) [CCO England Research]<sup>4</sup>*

Growing up in poverty can mean being **excluded from social activities with friends, extra-curricular activities and missing out on everyday fun and play**. The Big Ambition Survey found that children who reported that their families were struggling financially were also less likely to report getting to spend quality time with their family than those who did not report their families were struggling.<sup>5</sup>

# Poverty places a significant mental burden on families, parents and carers

Parents and carers repeatedly spoke about the impact that living in poverty and juggling the pressures of this can have on them mentally and physically.

*“Basically it's swimming very hard to keep our heads above the water. For me as a single parent this causes me stress and worry that we don't have another income to rely on. The constant struggle to cope is not good for my mental and physical health. So it's not a good situation I'm afraid.”* (Sadie, Q) [Changing Realities]<sup>1</sup>

*“I feel like a hustler trying to navigate things and dodge things and working out what will be paid and how. You don't realise how much is going on in your head just to survive, just to keep on an even keel, just to make sure you've got enough money for food and the electricity isn't cut off.”* (Female, 31, three or more children) [Parents & Carers research]<sup>2</sup>

They spoke about having **little to no means for enjoyment, leisure activities or hobbies** which had an impact on their children's quality of life.<sup>2</sup>

*“I mean, the main things, I suppose the food and the bills and obviously the credit direct debits, I think it's just enough to cover that. Anything extra, it's normally a big no.”* (Female, 44, three or more children) [Parents & Carers research]<sup>3</sup>

They also spoke about **their reluctance to talk about their financial struggles due to 'feeling judged'** by others.

*“Once the bills come off there's not much to last me. I hate speaking about this because I feel like there's a lot of prejudice around it and people would say 'just get a job'.”*  
(Female, 31, three or more children) [Parents & Carers research]<sup>4</sup>

# Having the best start in life is core to future development

**Poverty affects children before they are born. Children from disadvantaged families are more likely to have a low birth weight and less likely to survive their first year of life.<sup>1</sup>**

The first few years of life are critical to future development:<sup>2</sup>

- The brains of babies are highly adaptable to experiences, and the foundations of cognitive, emotional and social capabilities are formed in the first few years.<sup>3</sup>
- As the mental health of parents and carers is important for the development of the baby, it is also important that they have their own needs met, so they can meet the needs of their baby.<sup>4</sup>

**As children grow up**, those in low income and/or deprivation:

- Experience inequalities in cognitive and socio-emotional development as early as age 3.<sup>5</sup>
- Experience worse health outcomes, for example:
  - For children living in the most deprived areas in England, obesity prevalence was over twice as high compared with those living in the least deprived areas.<sup>6</sup>
  - Children living in the most deprived areas of the country are more than twice as likely to have experience of dentinal decay (32.2%) as those living in the least deprived areas (13.6%).<sup>7</sup>
  - Children from low income families are four times more likely to experience mental health problems than children from higher-income families.<sup>8</sup>

# From birth, children living in disadvantaged circumstances experience worse health than peers, which can't throughout the life course

**The relationship between poverty and ill-health can be bi-directional in nature, poverty can increase the risk of poor health outcomes and vice versa**

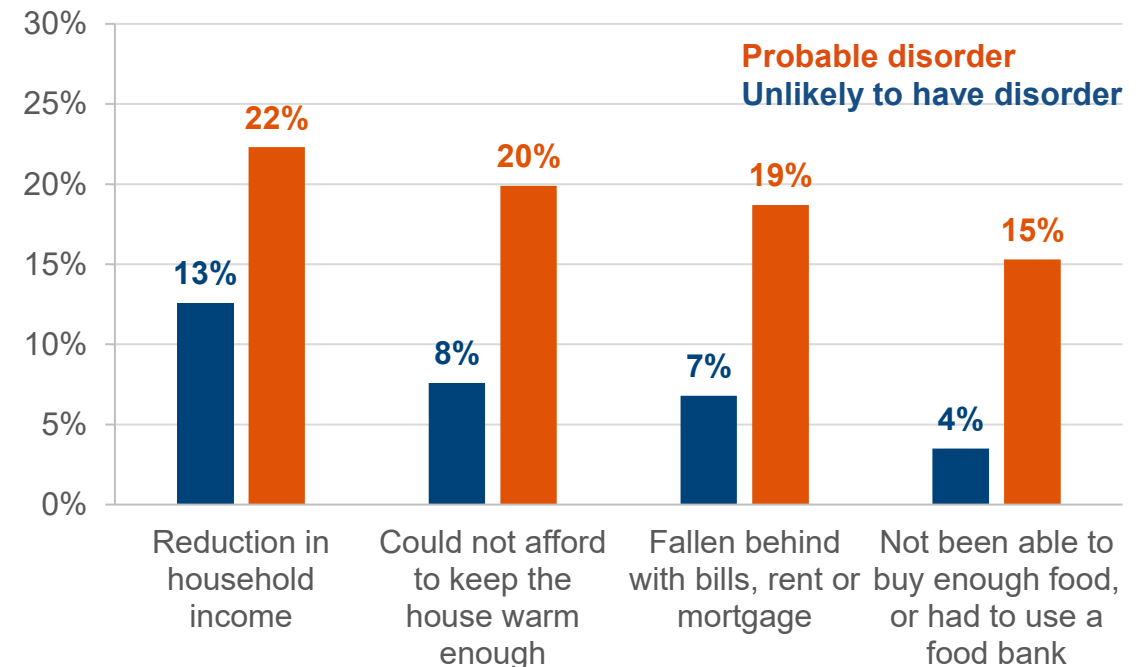
- Household income has been found to be a stronger and more consistent predictor of health outcomes than a broader metric, like the Index of Multiple Deprivation.<sup>1</sup>
- Living with low income and financial insecurity impacts health through multiple pathways, including material, psychosocial and behaviour, and impacts a broad range of physical and mental health outcomes, across the life-course and is a key driver of health inequalities.<sup>2</sup>

Evidence from the Millenium Cohort Study found that:<sup>3</sup>

- Any exposure to poverty during childhood was associated with worse physical and mental health in adolescence.
- Compared with children who never experienced poverty, children who experienced tent poverty (across all waves of follow up from 9 months to 14 years) were at increased risk of socioemotional behavioural problems and of having a longstanding illness at age 14.

**Poverty can increase the risk of poor mental health, as well as physical health**

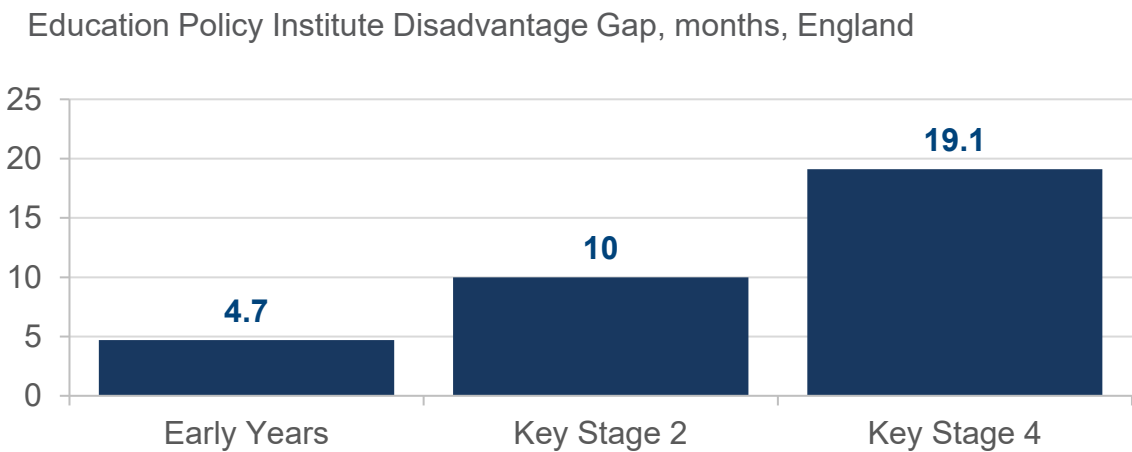
Rates of children living in a household that experienced the specific circumstances and changes, by mental health of child, England, 2023



[Figure 7]

# Disadvantaged children have lower educational attainment, with this gap growing over time, which impacts future employment prospects

In 2024, the disadvantage gap among pupils in England aged 5 was 5 months. At the end of primary school, the gap had widened to 10 months, and by the end of secondary, 19 months.



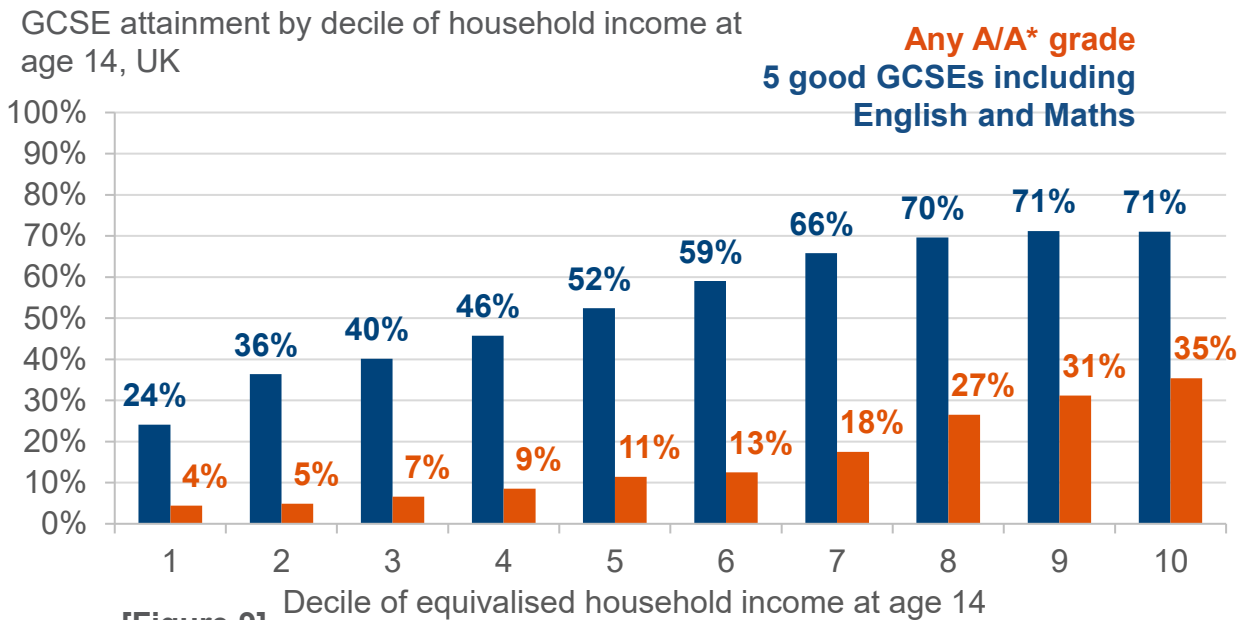
[Figure 8]

There is a strong link between attainment and children’s backgrounds;<sup>1</sup> and attainment is linked to future employment prospects:<sup>2</sup>

Poverty not only negatively impacts children now but has **lasting effects for their futures**. Growing up in poverty impacts on children’s educational attainment and future employment opportunities.

Low educational attainment is one of the key risk factors for becoming a NEET<sup>3</sup> (Not in Education, Employment, or Training); and international evidence shows past poverty as a predictor of NEET status.<sup>4</sup>

Higher incomes are associated with higher average attainment



[Figure 9]

# Income can directly affect life outcomes

A child's future outcomes are shaped by many factors, some of which are associated with poverty. International evidence shows that **low household income itself can contribute to poorer outcomes for children, not just because it is associated with other disadvantages**. While other factors matter, income makes an independent difference.

Our rapid evidence review found that **household income can have a positive causal impact on children's outcomes**, particularly when income increases are sustained over time.<sup>1</sup> Specifically:

- **School readiness:** Sustained income boosts were more likely to improve early cognitive development than one-off payments, though evidence was mixed overall.
- **Health outcomes:** Increased income is associated with better early childhood health. UK evidence on birthweight is mixed. Although international studies reported benefits, such as reduced hospitalisation, malnutrition and developmental delays, these may not fully apply to/within the UK context.
- **Economic outcomes:** Higher childhood income is linked to better education and, in many cases, improved employment and earnings later in life, though most evidence comes from Latin America and the USA; UK evidence is limited and shows no clear economic impact.

Research has also found clear evidence of a positive causal effect of income on intermediate outcomes that are important for children's development, including maternal mental health, parenting and the home environment.<sup>2</sup>



# The impact of growing up in child poverty can continue throughout the lifecycle, limiting life chances and increasing disadvantage

**As adults, those who experienced poverty as children are more likely to:**

- Be NEET, unemployed or work in low-skilled, lower-paid jobs.<sup>1</sup>
- Earn less: Those who received free school meals when young earn around 25% less at age 30 than those in state-funded schools who did not receive free school meals. Much, but not all, of this gap can be explained by their success in education.<sup>2</sup>
- Face tent disadvantages in employment, even when educational attainment and background are accounted for.<sup>3</sup>
- See earnings gaps widen with age.<sup>4</sup>
- Experience poorer physical health and mental wellbeing.<sup>5</sup>
- Remain in poverty as adults, particularly if poverty was tent during childhood.<sup>6</sup>



# Section 3: Recent trends

# Child poverty trends

# Key messages: Child poverty rates are at near historic highs

## Child poverty trends in the UK

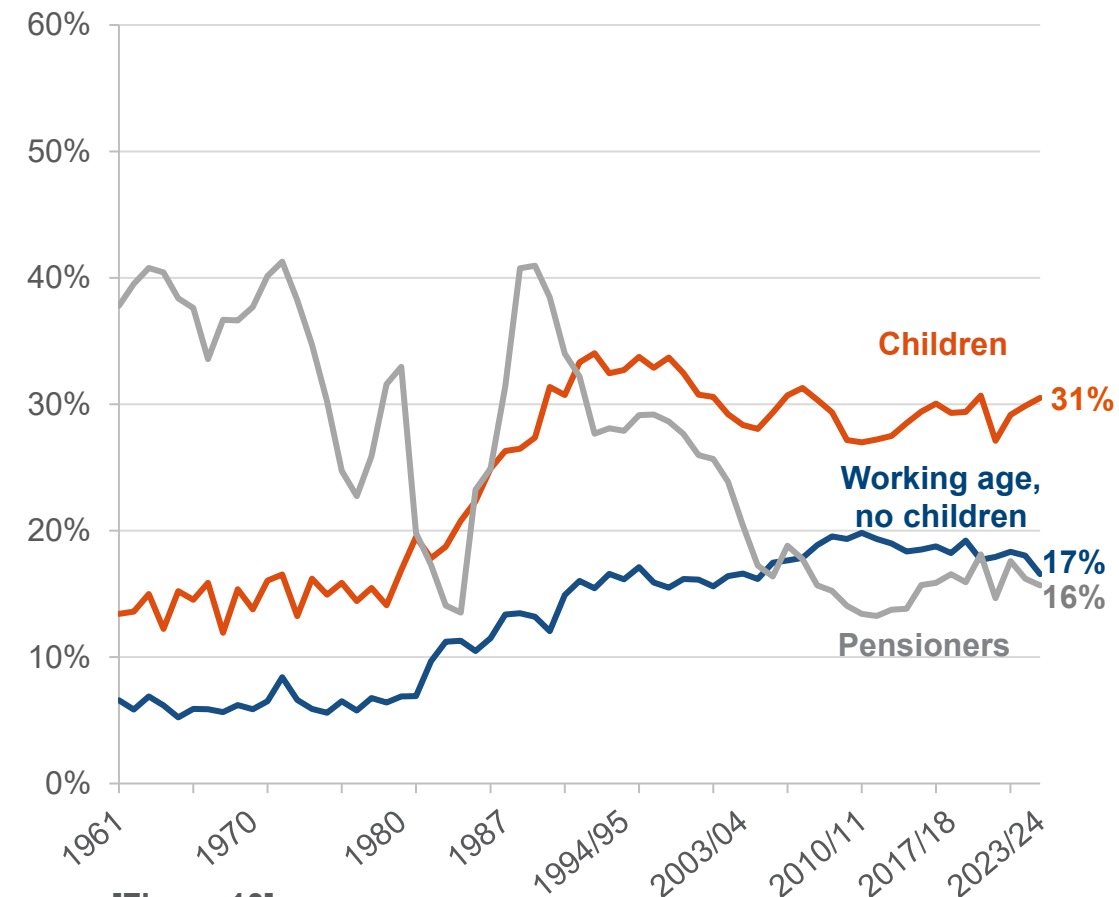
- From the early 1960s until roughly 1980, child relative low income rates in Great Britain were relatively low, at around 15%.
- During the 1980s, rates of child poverty broadly doubled, and were over 30% throughout the 1990s.
- In 1999 the then government set out to eradicate child poverty, achieving substantial reductions, though not a return to pre-1980 levels.
- Since 2010/11, child relative low income has increased. In 2023/24 there were 900,000 more children in relative low income than in 2010/11, with most of the increase for children in larger families.
- There were 2.0m children in deep material poverty in 2023/24.
- There is significant variation in child poverty across the UK, both between the four nations and at a more local level.

## International comparison

- While complex to compare child poverty rates like for like between countries, available data suggest the UK performs relatively badly compared to other EU and comparator OECD countries.
- Redistribution through the UK tax and social security system lifts many children out of relative low income.
- However, many comparator countries have lower child poverty rates before even accounting for tax and social security, due to strong parental employment assisted by extensive family support like subsidised childcare, and more compressed wage structures.

# Child poverty rates have changed over time in response to wider policy, demographic and societal changes

Relative low income (AHC) rate by age group 1960 to 2023/24 in Great Britain



[Figure 10]

**Note:** Data is for calendar years until 1994/95, when it changes to financial years. Data includes Great Britain pre 2002/03 and UK afterwards.

Child relative low income rates in the UK were comparatively low during the 1960s and 1970s. During the 1980s child relative low income rates rose to reach more than one in three children by the mid-1990s.

By 1997, children were at significantly higher risk of relative low income than people of working-age or pensioner. By 2010/11, the number of children in relative low income after housing costs had reduced by 600,000 compared to 1997/98.

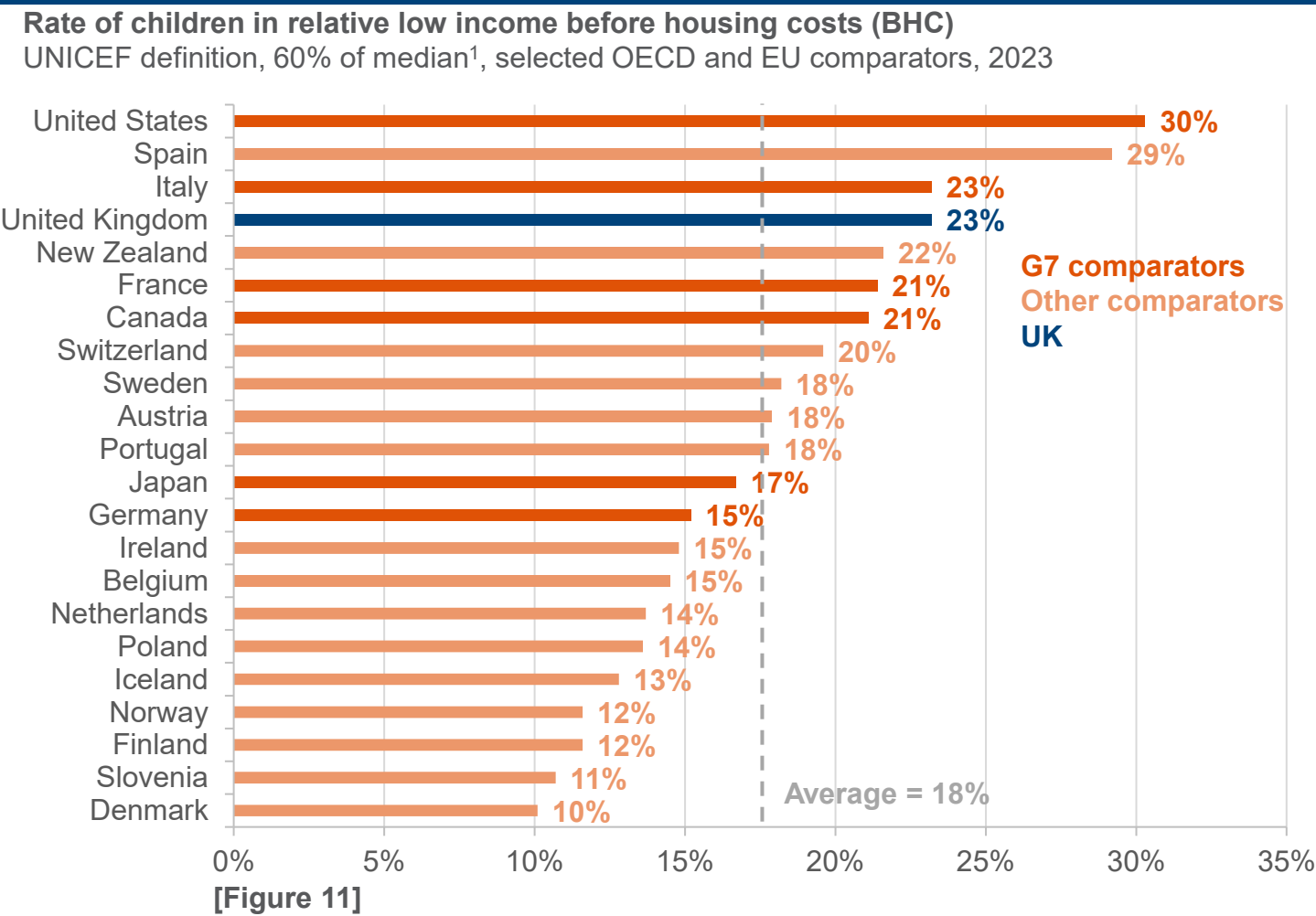
Since 2010, a series of structural changes including cuts to social security particularly for families with children, lack of economic growth, increase in insecure work, and the cost-of-living crisis have worsened child poverty.

On the other hand, pensioners have benefitted from the introduction of Pension Credit in 2003, and the Triple Lock in 2010.

**By 2023/24 there were 4.5m children in relative low income, 900,000 more (+3ppt) than in 2010/11. Most of this increase was for children in larger families.<sup>1</sup> The number of children in relative low income is at an historic high.**

**There were 2.0m (14%) children in deep material poverty.<sup>2</sup>**

# International comparison is complex. Data suggests the UK has higher child poverty rates than most EU and OECD comparator countries



It is challenging to compare poverty rates internationally on a like-for-like basis. Data is often time lagged and unavailable for our preferred poverty metrics. Due to various methodological issues, **rates should generally not be compared between different sources** (e.g., the relative positions of different countries is robust when comparing within the same source, but a UK child poverty rate of 23% for relative low income before housing costs used for international comparisons can not be compare with the HBAI headline rate of 31% for relative low income after housing costs).

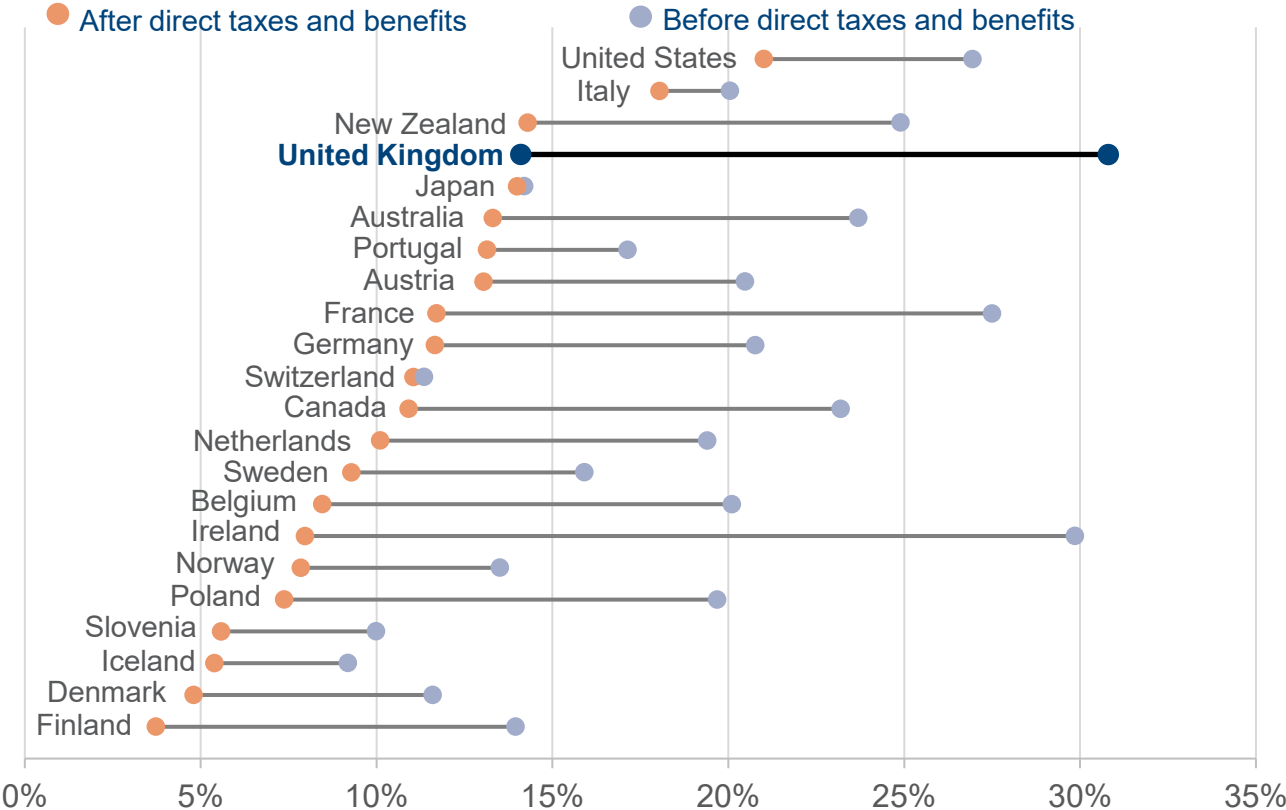
The available evidence shows that the **UK has higher child poverty rates than most comparator EU and OECD countries.**

**Note:** \*Average is the mean of the rates for displayed comparators only.  
UNICEF measures relative low income as the share of children in households that earn less than 60% of the median household income before housing costs in that country, in that year. Data for the UK are based on DWP (2025) Households Below Average Income (HBAI) and refer to 2023-24. BHC data is used as this is the most recent comparative data available.

# Child poverty remains comparatively high in the UK, despite social security doing more to reduce child poverty than in many countries

**Child poverty (relative low income BHC, 50% of median) falls after families receive benefits and pay taxes, and few places more so than in the UK**

Relative low income rate for children (OECD definition) before housing costs, before and after paying direct taxes and receiving benefits, selected OECD countries, 2019 or latest available



[Figure 12]

**The UK tax and social security system lifts many children out of relative low income (BHC)**

Using a poverty threshold at 50% of the median, OECD data suggest that UK relative low income BHC falls by over half after families pay taxes and receive benefits – from **31%** before taxes and benefits (so-called “market” income) to **14%** after. This is one of the largest reductions in the child poverty rate after taxes and benefits in the OECD.

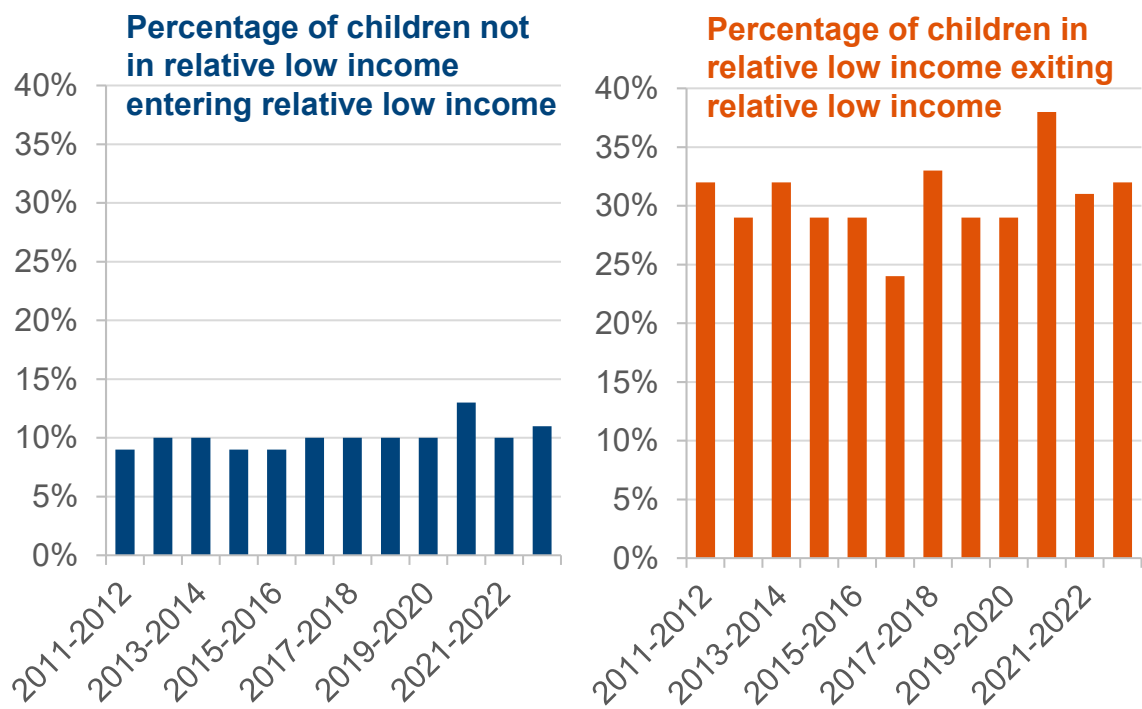
**However, many of the best performing countries on child poverty start with “market” poverty rates much lower than the UK<sup>1</sup>**

In countries like Denmark and Finland, fewer than 15% of children are in relative low income BHC even before their families receive benefits. Reasons for low market poverty rates in these countries include strong parental employment assisted by extensive family support like subsidised childcare,<sup>2</sup> and more compressed wage structures.<sup>3</sup>

# Children in poverty are not a fixed group, movement in and out is common, but many children also experience ‘tent’ poverty

Each year, about 1 in 10 children who were not previously in relative low income (AHC) move into relative low income. Around 1 in 3 who were in relative low income move out each year.

Relative low income (AHC) entry and exit rates for children, United Kingdom, 2011-12 to 2022-23



[Figure 13]

**Note:** As most children are not in relative low income, exit rates are significantly higher than entry rates (since they are based on a smaller denominator). However, most years a similar number of children exit and enter poverty.

Entries and exists from relative low income are often associated with changes in families’ benefit income and/or earnings.

In 2022-2023, among those individuals (all ages) that entered relative low income (AHC), 43% experienced a fall in benefit income, and 39% a decline in household earnings.<sup>1</sup> Of those exiting relative low income, 41% had an increase in earnings, and 38% an increase in benefit income.

Despite the frequency of movements in and out, many children find themselves in tent poverty for several years at a time.

Over the period 2019-2020 to 2022-2023, 18% of children were in tent low income AHC – that is, in relative low income in at least three out of four consecutive years.<sup>2</sup> As referenced earlier, tent poverty in childhood has been particularly linked to increased risks of poor outcomes throughout the life course.

# Child poverty varies across the UK, not just in numbers, but in drivers and opportunities

## Place and child poverty

Place is fundamental to child poverty, as it shapes the opportunities for parents to provide for their children and there is variation in the quality and availability of local support services that families in poverty rely on the most.

Many of the key factors influencing child poverty are rooted in the place where the family lives. This can be which country and region, which local authority, but also which ward and street.

Some of the primary place-based drivers are:

- Parental labour market
- Housing costs and availability
- Childcare costs and availability
- Transportation and access to shops and services

For the sake of brevity, this pack focuses on broad trends across the UK in general, or on England where powers are devolved, and does not present evidence related to any specific place other than to highlight spatial disparities.

## Child poverty varies across the UK<sup>1</sup>

- Child relative low income rates are higher in England and Wales than in Scotland and Northern Ireland.
- There is significant variation in child relative low income rates among English regions, with the East and the South East regions having the lowest rates, while London, the West Midlands, and the North West have the highest rates.
- Variation is even more pronounced at local levels.
- Variation across the UK is partly a result of different policy choices implemented by some of the Devolved.

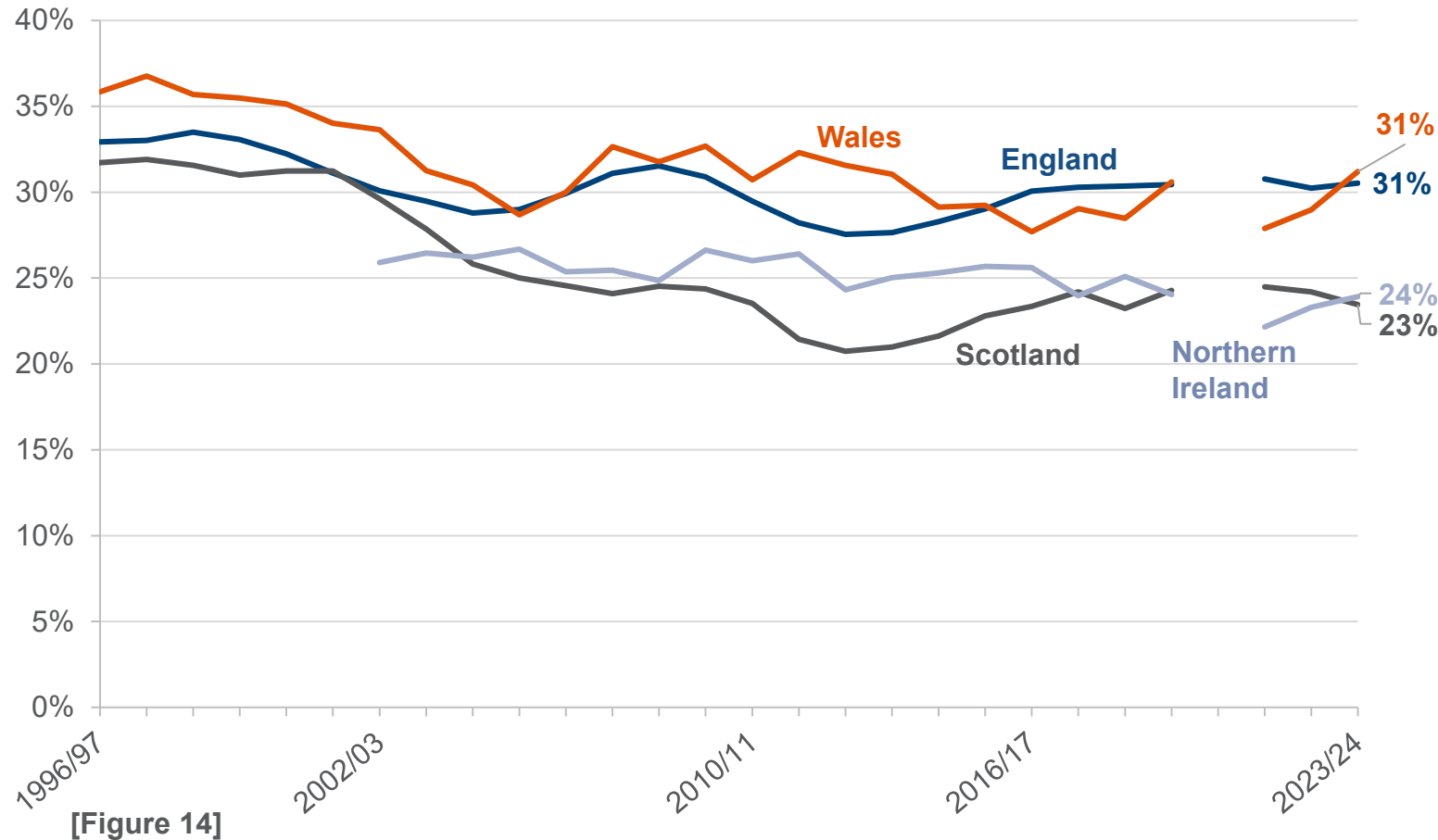
Governments (e.g. to mitigate reductions in social security spending for families), as well as variations of key structural place-based drivers (e.g. housing and labour markets) and where local efforts are focused.

*“I do think where I live affects my opportunities — not just for work, but also in terms of accessing support, childcare and training” (Rudy T, Changing Realities)<sup>2</sup>*



# Child poverty rates are lower in Scotland and Northern Ireland than in England and Wales

Rate of children in relative low income AHC by UK nation (3-year average)



- The rate of children in relative low income AHC across the UK declined significantly in the late 1990's and early 2000's.
- In both **England** and **Wales**, **31%** of children were in relative low income in 2021/22-2023/24.
- In **Scotland**, **23%** of children were in relative low income in 2021/22-2023/24.
- In **Northern Ireland**, **24%** of children were in relative low income in 2021/22-2023/24.
- The rates of children in relative low income in England and Wales have remained consistently higher than for both Scotland and Northern Ireland.

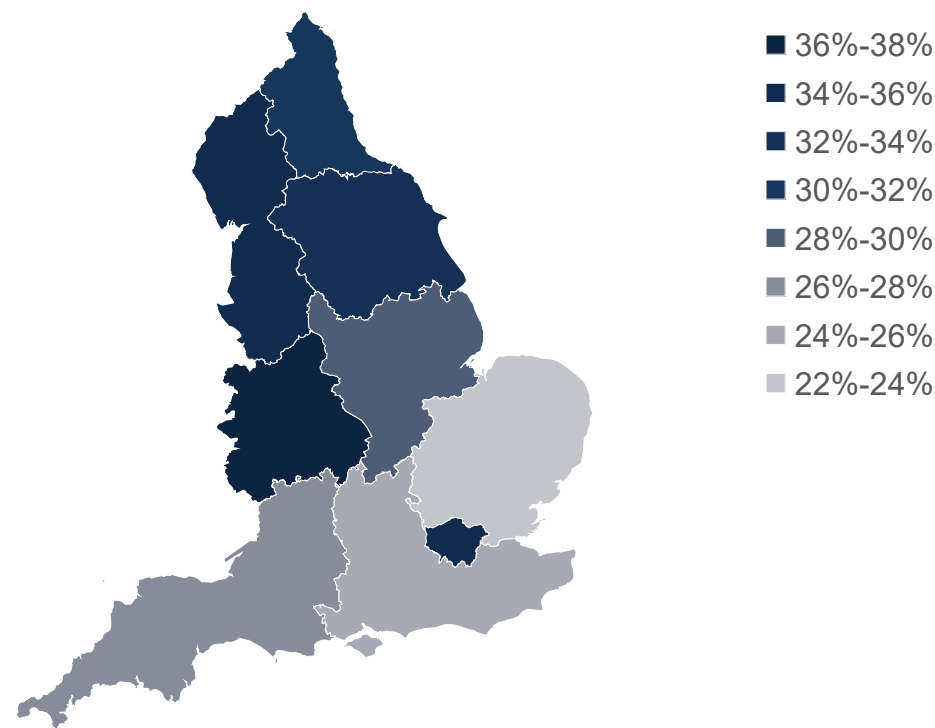
**Note:** All estimates for individual countries and regional data are based on a three-year rolling average up to the year stated. For example, 2023/24 is based on a three-year average for the period 2021/22-2023/24. All averages calculated for any period including 2020/21 are based on two-year averages which exclude this year, due to data quality issues during the coronavirus (COVID-19) pandemic. See the [HBAI technical report](#) for more details.

# Child poverty rates vary across English regions, though there has been an increase across most regions since 2010/11

Regions with large metropolitan areas tend to have higher relative low income rates such as the West Midlands, London and the North West

Most regions have experienced an increase in child relative low income rates since 2010/11

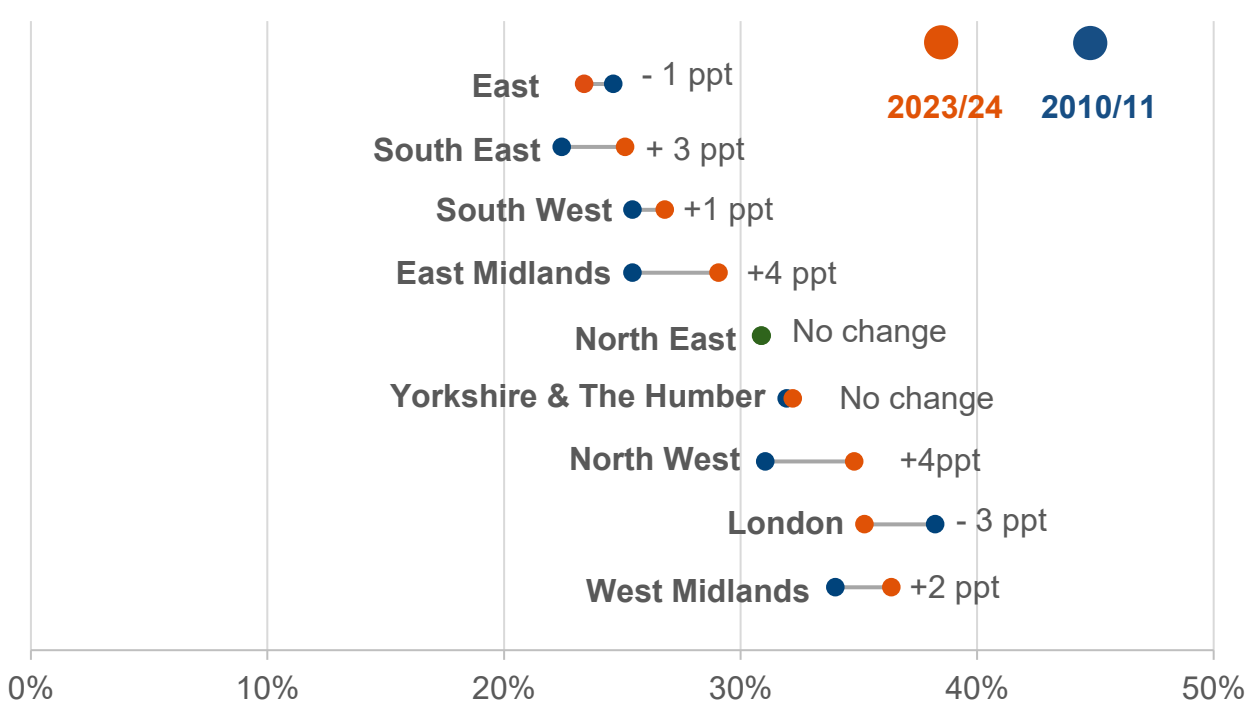
Rate of children in relative low income AHC, by English region (2023/24, 3 year average)



[Figure 15]

**Note:** All estimates for individual countries and regional data are based on a three-year rolling average up to the year stated. For example, 2023/24 is based on a three-year average for the period 2021/22-2023/24. All averages calculated for any period including 2020/21 are based on two-year averages which exclude this year, due to data quality issues during the coronavirus (COVID-19) pandemic. See the [HBAI technical report](#) for more details.

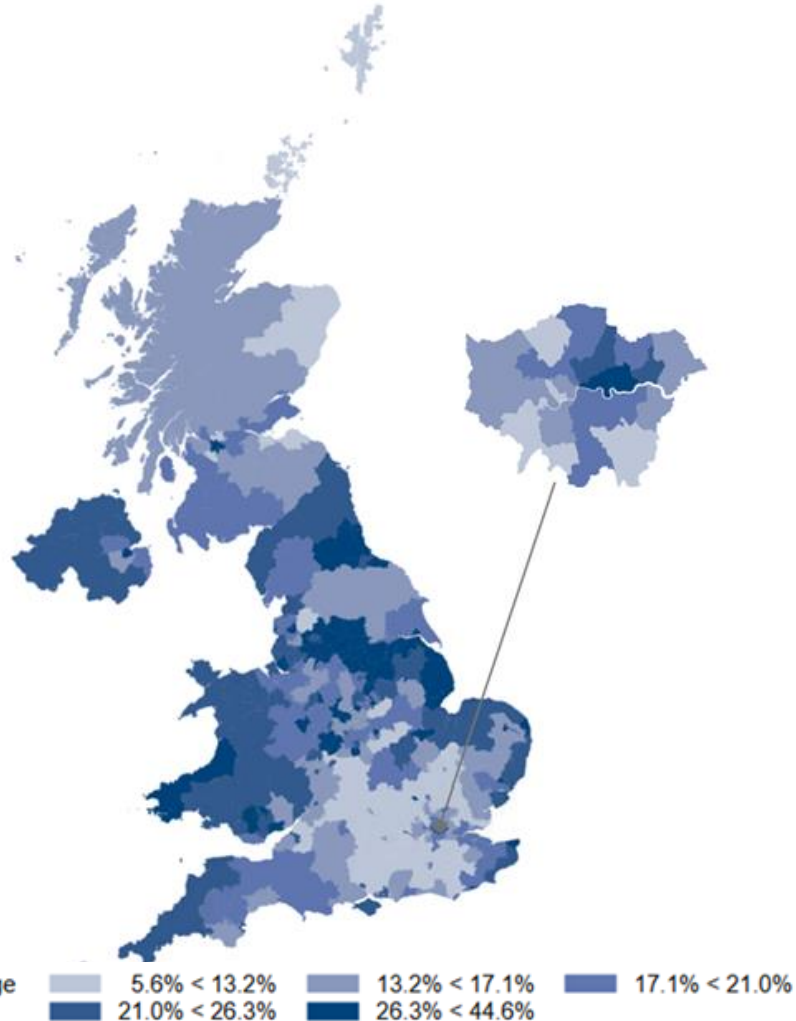
Rate of children in relative low income AHC by region (three-year average)



[Figure 16]

# Variations in child poverty are even greater at the local level

Rate of children aged under 16 in relative low income BHC families by local authority (quintiles), United Kingdom, 2023/24



Relative percentage  
[Figure 17]

## There is significant variation in child poverty at local authority level

The 20 local authorities with highest child poverty rates, before housing costs, all have child poverty rates above 30%, while the 20 local authorities with the lowest all have child poverty rates below 10%.

The highest poverty rates for local authorities are in:

- Pendle (45%)
- Bradford (44%)
- Oldham (43%)

The lowest poverty rates for local authorities are in:

- Richmond upon Thames (6%)
- Elmbridge (6%)
- Wokingham (7%)

**Note:** Local authority data are calculated using a different methodology to headline measures and based on 2023/24 data only. It is not possible to provide local area low income rates on an AHC basis. Departmental plans are under development and updates will be communicated via the [Statistical Work Programme](#). As per the DWP [Statistical work programme](#), DWP is also proposing to develop a new metric of low income for families in receipt of Universal Credit (UC).

**Wider societal changes, since  
2010/11, affecting the challenge**

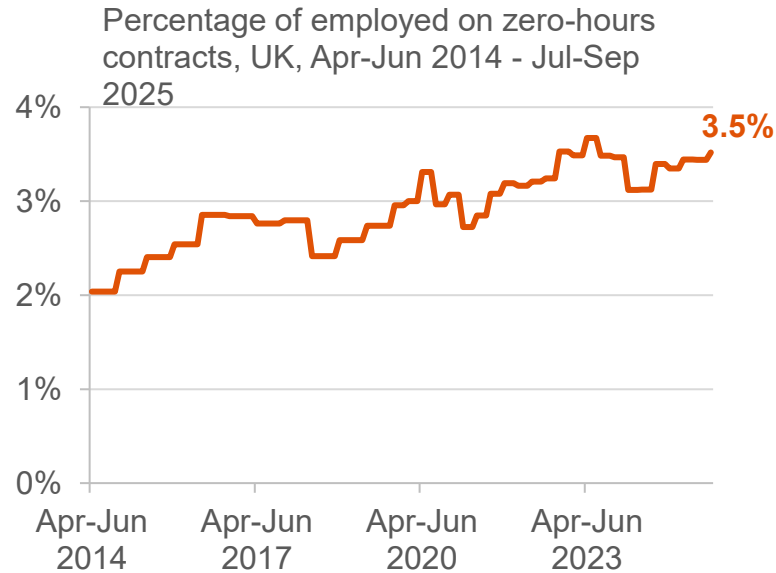
# Key messages: Societal changes since 2010/11

**There have been significant wider societal changes in the UK since 2010/11 which impact on the nature and scale of the challenge Government is facing in tackling child poverty and its structural causes.**

- With the increase of the National Minimum Wage, fewer people are earning low hourly rates of pay.
- While still a relatively small percentage of all jobs, there has been a substantial increase in the number of people on zero hour contracts.
- After a period of sustained income growth, there has been little-to no real-terms growth in income since 2010/11.
- Healthy Life Expectancy at birth in 2021-23 is lower than it was in the period ten years prior to that.
- Housing has become increasingly unaffordable in England, especially in London.
- The UK population is ageing, driving a projected increase in the number of pensioners per working-age person.
- The pandemic was an unprecedented event that put additional pressure on families and many public services.
- The cost-of-living crisis strained budgets further, which was especially challenging for low income households.

# The UK labour market experienced notable changes since the early 2010s

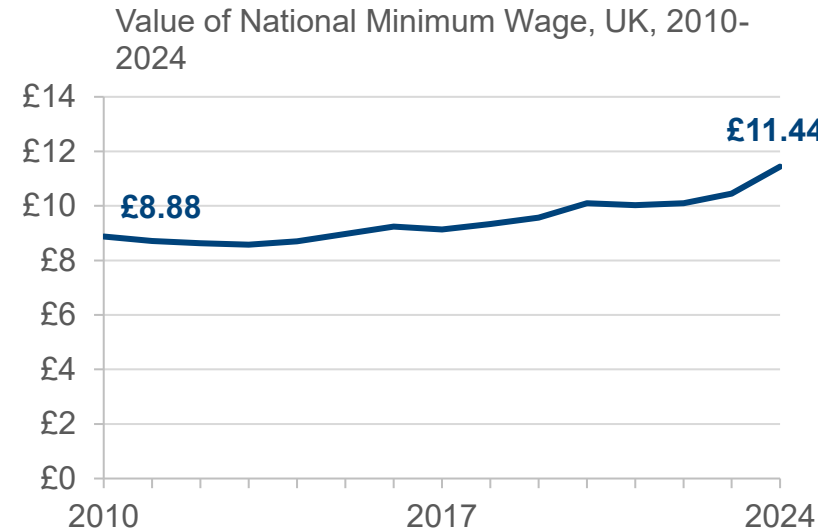
## The prevalence of zero-hours contracts has increased



[Figure 18]

- The percentage of the employed on zero-hours contracts has risen over time, reflecting an increase in flexible forms of work.

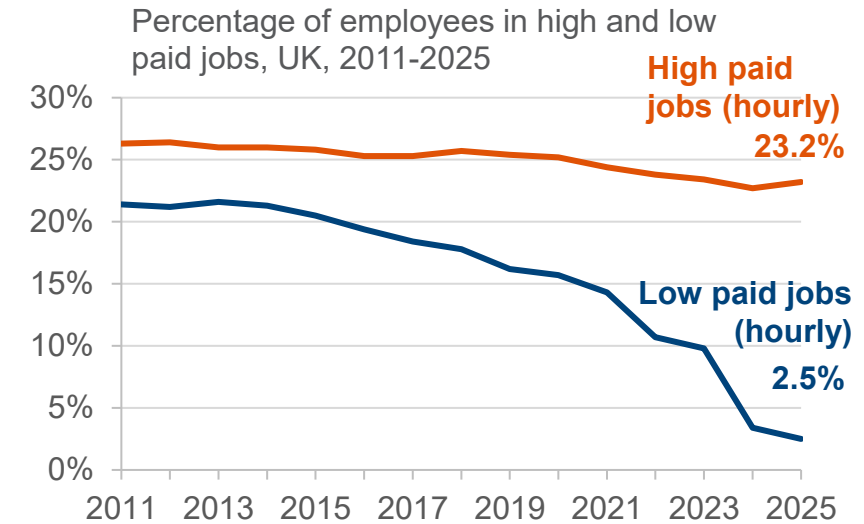
## Minimum wage for over-21s has risen considerably since 2010 in real terms



[Figure 19]

- Between 2010 and 2013, the National Minimum Wage saw a real terms drop from £8.88 to £8.58.
- Since then, the National Minimum Wage for those aged 21 and over has risen by over 30% in real terms to £11.44 in 2024.
- In April 2025 the National Minimum Wage for those aged 21 and over increased to £12.21 (not shown on chart).

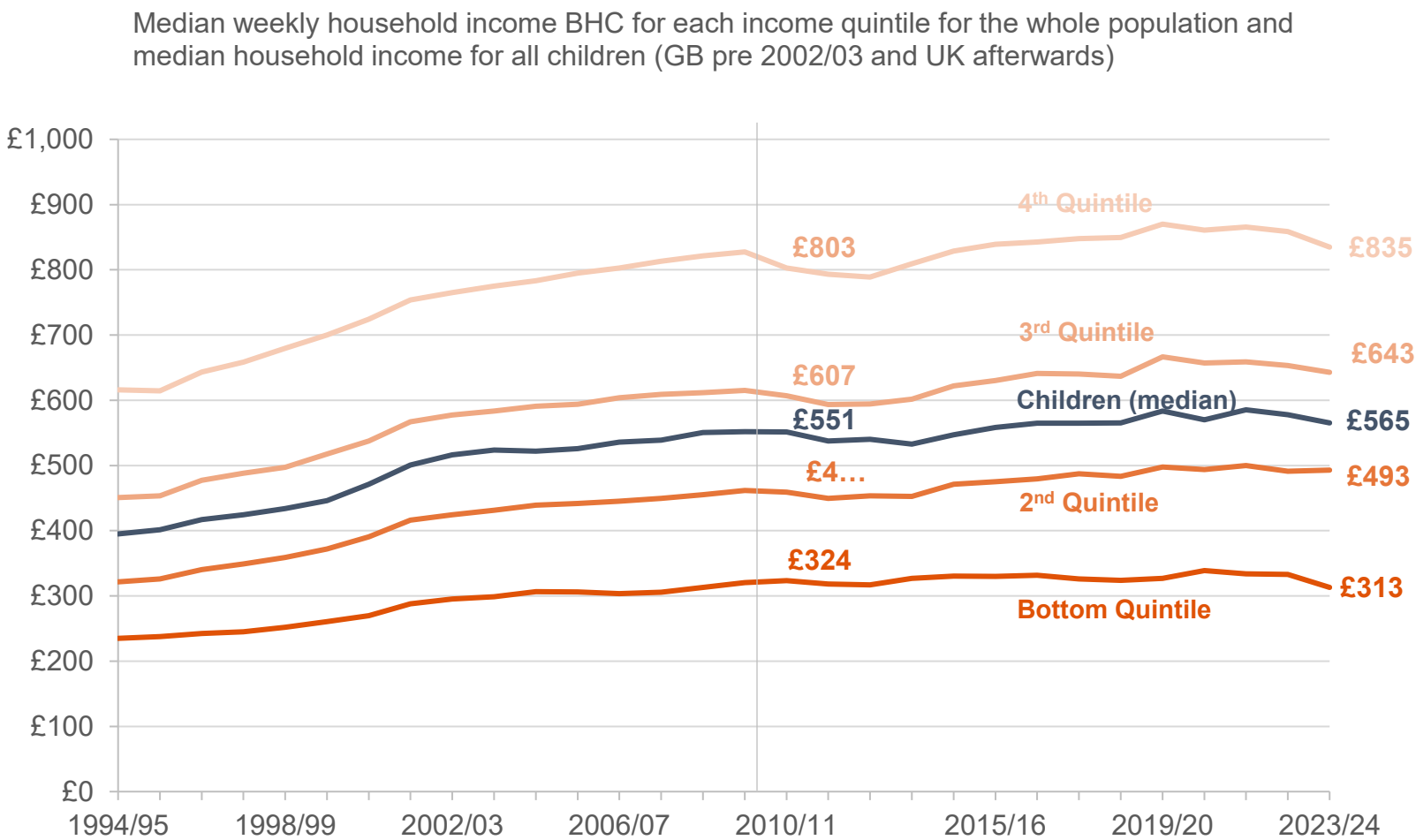
## Both low and high paid jobs both have been decreasing



[Figure 20]

- With the rollout of the National Minimum wage low-paid jobs fell to record lows in April 2025.
- Low paid jobs defined as those paid below two-thirds of median hourly earnings and high-paid jobs as those paid more than 1.5 times median hourly earnings.

# There has been little real terms income growth for households with children since 2010/11



**Real median equivalised incomes for children have increased by 3% (£14 per week) since 2010/11.**

Incomes in the bottom quintile have fallen by 3% (£11 per week) since 2010/11.

Since 2010/11, no quintile experienced more growth than the 2<sup>nd</sup> quintile, where average household incomes rose by 7%.

Between 1994/95, when comparative records began, and 2010/11, all quintiles saw an income growth of over 30%, with children experiencing their average household income rising by 40%.

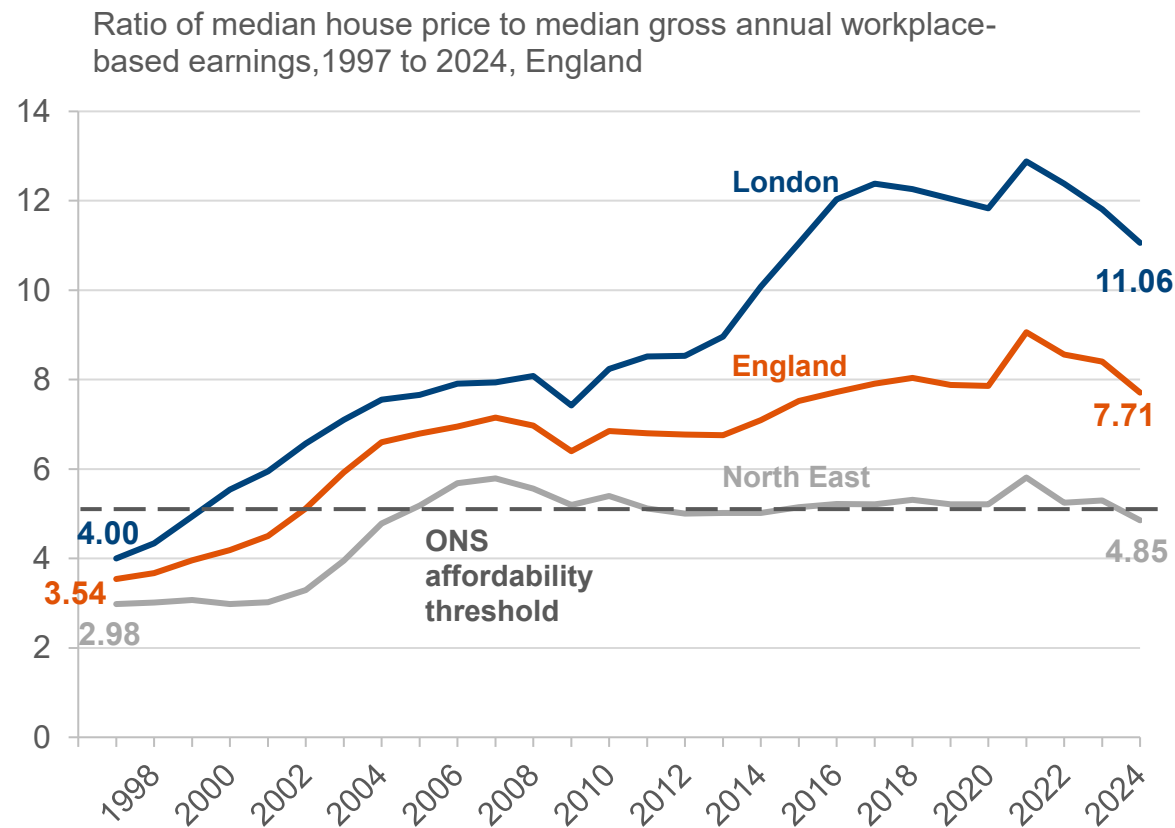
[Figure 21]

**Note:** Household income for children is calculated as the income of households with children, grossed to the number of children, giving households with more children more weight

# Housing affordability has become significantly worse since 2010/11

**Housing costs rising by more relative to earnings have forced families into more expensive, often poorer quality homes**

- Whilst interest rates had remained relatively low over this period (around 0.5% between 2009 until 2022), this led to housing being seen as an attractive channel for investment which increased demand and subsequently house prices.
- Home ownership has become less affordable over the same period – for England, the ratio of median house price to median gross annual workplace-based earnings climbed from an already high 6.85 in 2010 to 7.71 in 2024. In London, this increased from 8.24 to 11.06.
- In the rental sector, the long-term decline in social rented stock due to Right-to-Buy and limited replacement has pushed more low income households into the private rented sector, which is less secure and more expensive. Private rental prices have seen unprecedented growth in recent years, peaking at a 9.1% annual increase in March 2024.<sup>1</sup>

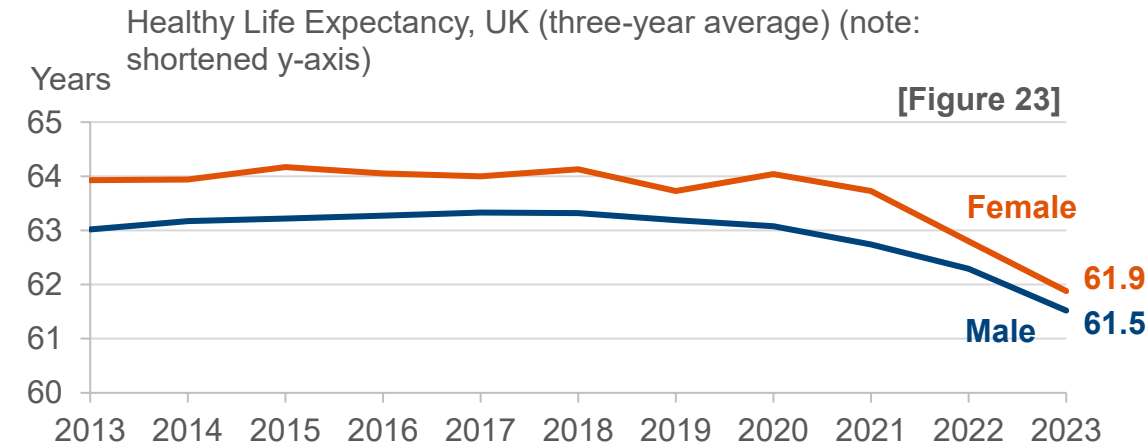


[Figure 22]



# Healthy Life Expectancy at birth fell in 2021-2023; whilst long-term sickness is now the most common reason for economic inactivity

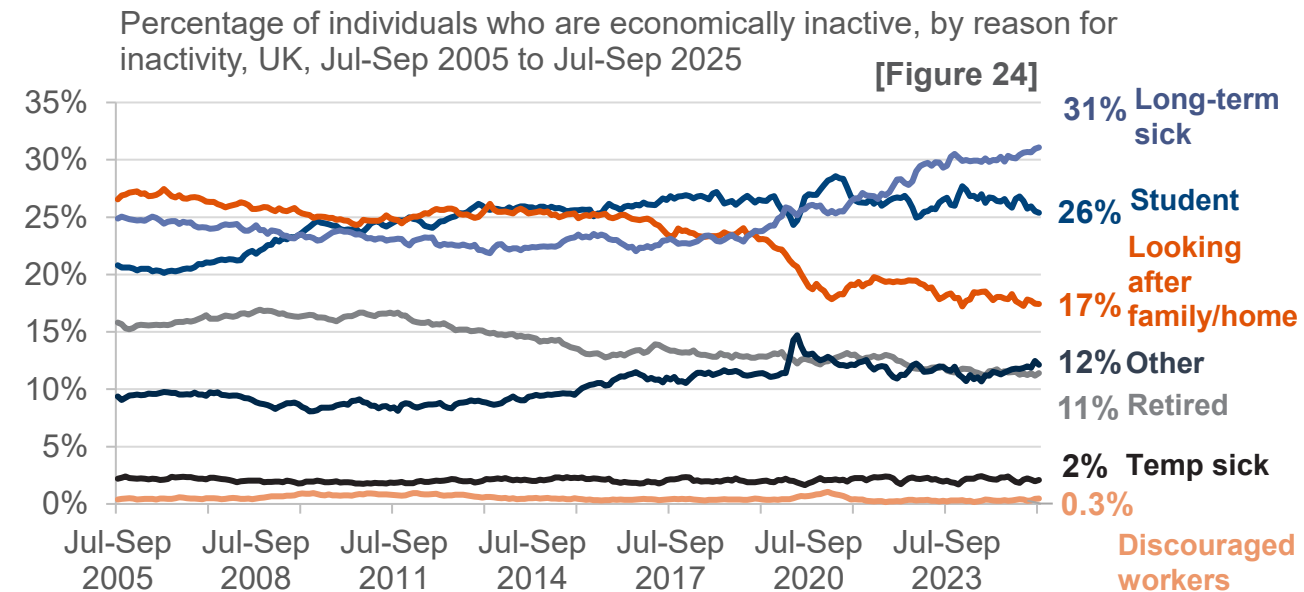
**HLE has been relatively stable until the covid-affected years, when it saw a fall**



- Healthy life expectancy (HLE) is a summary measure of population health based on self-reported health through surveys and actual mortality rates for different age groups.
- HLE is an estimate of the number of years a person can expect to live in "very good" or "good" general health.
- Research from the Health Foundation suggests 10% of the population aged 20–69 years (the majority of the working age population) were living with major illness, impacting not just their own quality of life but economic productivity.<sup>1</sup>

**Note:** For charts using a 3-year average, the year shown represents the final year in that average period.

**Long-term sickness makes up the largest percentage of the economically inactive aged 16-64**

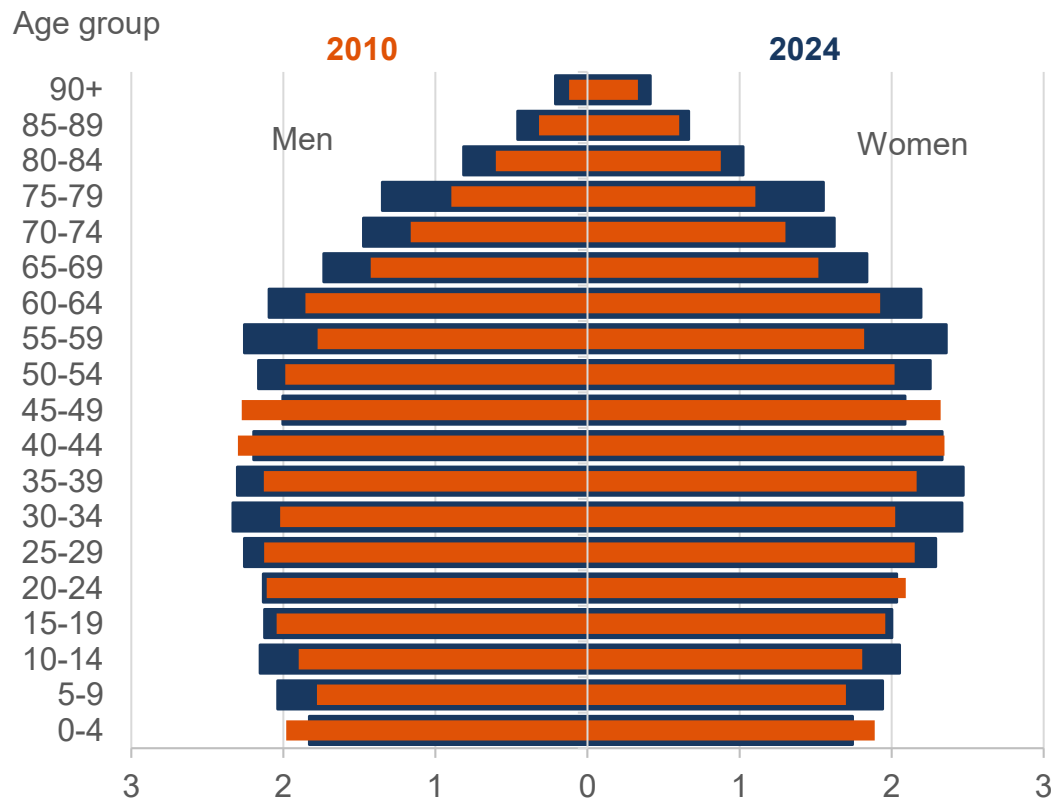


- Long-term sickness is now the most common reason for economic inactivity.
- Long-term sickness as a percentage of those who are economically inactive decreased during the 2000s, stayed constant in the 2010s and then increased sharply during and after the COVID-19 pandemic (2020-24).
- This means more people are not in work due to their physical and mental health conditions.

# The UK population is ageing, driving a projected increase in the number of pensioners per working-age person

## The UK's population pyramid is widening at the top, reflecting growth in the pension age population

Estimated population by sex and age group, mid-year estimates, millions, United Kingdom, 2010 and 2024



[Figure 25]

Population size in millions

## The UK population is growing older

- The median age of a UK resident has increased from 37.6 in 2000 and 39.5 in 2010<sup>1</sup> to 40.5 in 2024.<sup>2</sup>
- While populations in most age groups have grown since 2010, older age groups have grown the most.

## Ageing will put pressure on public budgets as each worker needs to support a growing number of people at pension age

- The UK's "old-age dependency ratio" – the number of people at pension age per 1,000 people of working age – has fallen slightly since 2010, from 312 to 280 in 2024.<sup>3</sup> Changes to the State Pension Age for women are major drivers of this decline.
- However, population ageing means that despite legislated future increases to State Pension Age, the UK's old-age dependency ratio is projected to increase in the coming decades, to 300 by 2034 and 400 by 2076.<sup>4</sup>

# The last five years have seen particular challenges from the global pandemic and UK cost of living crisis, with lingering effects

## **The global covid-19 pandemic was an unprecedented event presenting unique challenges to families and society**

The coronavirus pandemic had wide-ranging impacts on daily life in the UK and across the world. Many of these impacts affected low income families with children in particular and made families who had previously managed newly vulnerable.

- 11.7 million employee jobs were furloughed through the Coronavirus Job Retention Scheme.<sup>1</sup>
- There were over 1 million new starts on Universal Credit in each of April and May 2020, more than double of any single month before or after.<sup>2</sup>

## **This was followed by an inflation shock resulting in a cost-of-living crisis**

After a long period of relative stability, inflation started increasing as the pandemic wore off, further exacerbated by Russia's invasion of Ukraine in February 2022.

- Inflation measured as 12-month CPI reached 5% in November 2021 for the first time since 2011, and was over 10% for most of 2022/23.<sup>3</sup>
- Fuel and food had even higher price increases
- This resulted in a cost-of-living crisis, with many people struggling to keep up with expenses.
- While inflation has since reduced substantially, it remains elevated compared to pre-pandemic levels.

# Section 4: Main drivers of child poverty

# Child poverty is a multi-dimensional problem

**Child poverty is influenced by multiple interacting factors, which in turn are linked to broader socio-economic dynamics:**

- **Employment:** This includes both the likelihood of parents being in work and the pay received. In turn this is influenced by health, skills, local labour markets, job quality and flexibility, conditionality and individual behaviours. Childcare accessibility, cost and quality are also key.
- **Social security:** Reductions in benefit entitlements have deepened income poverty for non-working families, whilst also offsetting some of the gains from increasing employment. However, there is a complex interaction between social security and employment, making the overall impact on poverty challenging to isolate.
- **Housing:** Housing costs vary between and within regions/countries and by tenure. A higher percentage of children are living in the private rented sector which has driven up poverty rates as this sector has the highest housing costs as a percentage of income.
- **Costs:** Families with similar incomes can experience very different costs. Disabled families have a disproportionately greater risk of deep material poverty than income poverty, likely due to extra costs. Location can limit transport options and access to affordable goods, whilst recent inflationary spikes – driven by energy and food inflation - disproportionately impacted poorer families and people in poor quality accommodation.
- **Public services:** Public services can offset costs, mitigate experiences of poverty, build resilience and support families through crises. Skills, health, housing, employment and transport, as well as the experiences of people on low incomes, are all linked to broader government policy and the quality and provision of public services.

# Employment

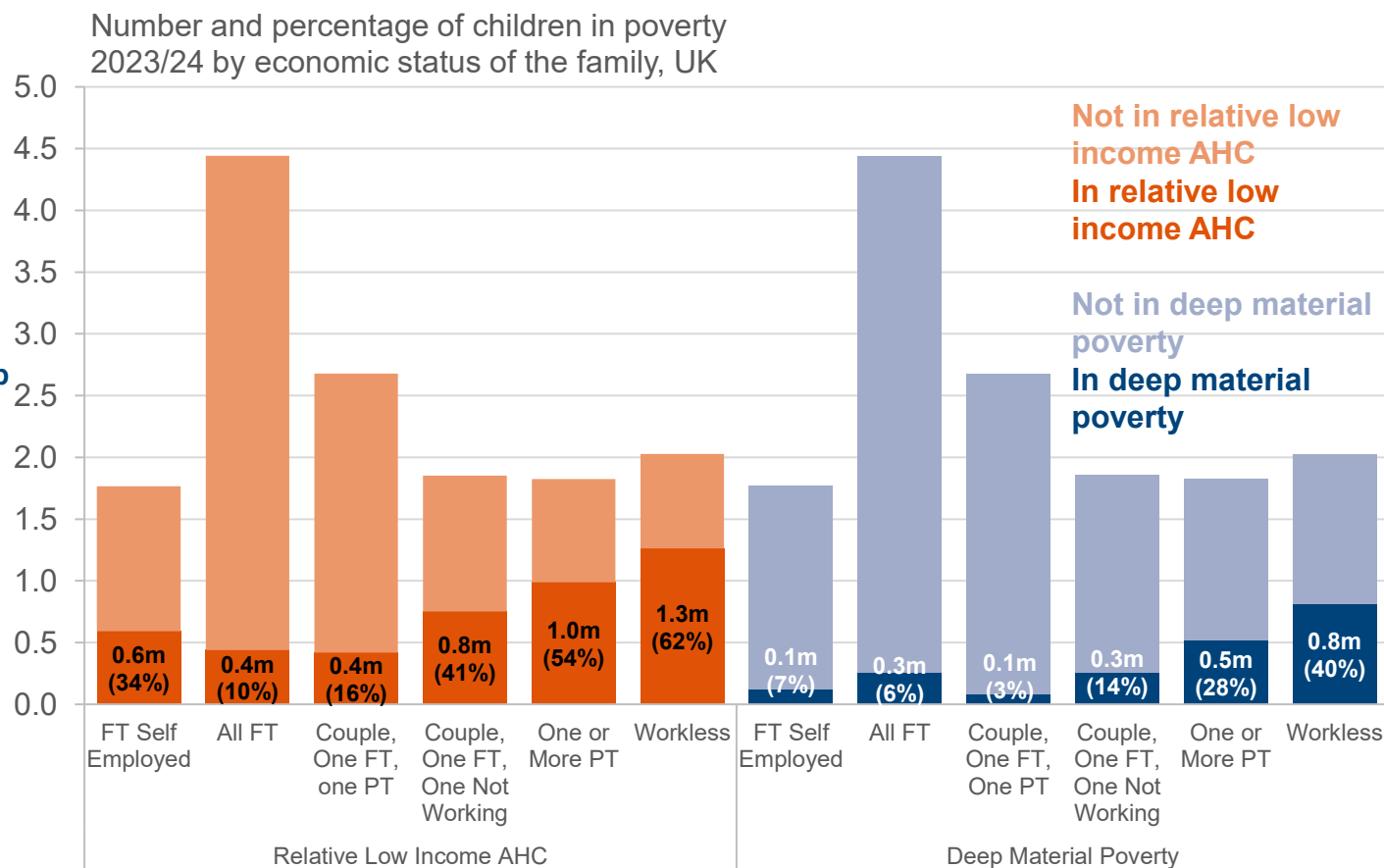
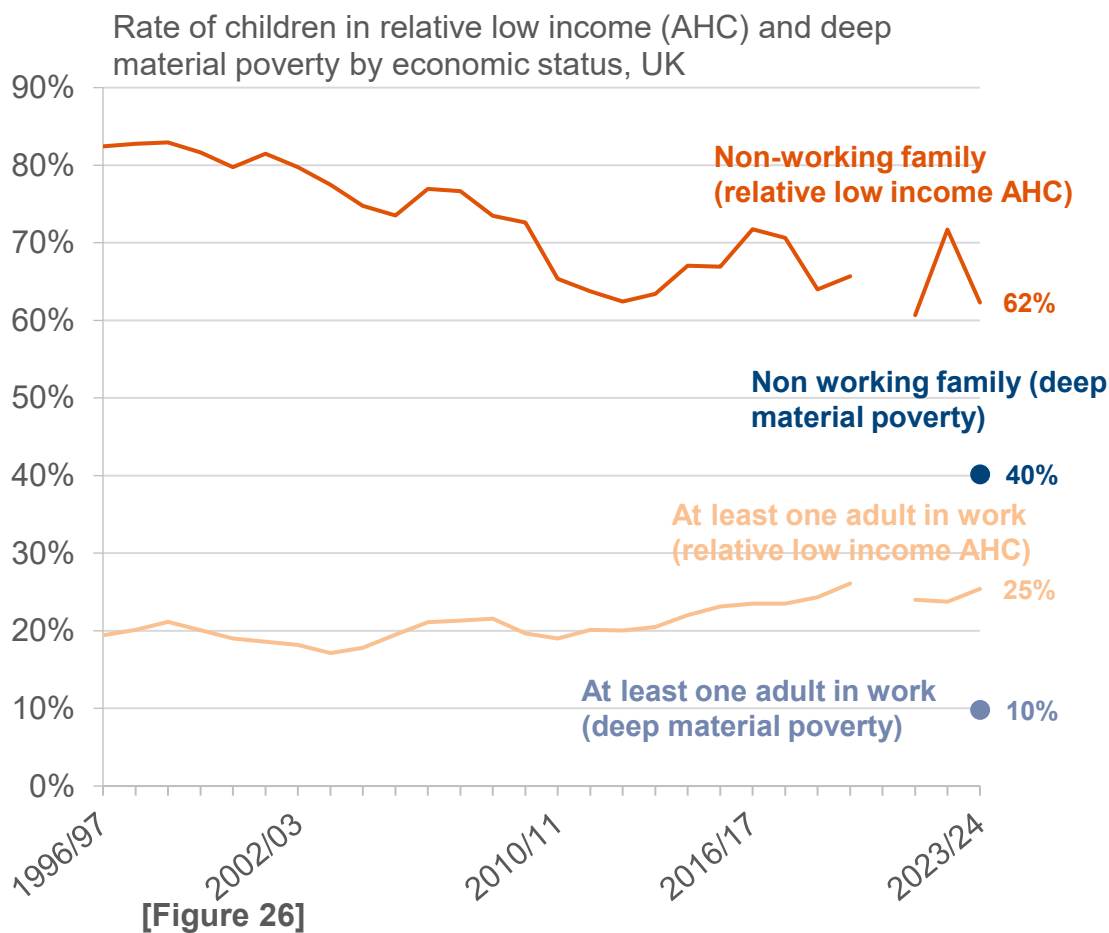
# Key Messages: Employment

- Whilst poverty rates are higher for children in non-working families, most children in poverty are in working families.
- Most parents are employed, with coupled fathers having the highest employment rates. Differences between mothers and fathers likely reflect the split in caring roles between parents, with women more likely to do domestic labour.
- Whilst employment rates for coupled mothers and single parents have increased over time, recent estimates suggest a stall or decline.
- Employment rates for coupled mothers and single parents increase as the age of the youngest child increases.
- Below median pay rates and low hours are drivers of higher in-work poverty.
- Parents and carers spoke about a need to move away from taking any job, toward supporting parents to find meaningful work that suited them.
- Parents and carers shared a range of issues they felt were making it difficult to work more and for them to progress in work, such as a lack of flexible and affordable childcare and transport links.

# Poverty rates are higher for children in non-working families

## Poverty rates in 2023/24:

- Of children in a non-working family, 62% were in relative low income AHC and 40% were in deep material poverty

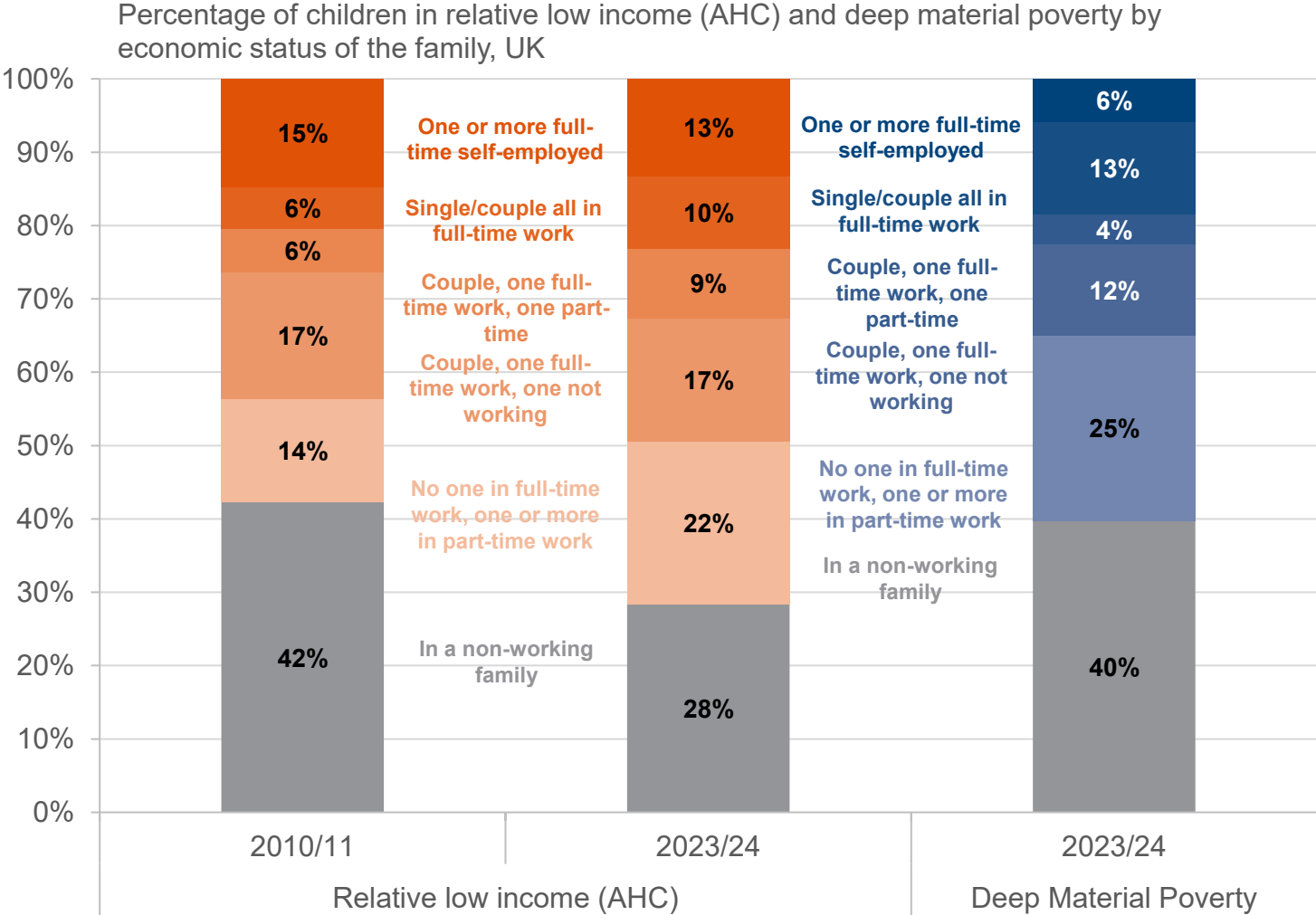


[Figure 27]

Note: FT refers to Full-Time and PT refers to Part-Time.



# However, most children in poverty are in working families

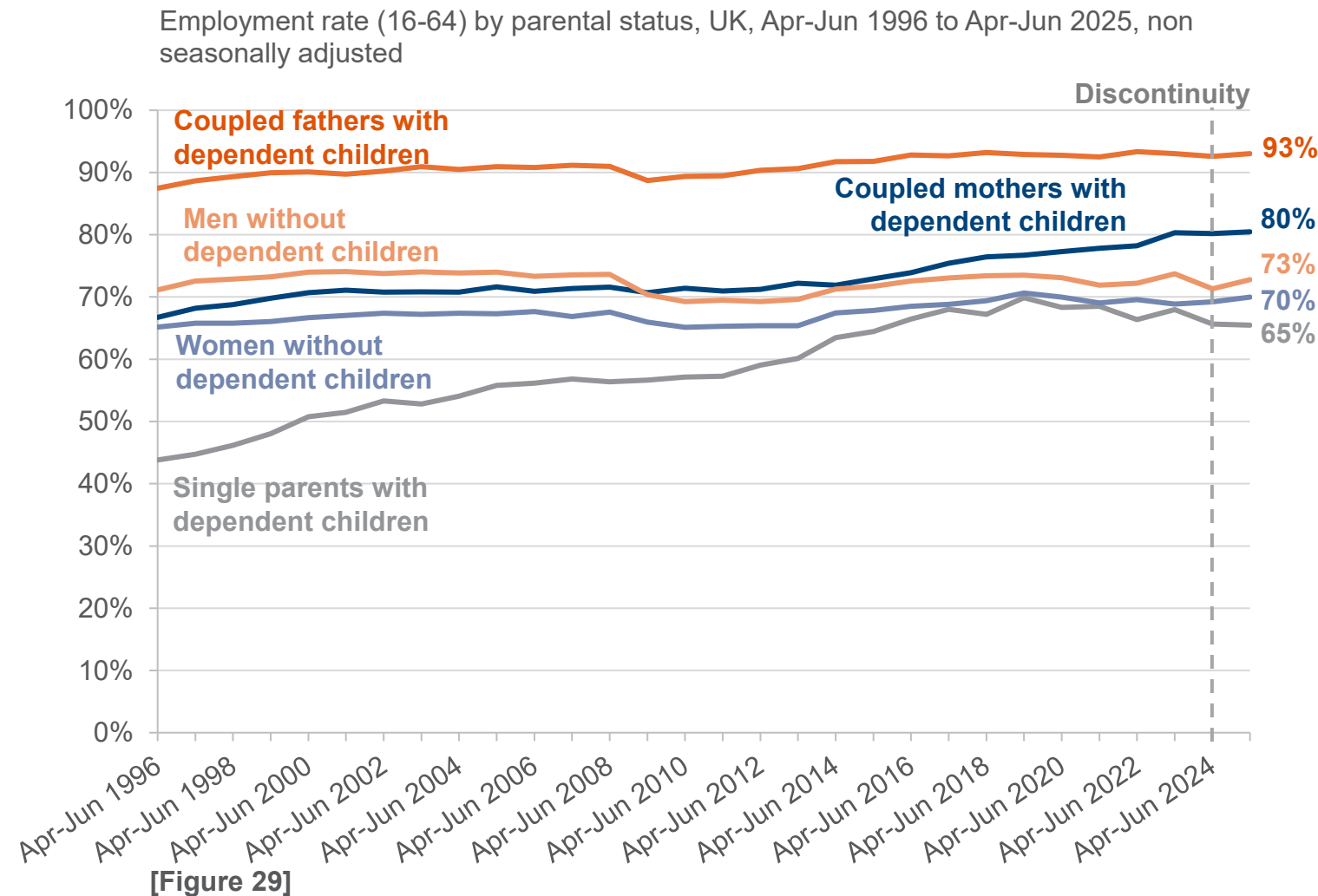


## Poverty composition in 2023/24:

- Of children in relative low income AHC, over 7 in 10 children were in a working family; an increase from around 6 in 10 in 2010/11.
- Of children in deep material poverty, 6 in 10 children were in a working family.

[Figure 28]

# Employment rates for coupled mothers and single parents have increased over time, but recent estimates suggest a stall or decline



**Note:** A 'dependent child' is defined as an individual aged under 16, or aged 16-19 and in full-time non-advanced education, living in a household with one or more adults. We have not controlled for the age of the working age adult

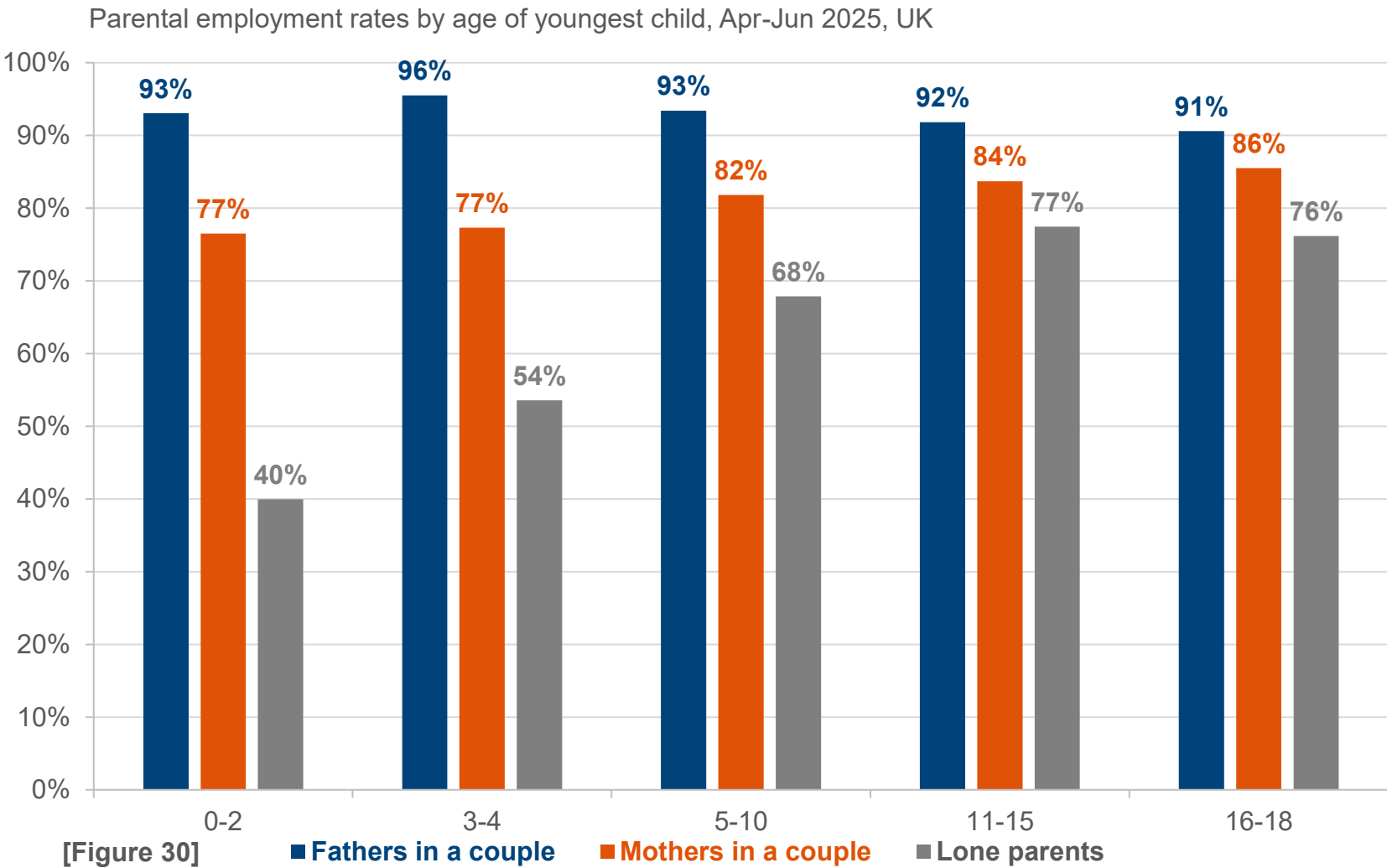
**In 1996, just 44% of single parents were in work, compared with almost 70% by 2019.**

Improvements in the single parent employment rate were due to a combination of changes in conditionality, cash transfers and non-monetary support. This includes increases in single parent conditionality under UC and the single parent obligations (2008-2012). The New Deal for Lone Parents will also have contributed.

**In the latest data, the single parent employment rate has fallen to 65%.**

**The employment rates for coupled mothers and fathers increased gradually since 1996 and have not seen a recent decrease.**

# Employment rates for coupled mothers and single parents increase as the age of the youngest child increases



**Coupled mothers and single parents are less likely to be in employment than fathers, but the rate increases as the age of the youngest child increases.**

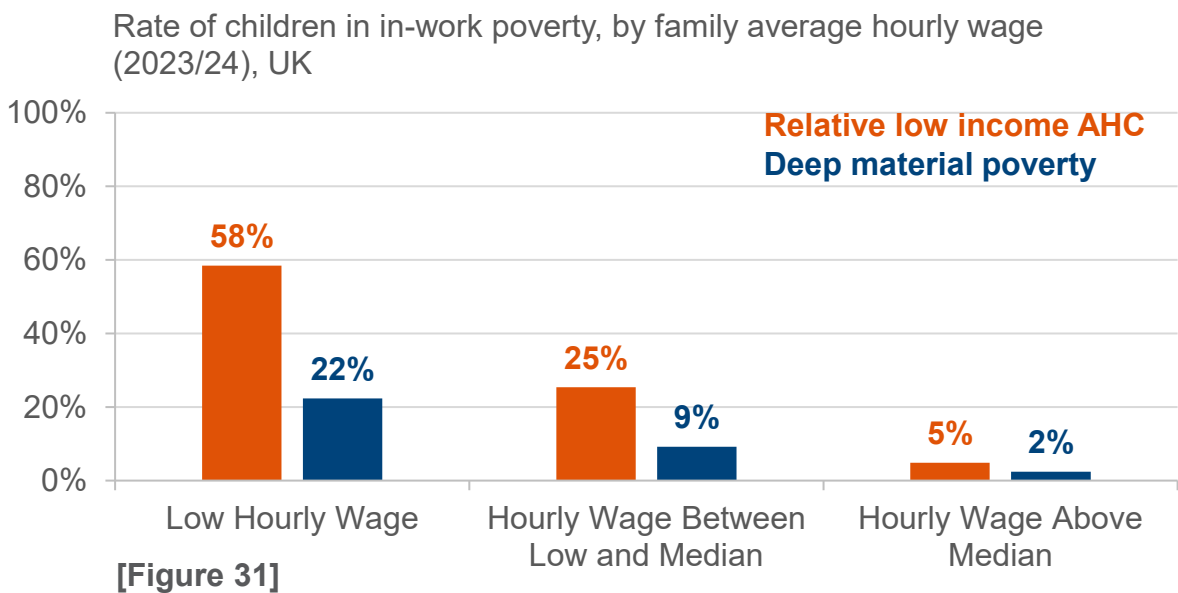
**Mothers are more likely to be in part-time employment than fathers, but the rate of part-time employment among mothers falls as the age of their youngest child increases, whilst full-time employment increases.<sup>1</sup>**

Women often do more unpaid work than men and take on greater responsibility for different aspects of childcare.<sup>2,3</sup>

**Note:** These sub-group estimates should be used with caution, they are based on small sample sizes from the Labour Force Survey and may not be precise.

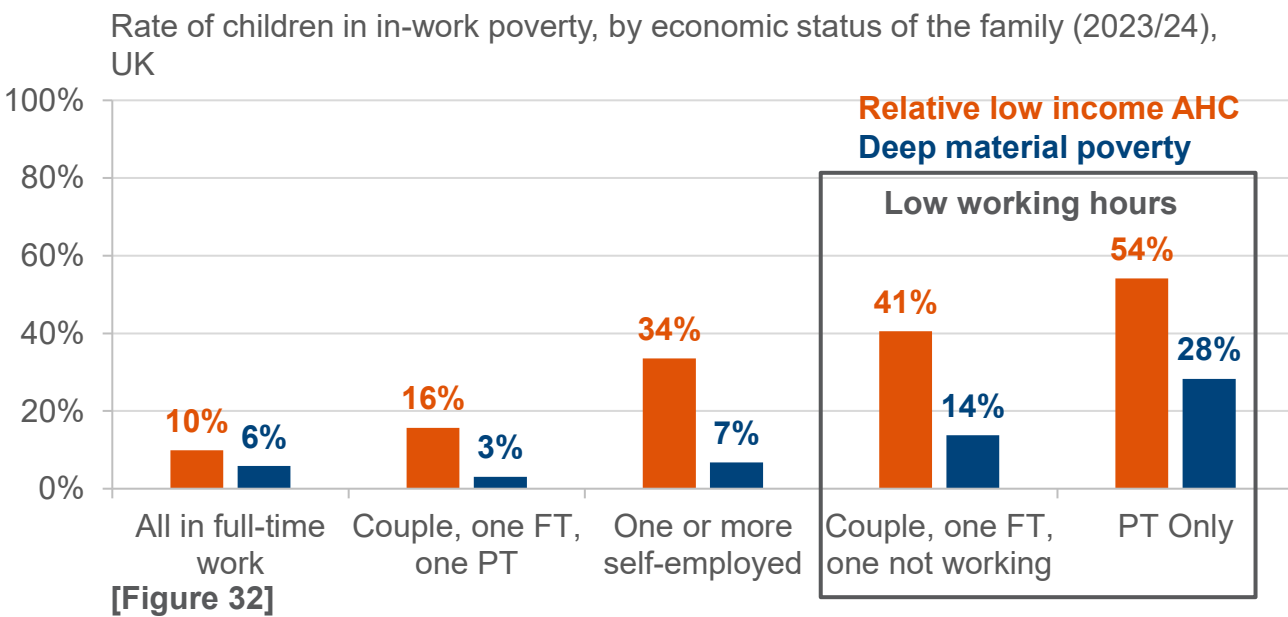
# Despite high parental employment rates, below median pay rates and low hours are associated with higher in-work poverty rates

## Poverty rates are higher for children in families with low average wages



- Of children in working families with a low hourly wage:**
- 58% were in relative low income AHC (compared to 5% of children in working families with an hourly wage above the median).
  - 22% were in deep material poverty (compared to 2% of children in working families with an hourly wage above the median).

## Risk of relative low income and deep material poverty both decrease when hours worked increase

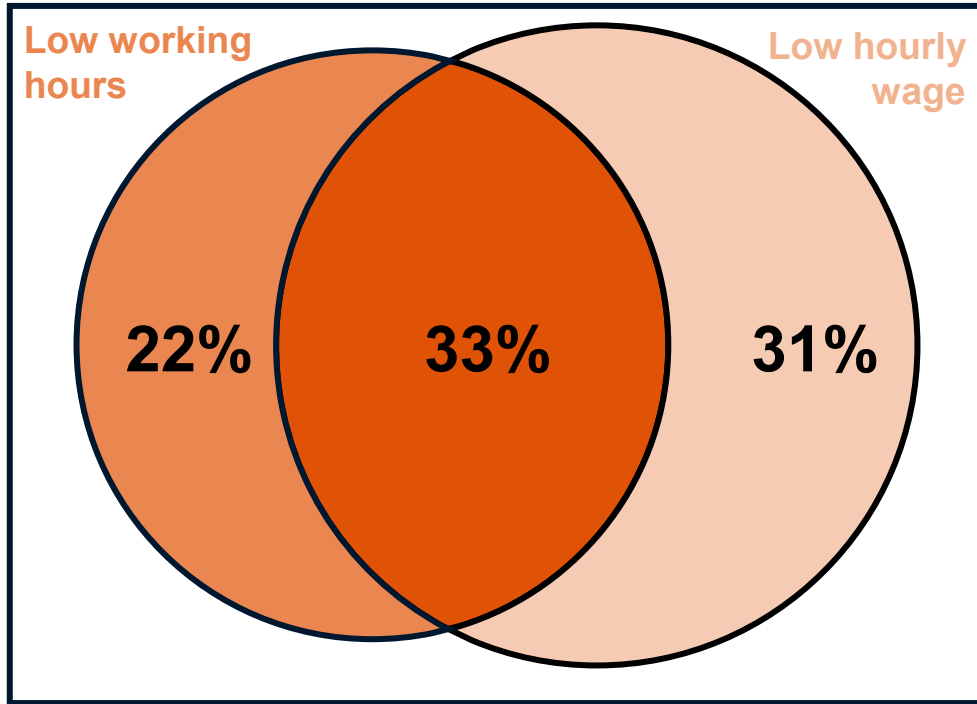


- Of children in working families with adults only working PT:**
- 54% were in relative low income AHC (compared to 10% of children in families with all adults in full-time work).
  - 28% were in deep material poverty (compared to 6% of children in families with all adults in full-time work).

**Note:** Low hourly wage is defined as those who are in work and earn less than two-thirds of median hourly earnings – (£11.39 in 2023/24).

# Over a third of children in poverty in working families are in families that have both low hourly wages and low working hours

## Composition of children in relative low income AHC, UK



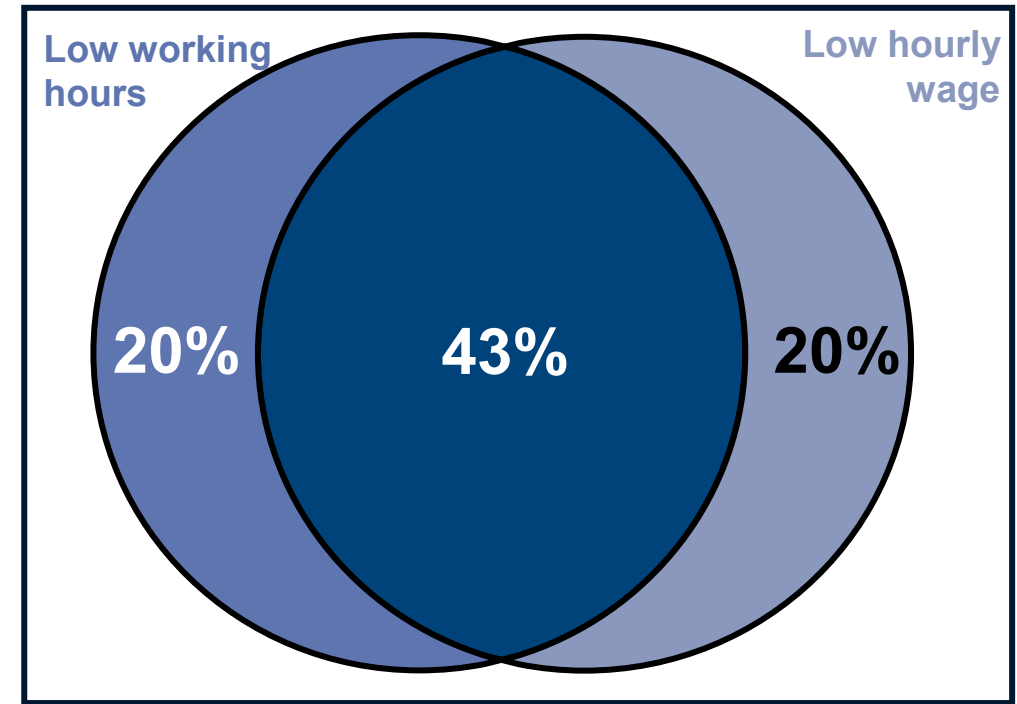
[Figure 33]

### Of children in working families and relative low income AHC (3.2m):

- 22% are in families with low working hours only.
- 31% are in families with a low hourly wage only.
- 33% are in families with a low working hours and low hourly wage.

**Note:** Percentages in Venn diagrams may not sum to stated figure due to rounding

## Composition of children in deep material poverty, UK



[Figure 34]

### Of children in working families and deep material poverty (1.2m):

- 20% are in families with low working hours only.
- 20% are in families with a low hourly wage only.
- 43% are in families with a low working hours and low hourly wage.

# Parents and carers shared a range of issues they felt were making it difficult to work more and for them to progress in work

Some parents and carers from Changing Realities spoke of feeling pressured to take up **any job**, and a need to move away from this toward supporting parents to find meaningful work that suited them.<sup>1</sup>

Multiple issues were mentioned relating to the support and offer from Jobcentres

- Feeling it should be for everyone, not just for the unemployed
- Courses were seen as generic (Maths and English)
- Appointments were often at difficult times, e.g. clashing with school
- Having to go over circumstances again with a new Work Coach

**Barriers to working or working more included a lack of flexible and affordable childcare, travel/transport links, skills, work progression and training.**

*“The availability, flexibility, and cost of childcare had a significant effect on me when my kids were younger. As an asylum seeker I couldn’t afford childcare costs, which limited my ability to pursue my education because I don’t have support network or a stable income. I was forced to stay home for a year, until a nice neighbour had compassion in my children and I, and I was able to start college. There are a lot of factors that shapes individual’s ability to steer their daily lives and long term goals. Asylum seekers not having the ability to access flexible, affordable childcare could lead to a trapped circle, reduce opportunities to contribute and integrate to the workforce and community, and limiting our professional and personal growth”*  
(Bernie O, Changing Realities)<sup>2</sup>

*“It’s really hard to find something [work that’s] stable, especially if you don’t drive or have specific qualifications. Transport is another big barrier. If the job is outside the city or requires odd hours, it’s not always possible to get there by public transport, and taxis are too expensive. That means I have to turn down roles I might otherwise be willing to take.”*  
(Rudy T, Changing Realities)<sup>3</sup>

# Childcare

As outlined earlier, the aim of this pack is to explain and summarise the problem statement that has informed the development of the Child Poverty Strategy. Evidence in the pack is the latest available which predates recent policy changes, such as the recent 30 hours childcare expansion, which are reflected in the strategy publication.

# Key Messages: Childcare

**Lack of affordable, accessible and appropriate formal childcare can be a substantial barrier to work, this applies for parents of both young and older children**

- Lower income families have access to disproportionately fewer formal childcare places.
- Childcare costs have risen over time at a faster rate than inflation and earnings. Though government support exists and varies across the four nations, it is largely targeted at support for working families, and low income families can face barriers to accessing the support.
- Cost can be a barrier to childcare use especially for lower income families or those on UC, which can then act as a barrier to work.
- Childcare availability is impacted by multiple factors that often overlap including a lack of transport options; availability of provision, especially for Special Educational Needs and Disability (SEND) childcare places; working hours, language barriers and cultural expectations.



# Children from low income families are less likely to benefit from high quality education and/or childcare

Children who attend high-quality early education and childcare between ages two and four on average tend to perform better at every stage of school and in later life, with children from low income families benefitting the most.<sup>1, 2, 3</sup>

Benefits include:

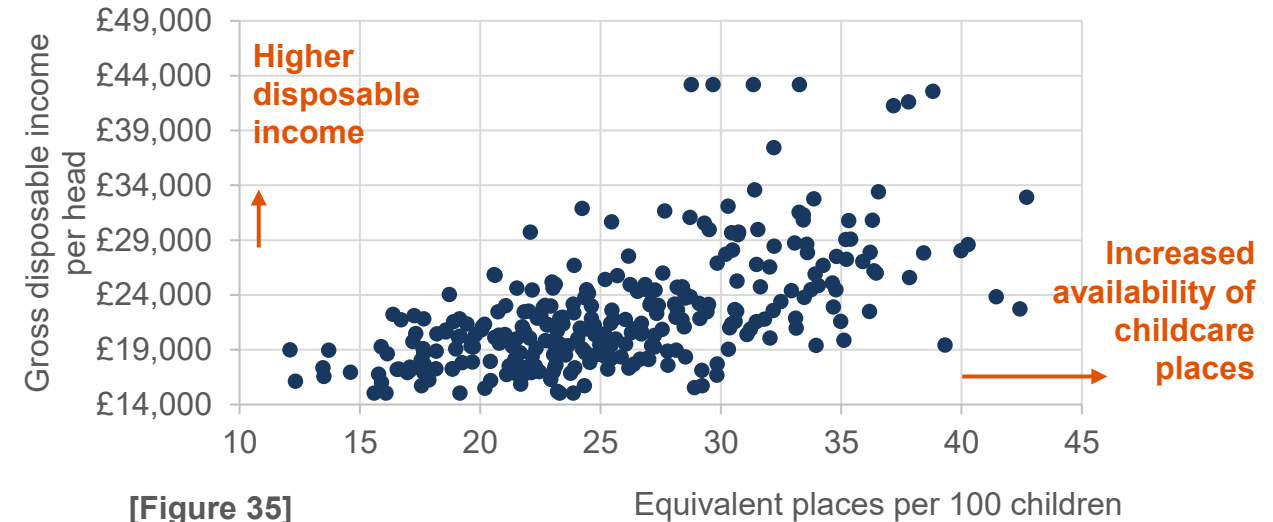
- Improved social and behavioural development
- Improved school academic attainment, seen in higher average GCSE scores
- Increased future lifetime gross earnings

Lower income households tend to have poorer access to formal childcare and miss out on the benefits of it

Equivalent childcare places accessible per 100 children by local authority area, England, 2023, and gross disposable household income per head by local authority area, England, 2021

- Not all families have access to informal childcare as an alternative to formal childcare

*“Childcare is expensive unless the person has good help from family members.” (Em Q) [Changing Realities]<sup>4</sup>*

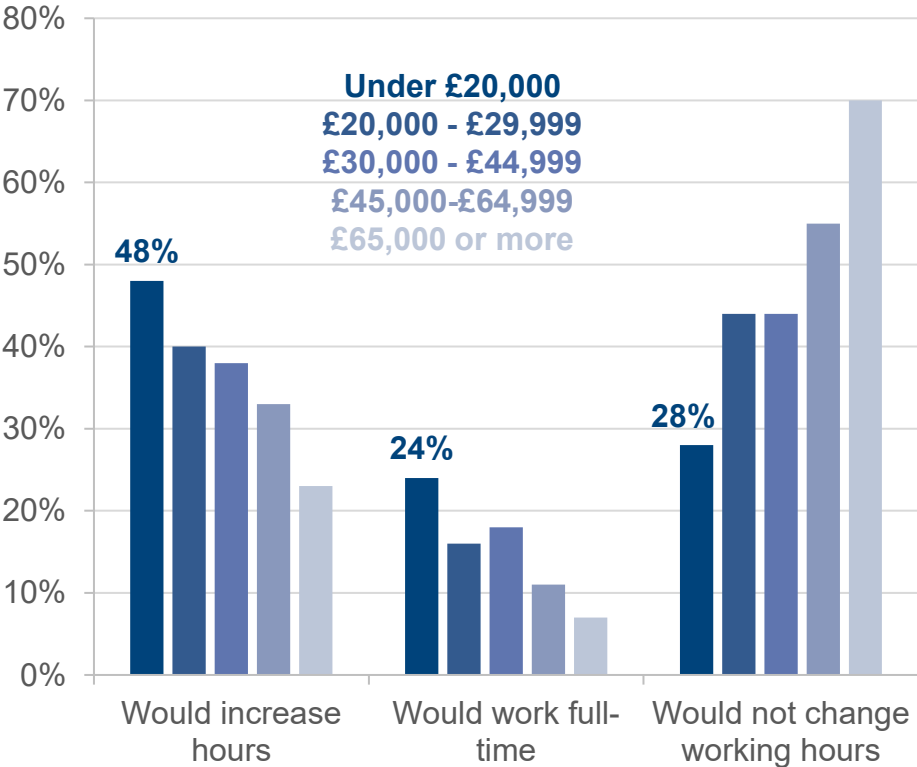


- **75%** of children aged 0 to 4 years living in the least deprived areas received formal childcare compared to **56%** in the most deprived areas.<sup>5</sup>
- **80%** of children aged between 0 and 4 years in families with an annual gross income of **£65,000** or more received formal childcare, compared to **49%** of those in families with an annual gross income of under **£20,000**.<sup>6</sup>
- Those from disadvantaged communities who do access formal childcare tend to receive lower quality early years care where childcare settings have fewer highly trained staff.<sup>7</sup>

# Childcare is the most commonly reported barrier to parents working more, with a disproportionate impact on women

Over 70% of part-time working mothers in low income report they would work more hours if there were no barriers to doing so

Reported changes to part-time working mothers' working hours if there were no barriers, by annual family income, England (2024)



[Figure 36]

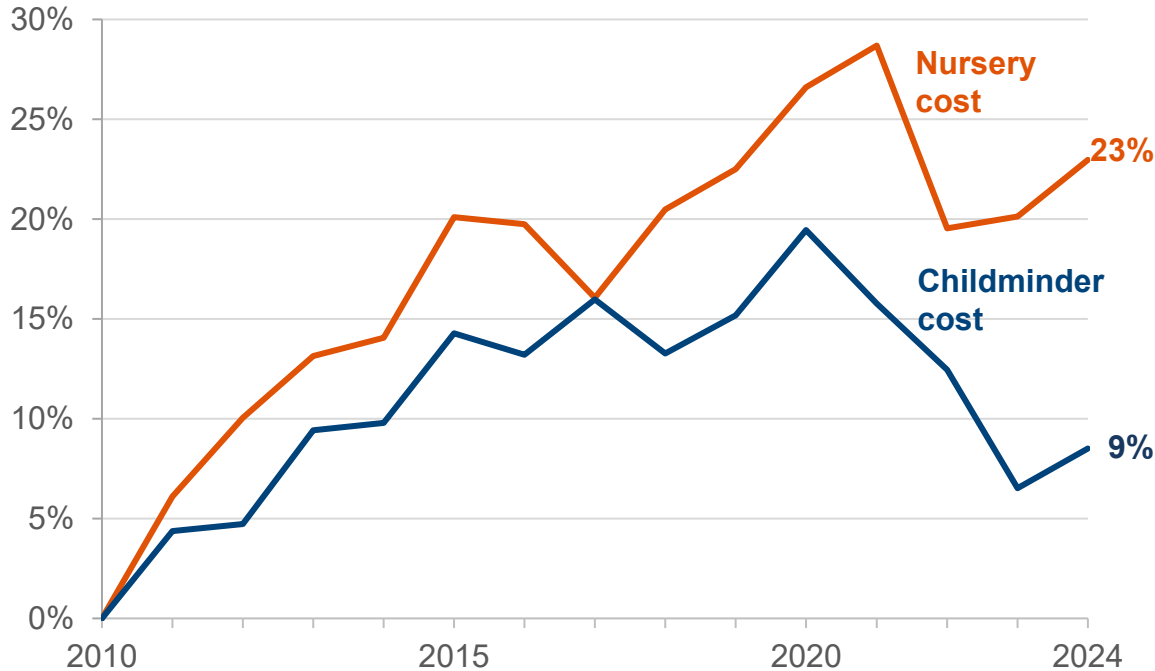
- Parents face many, overlapping, barriers to entering work or working more. Childcare was the biggest reported barrier (61%) amongst parents receiving Universal Credit.<sup>1</sup>
- External research has highlighted the difficulties for single parents finding jobs with parent friendly hours. More **(65%)** single claimants report childcare as a barrier to work than joint claimants **(56%)**.<sup>2</sup>
- Women disproportionately reduce work hours or leave employment after having children compared to men, which has a substantial long-lasting reduction in earnings for mothers.<sup>3, 4</sup>
- Women on low incomes are more likely to quit their job when they become a mother because childcare costs are equal to or more than their earnings.<sup>5</sup>
- For parents of 0-4s who were receiving childcare, **76%** said they used it for economic reasons (to enable them to work, look for work or to study).<sup>6</sup>
- However, for some parents they do not use childcare because they prefer to look after their children themselves (rather than due to other constraints, e.g. affordability).<sup>7</sup>

# Childcare costs rose at a faster rate than inflation and earnings between 2010 and 2024, impacting low income families the most

## Childcare costs have become increasingly unaffordable for low income families

- The cost of formal childcare grew faster than bottom-quintile income between 2010 and 2024

Real-terms percentage growth in childcare prices in £ (part-time, 0- and 1-year-olds), England



[Figure 37]

**Note:** Nursery and childminder costs show the cash-terms increase in the cost of part-time (25 hours/week) care for a child aged under 2 in England.

- Cost was the most cited barrier to childcare by UC claimants** not currently using childcare for their children, with 44% of households in work saying that it was too expensive.<sup>1</sup>
- Childcare costs increased across the UK between 2010 and 2024 at a faster rate than inflation and earnings. However, there are significant differences in average cost across England and the other nations of Great Britain.<sup>2</sup>
- In 2023, **over half (52%)** of families earning between **£10,000-£19,999** per year found it “difficult” or “very difficult” to meet childcare costs, compared with one in five (**18%**) families earning at least £45,000.<sup>3</sup>
- Childcare costs are not just about fees.** The Childcare and Early Years Survey reports that parents also pay for related costs such as food, use of equipment and registration, extra hours or late pick up charges.<sup>4</sup>
- Parents in families with children aged between 0 and 4 years with an annual income under £20,000 were more likely to report that additional charges had stopped them from applying for more free hours at an existing provider (13%) compared to parents in families with an annual income of £65,000 or more (6%).<sup>5</sup>

# Multiple factors, beyond cost, create accessibility issues for formal childcare places especially for parents working atypical hours

**The percentage of surveyed parents (with children aged 0 to 5 years old only) saying that availability of local childcare places is 'not enough' has increased from 32% in 2010 to 39% in 2024.<sup>1</sup>**

**Several factors influence the accessibility of formal childcare places:**

- Limited childcare places due to oversubscription/waiting lists
- Lack of suitable transport options, especially for those in more rural areas
- Unsuitable provision for children with Special Educational Needs and Disabilities (SEND)
- Language barriers and cultural expectations

**Inflexibility of formal childcare hours especially impacts those working non-standard hours**

- Low paid workers are more likely to work non-standard hours or have irregular shift patterns.<sup>2</sup>

*"My personal experience is having kids with additional needs [means] childcare is impossible as the afterschool places don't tend to cater for those with disabilities especially when these children hit secondary school as childcare seems to only go to age 11. The fact I have 5 children [and] 4 who have special needs means I cannot have a life of my own. I volunteer at a food bank two days a week whilst they are at school and the rest of the time is dedicated to the kids I get no break, their dad is not in their lives and my mum is old and has health issues so cannot help" (Em Q) [Changing Realities]<sup>3</sup>*

*"I remember when we were looking, a lot of the childminders round here closed at 4 or 5, which is no good for me as I could not pick up after work until 6pm... Yes, we do live in a rural area, so that might be it" (Female, Single) [Parents Working Atypical Hours Report]<sup>4</sup>*

*"Our schools do offer a breakfast club but, it opens an hour after I start my shift" (Katie S) [Changing Realities]<sup>5</sup>*

# The range of childcare offers available are complex for parents to navigate, which can also act as a barrier to access

**The range of childcare offers available makes it complex for parents to navigate.** There are different schemes from different parts of government which can be confusing and difficult to access.<sup>1</sup>

**Research showed that in 2021, only one third of surveyed parents found the Universal Credit (UC) childcare offer easy to understand.**<sup>2</sup>

When asked how easy or difficult surveyed parents found understanding UC childcare:

- Less than half who use UC childcare found it easy, whilst non-users find it difficult or don't know.
- **20% of those who do not work or use UC childcare found it easy.**
- Surveyed parents found the basics easy to understand, but **lack understanding of how it applies to their own situation and how much money they will receive – this uncertainty is a key barrier to take up.**

**Qualitative research in 2023 with 40 parents working atypical hours and claiming UC showed general awareness of the UC childcare offer, but some confusion on how it could be used and eligibility requirements:**<sup>3</sup>

- Parents tended to be aware of the UC childcare offer but less clear on the types of childcare it could be used for.
- Some parents weren't aware of the offer, so hadn't used it.
- Among those who were aware but did not use it, there was confusion about the eligibility criteria, and a perception that the offer applied only to households on very low incomes.

*"I've not used it and have not looked into it [UC childcare offer] in any detail, I thought it was for very low income people"*  
(Female, Couple) [Parents Working Atypical Hours Report]<sup>4</sup>

*"What I always feel with the benefit system is that no-one really tells you about them. I think I may have missed out on support I could have had because I didn't know about it"*  
(Male, Single) [Parents Working Atypical Hours Report]<sup>5</sup>

# Social security

# Key Messages: Social Security

## Levels of social security have been reduced for many low income families since 2010/11

- Universal Credit (UC) has replaced legacy benefits as the main form of income support for working age families. It is designed to have clear financial work incentives.
- Low income households with children have overall increased their earnings since 2010/11, and earnings is now their main income source.
- This increase in earnings has been accompanied by a decrease in social security income, unlike earnings increases in the 1990s and 2000s which were accompanied by increasing or broadly flat levels of social security.
- Through below inflation uprating and benefit freezes, the real value of the Universal Credit Standard Allowance, and legacy equivalents, has decreased substantially since 2010/11.
- This has been accompanied by various policies further reducing entitlement, such as the two-child limit and benefit cap.



# Universal Credit (UC) has replaced multiple legacy benefits and is now the main form of income support for working age families

## Universal Credit is a single payment, with additional elements for families with additional needs

- The purpose of UC is to reduce poverty and make work pay.
- It is available for families both in and out of work
- Individuals must be between age 18 and State Pension age (with a few exceptions), live in Great Britain, not be in full time education, and have less than £16k in capital.
- Customers receive a standard allowance and additional amounts can apply for children, housing, childcare and where there is a limited capability for work or caring responsibilities.
- Since the end of 2018, all new claims to working age income-related benefits have been to Universal Credit
- UC is reserved in England, Wales and Scotland (with a few exceptions in Scotland). Social security policy is wholly transferred to Northern Ireland (NI), though in practice parity is maintained with GB.

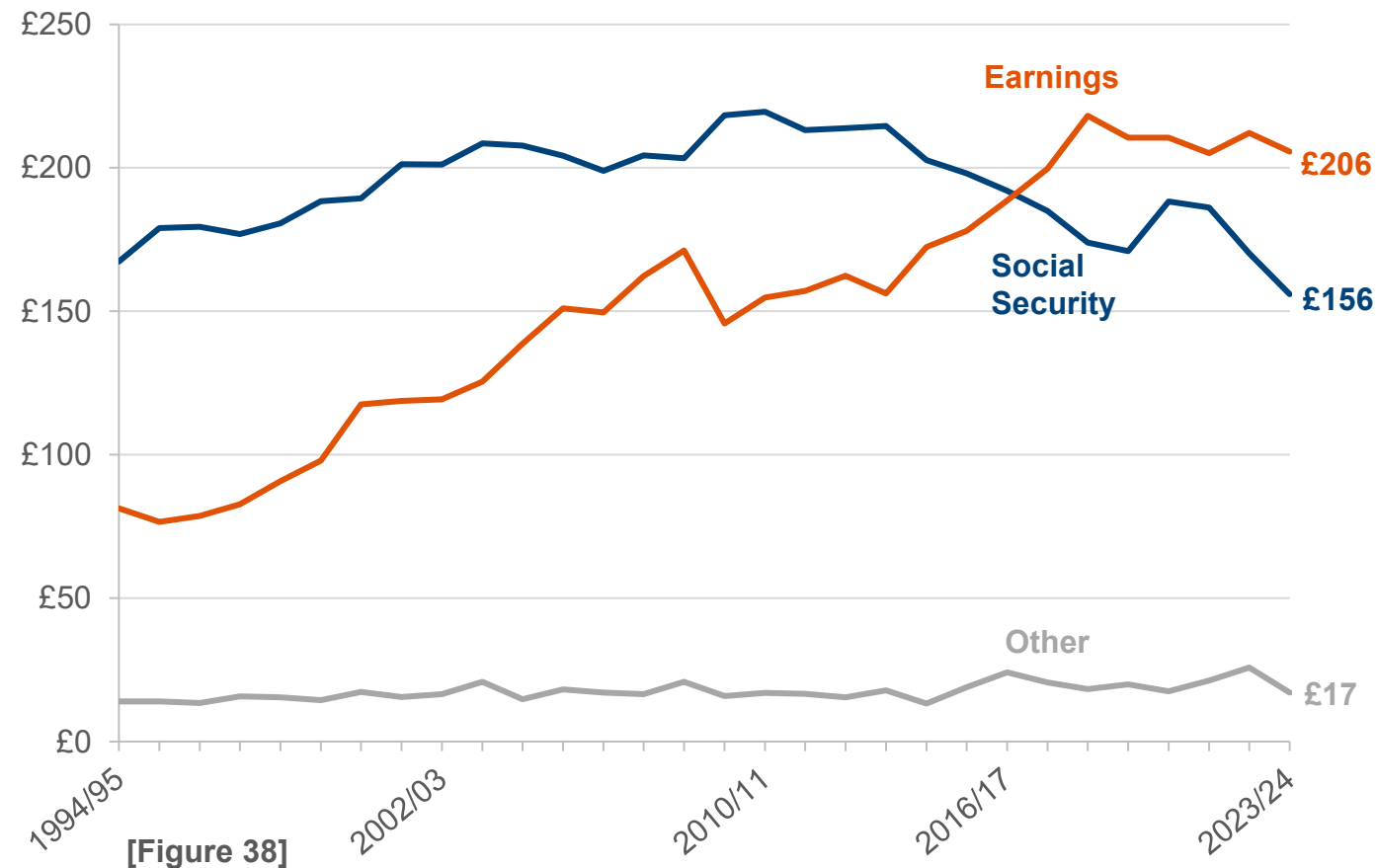
## Universal credit is designed to provide clear financial work incentives

- Customers must accept a commitment of responsibilities (claimant commitment) in return for receiving UC.
- They receive support from work coaches to look for work
- There is no limit to the number of hours someone can work each week.
- Once a person is earning, UC is reduced gradually, by 55p per £ earned (the taper).
- Customers with responsibility for children or with limited capability for work can earn a certain amount before their UC award is gradually reduced (work allowance).
- Payments are made monthly in arrears and customers manage their own finances.
- Working households are eligible for help with up to 85% of their childcare costs.



# Work has become the main income source for the lowest income families, but social security remains an important component

Mean weekly monetary share of gross income by source for children in the bottom income quintile (2023/24 prices, UK)



**Combined with changes to the benefit system, labour market changes have seen earnings become the main income source for poor families with children.** By 2023/24 the mean value of social security for children in the bottom income quintile had decreased by £64 per week, from £220 per week in 2010/11, to £156 per week in 2023/24.

However, around **40% of income for children in the bottom quintile still comes from benefits.** Social security is still central to overall incomes.

**Nearly half (47%) of households on UC have children.** Of those with children, 72% are single parents. Around a third (34%) of families on UC are single parent families.<sup>1</sup>

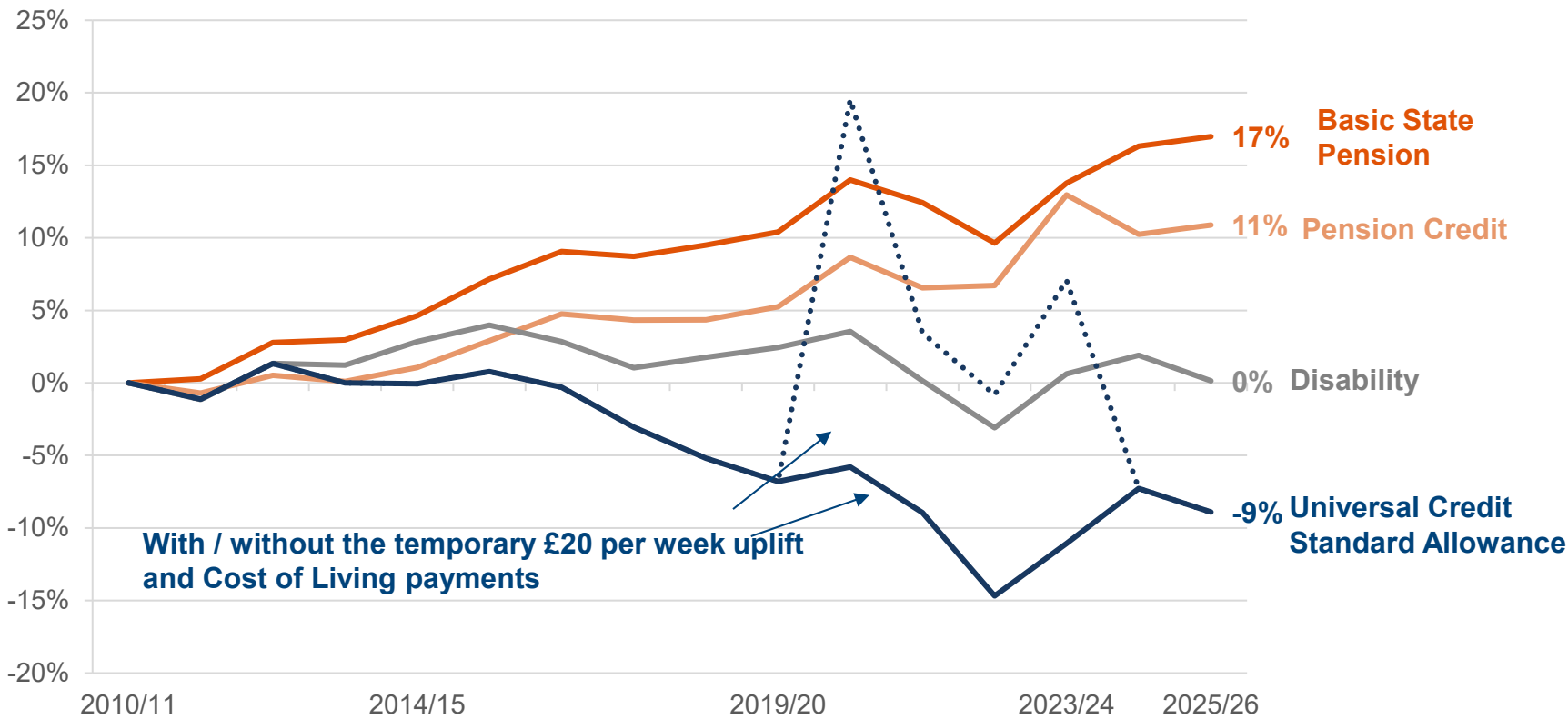
**Note:** HBAI uses FRS figures which are for Great Britain up to 2001/02, and for the United Kingdom from 2002/03. The reference period for FRS figures is single financial years.

**Note:** Income for children is calculated as the income of households with children, grossed to the number of children, giving households with more children more weight.

# The real value of Universal Credit Standard Allowance and equivalent legacy benefits has reduced significantly since 2010/11

## Universal Credit Standard Allowance has decreased in value since 2010/11, especially compared to pensioner and disability benefits

Changes in the real value of benefits over time, UK



[Figure 39]

**Note:** Benefit rates for UC shown with (solid line) and without (dotted line) the temporary £20 per week uplift and Cost of Living Payments.

Since April 2011, benefits and the state pension have been uprated by CPI rather than RPI, which has generally meant lower annual increases compared with RPI uprating.

Pre-covid, multiple policies effectively reduced the value of Universal Credit Standard Allowance and equivalent legacy benefits, initially through 1% increases, and then through the benefit freeze. Even with higher uprating in recent years, they are still significantly less valuable than they were in 2010/11.

Over the same period, pensioner benefits have increased significantly in value, mainly through the application of the Triple Lock uprating mechanism.

# Certain policies reduce the level of entitlement to social security benefits, leaving a gap between need and entitlement

## Two Child Limit

In April 2025, **453,600** Universal Credit households were not receiving some child element because of the policy, with **1.6 million children living in these households**.<sup>1</sup> Independent experts (including the Institute for Fiscal Studies and the Resolution Foundation) have identified removing the Two Child Limit as the most cost-effective policy to reduce child poverty.<sup>2,3</sup>

## Benefit Cap

The **total number of households capped is 124,000, (103,000 are households with children)** with almost all capped on UC. Only 540 households were capped on HB as of May 2025.<sup>5</sup> Households can be exempt from the Benefit Cap for reasons including: either adult has 'limited capability to work' or is caring for someone with a disability, if any member of the household receives a disability related benefit or if the household has combined earnings of £846 or more per month.<sup>6</sup>

## Local Housing Allowance

While the Local Housing Allowance has been frozen, renters have had to cover larger shortfalls between their rent and their housing element, with variation across English regions.

The impact of the freeze is not equally spread across renters. For example, according to external analysis, the shortfall rises to £887 per year for a working-age couple with children compared to an average of £684 per year for all private renters.<sup>4</sup>

## Deductions

**46%** of all UC households (including with and without children) had money deducted from their UC entitlement in August 2025.<sup>7</sup> Deductions can be taken towards the repayment of a UC advance repayment, money owed to a third-party e.g. landlords or owed to government departments such as DWP/HMRC. The Fair Repayment Rate announced at Autumn Budget 2024 has reduced the overall rate of UC deductions from 25% to 15% of the standard allowance from April 2025.

# Child maintenance

# Child maintenance payments can keep children in separated families out of poverty, but not all families have an arrangement

In 2023/24, it is estimated that:<sup>1</sup>

- There were **2.5 million separated families in Great Britain and 4 million children in those separated families.**
- 63% of separated families had a child maintenance arrangement.

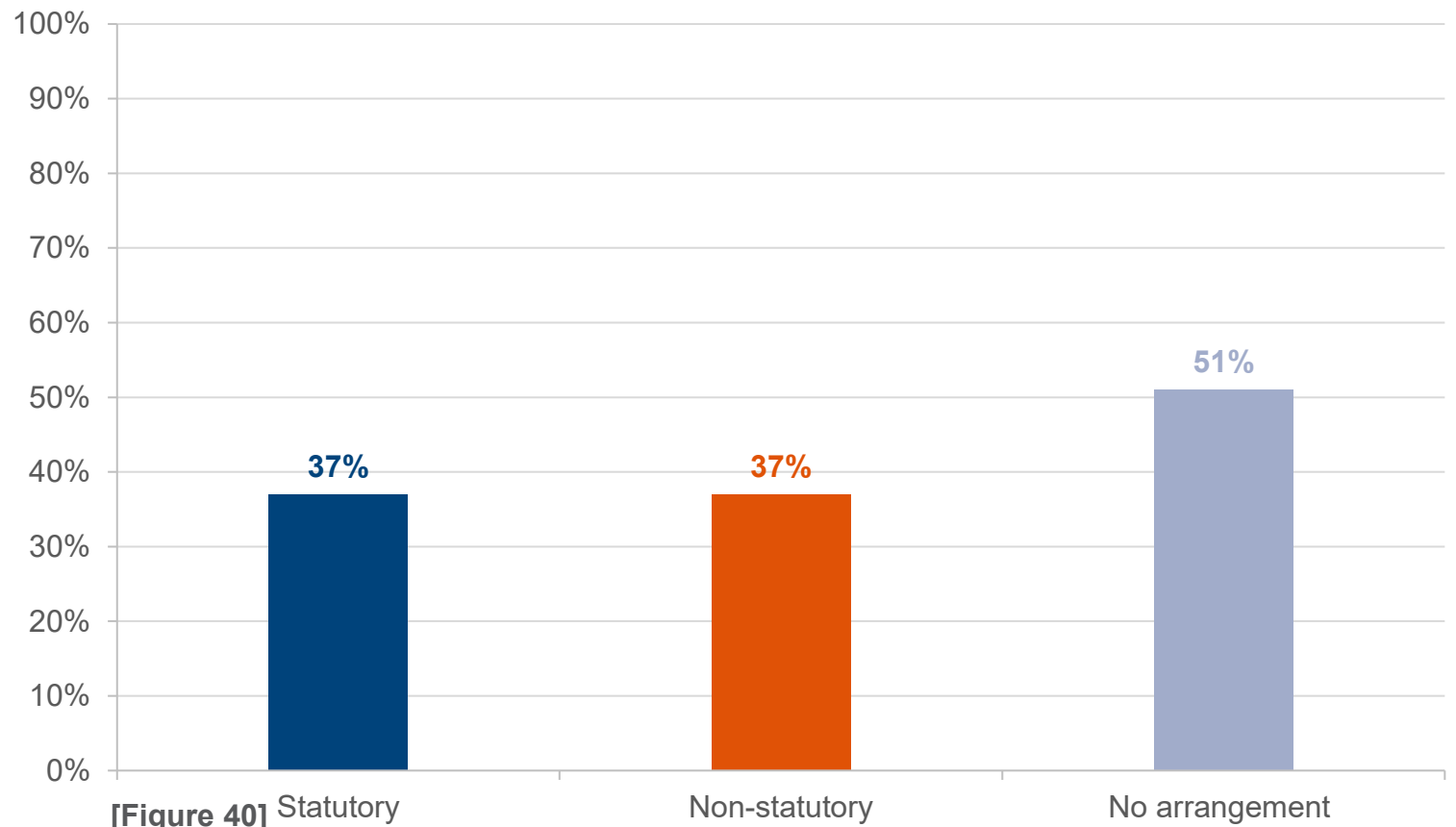
In the three-year period covering years 2021/22 to 2023/24, it is estimated that:<sup>2</sup>

- Parents with care in separated families received a total of **£2.9 billion annually in child maintenance payments.**
- Payments kept **120,000 children out of relative low income AHC.**

**Among the separated families with no child maintenance arrangement, 51% of children in parent with care households are in relative low income AHC.<sup>3</sup>**

## Children in separated families with a child maintenance arrangement are less likely to be in low income than those without an arrangement

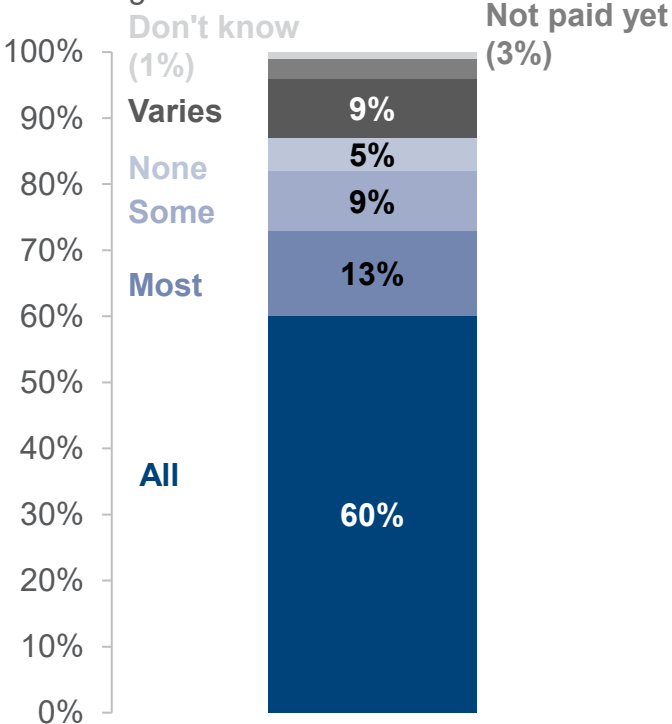
The percentage of children in parent with care households who remain in relative low income after housing costs and child maintenance payments, by child maintenance arrangement type, for years ending 2021/22 to 2023/2024, GB



# Lack of child maintenance payments could mean some children are not kept out of poverty

**Only 60% of receiving parents in Direct Pay report receiving all of their child maintenance payments in the GB**

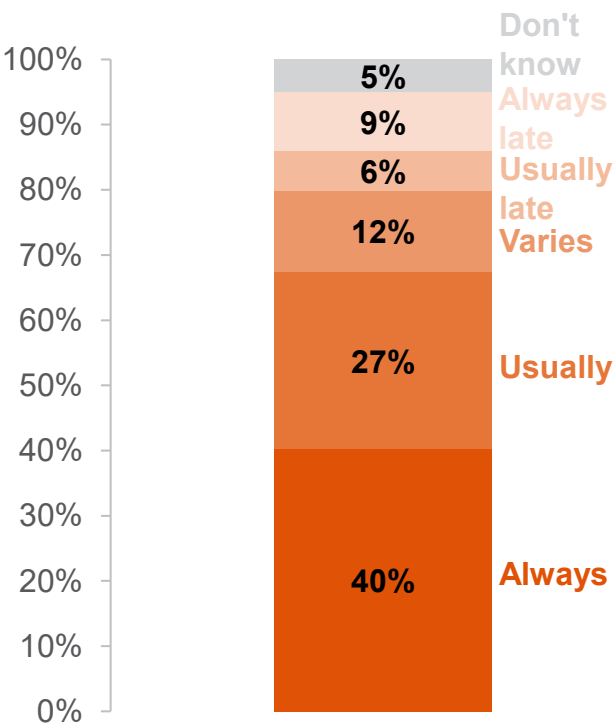
Amount of Direct Pay Child Maintenance Received, Percentage of Receiving Parents



[Figure 41]

**Only 40% of receiving parents in Direct Pay report receiving their child maintenance payments always on time in the GB**

Timeliness of Direct Pay Child Maintenance Payments, Percentage of Receiving Parents



[Figure 42]

Within the statutory scheme, parents are either in Direct Pay or Collect and Pay. There is non-compliance hidden in Direct Pay where payments are not monitored. Many parents who should pay but do not pay, report that this is because their liability is unaffordable.

**Direct Pay:** Service type whereby parents are supplied with a calculation and a payment schedule, but the paying parent pays the receiving parent directly. Direct Pay is free to use for both parents.

**Collect and Pay:** Service type whereby parents are supplied with a calculation and payment schedule, and the child maintenance service collects and transfers payments from the paying parent to the receiving parent. Fees apply to both parents on Collect and Pay. Collect and Pay applies where either both parents agree, or the paying parent fails to pay or is considered unlikely to pay the maintenance due in full and on time.

**Note:** Percentages may not sum to total due to rounding.

# Housing

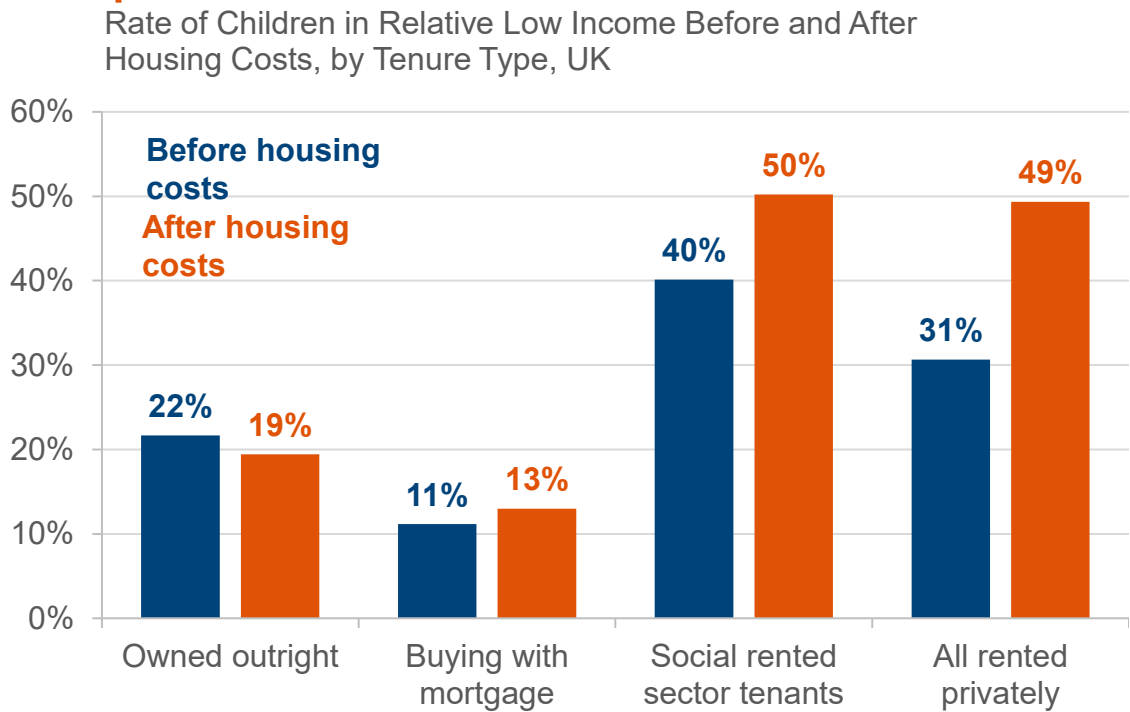
# Key Messages: Housing

- Poverty rates are higher for children in rented accommodation than for those in owner-occupied homes, with the disparity even greater once housing costs are accounted for.
- The majority of children in relative low income and deep material poverty live in rented accommodation, highlighting the importance of housing tenure in shaping poverty outcomes.
- There has been a shift towards private renting in recent years, which has meant that children in poverty are more vulnerable to financial shocks due to the increased costs associated with renting privately.
- Private renting is the most expensive tenure type, and the gap in price has widened since the mid 2000s.
- There is also a record high number of children in Temporary Accommodation (TA), which alongside other poor-quality housing, can lead to multiple adverse impacts on children's education and health.



# Housing is a key issue as child poverty rates are much higher for families living in rented accommodation than for homeowners

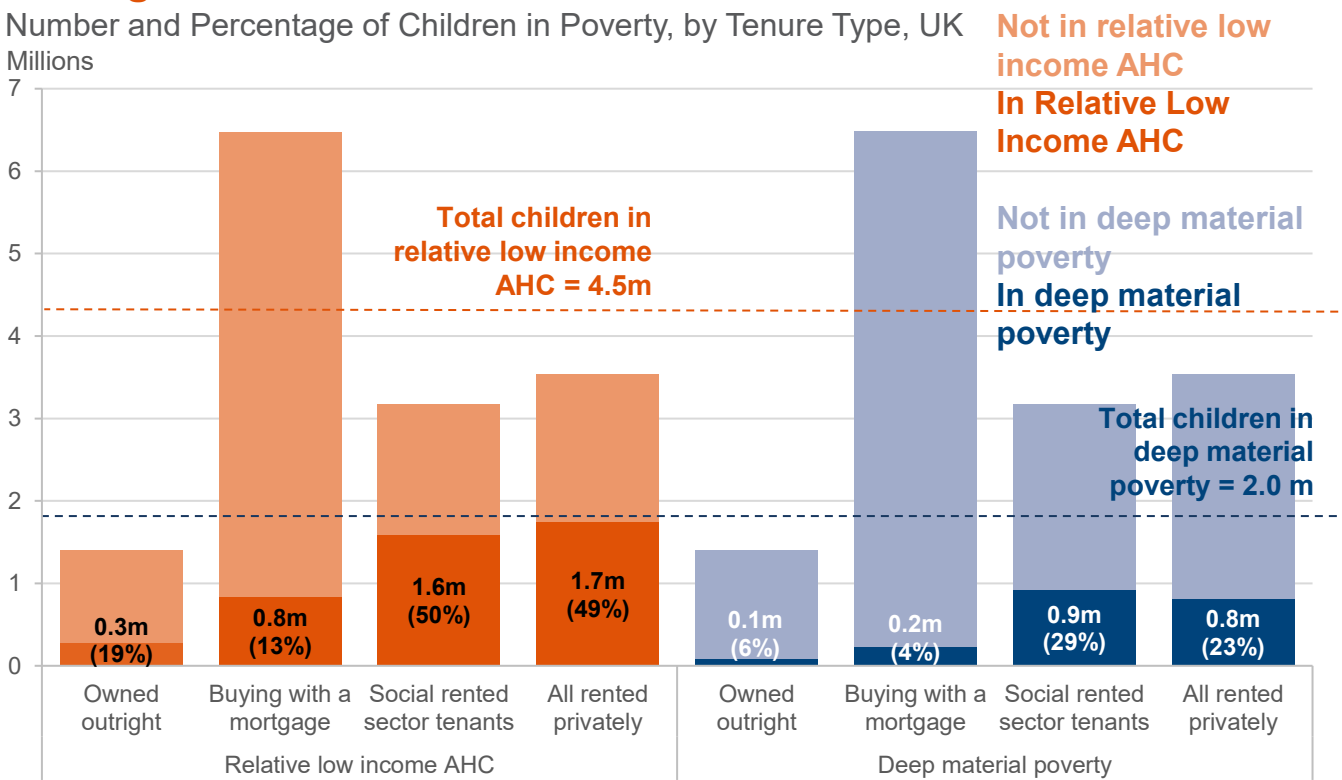
Housing costs disproportionately affect child relative low income rates among families in rented accommodation compared to those who own their homes



[Figure 43]

Poverty rates are higher for children living in rental accommodation even before housing costs are taken account of. When housing costs are accounted for the gap widens significantly, particularly for those in the private rented sector.

Relative low income rates are significantly higher for children living in rented accommodation

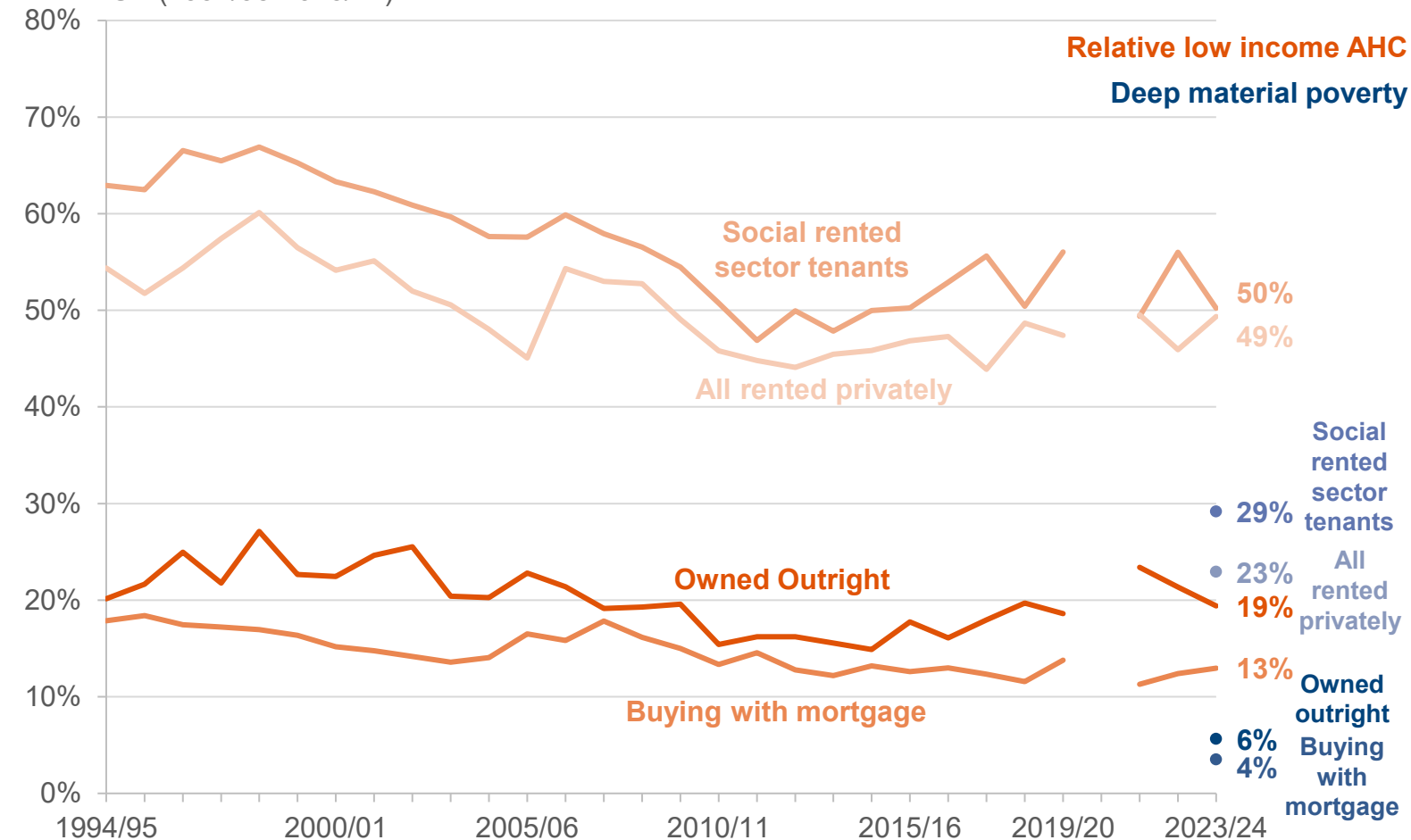


[Figure 44]

Poverty rates are significantly higher on relative low income and deep material poverty for children living in rented accommodation in comparison to children living in home-owning families.

# Poverty rates for children living in rented accommodation have fallen over the last 20 years but remain much higher than for owners

Rate of children in relative low income (AHC) and deep material poverty by tenure type, UK (1994/95-2023/24)

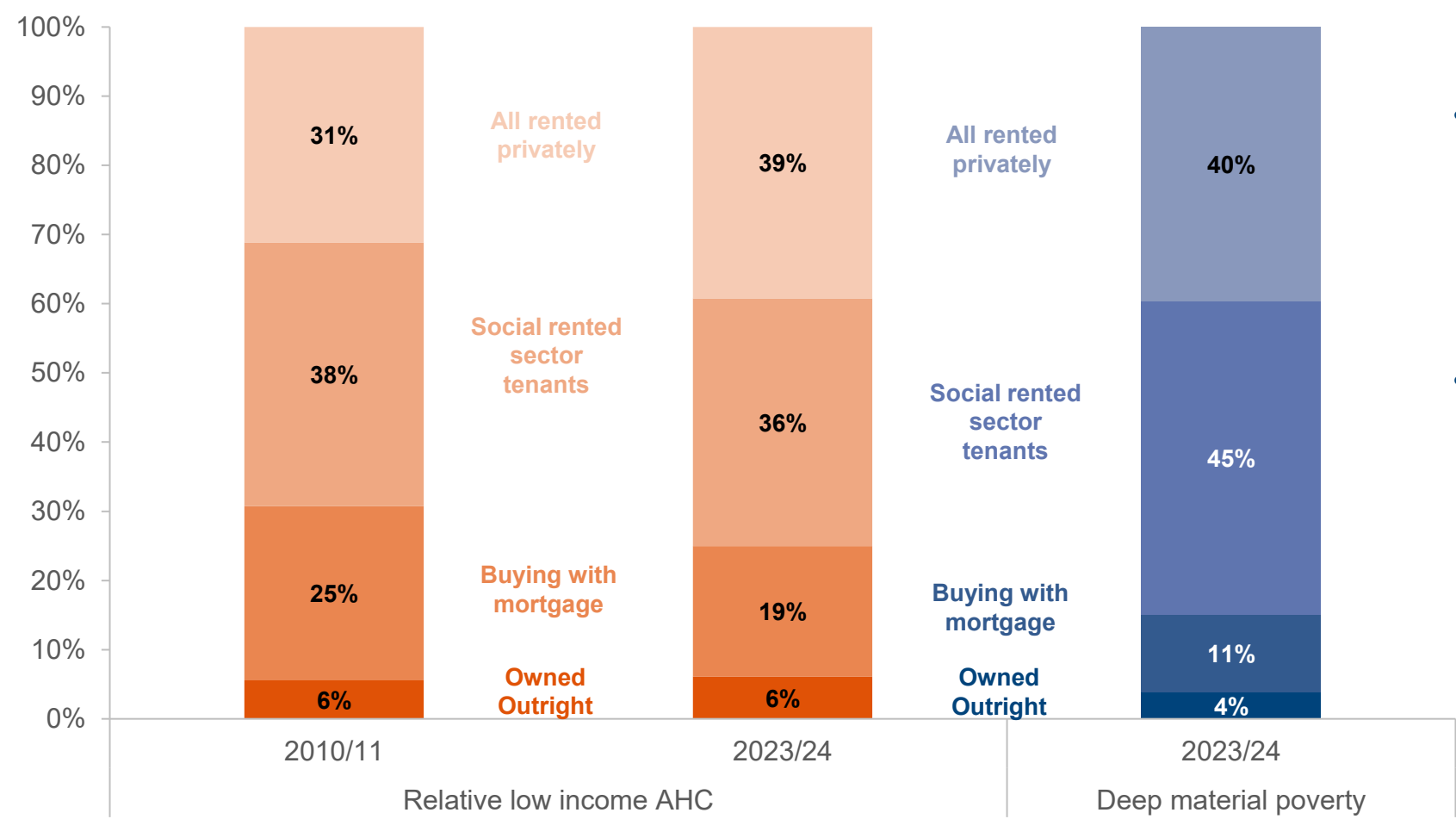


[Figure 45]

- Children in rental accommodation are consistently over twice as likely to be in relative low income AHC compared to those living in owned or mortgaged accommodation.
- Relative low income AHC rates for children in rental accommodation have remained broadly flat since 2010/11, with a modest increase for those in private rent.
- Deep material poverty rates are also highest for those in rental accommodation.

# The majority of children in poverty live in rented accommodation, and the percentage has increased since 2010/11

Percentage of children in relative low income (AHC) and deep material poverty by tenure type, UK

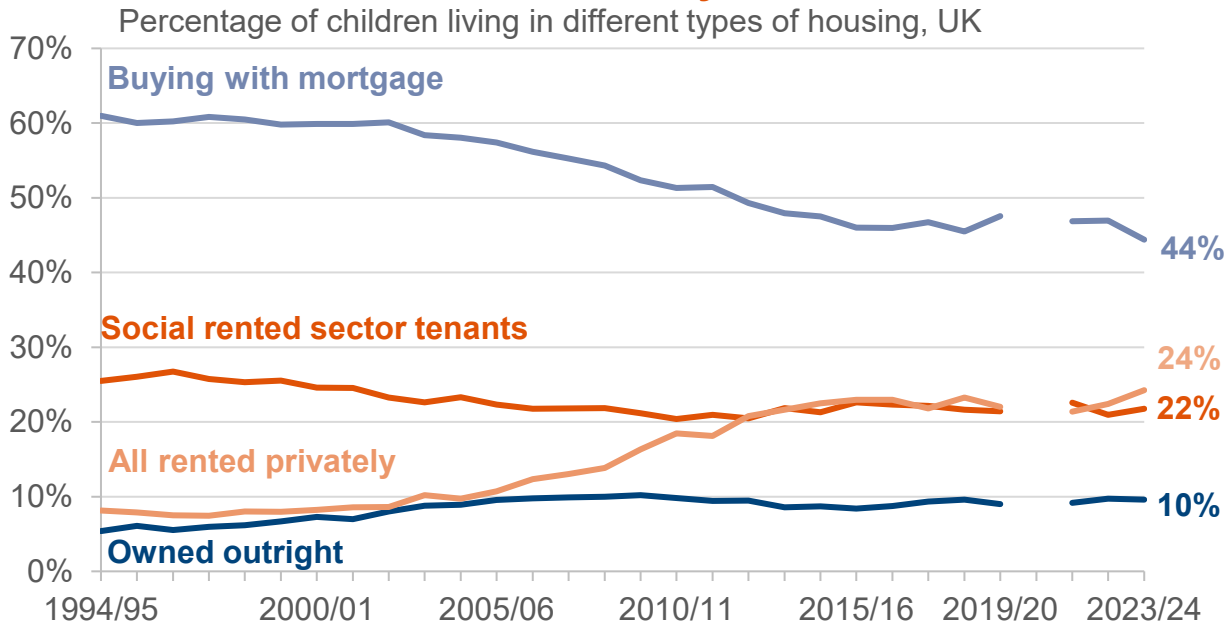


- In 2023/24, of children in relative low income AHC, over 7 in 10 (75%) lived in some form of rented accommodation.
- Of children in deep material poverty, over 8 in 10 (85%) lived in some form of rented accommodation.

[Figure 46]

# The percentage of children living in private rented accommodation has increased over time, increasing their housing costs

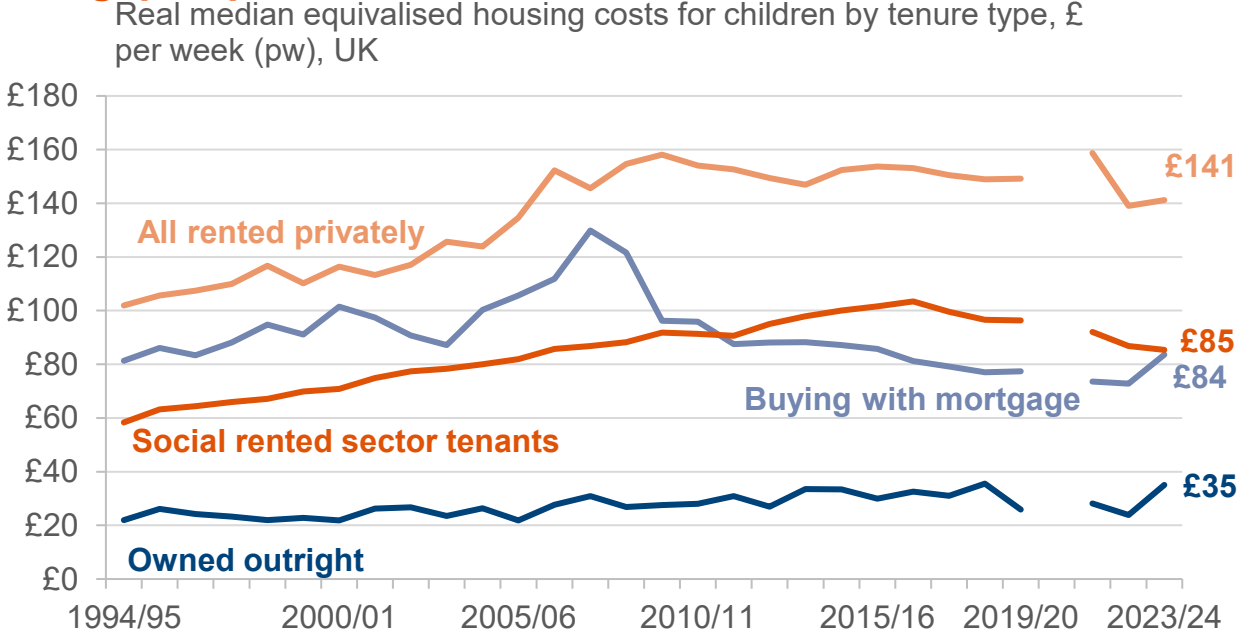
## The percentage of children living in the private rented sector has doubled in the last 20 years



[Figure 47]

In the 2000s and 2010s there was a substantial shift with far fewer children living in households buying with mortgage and far more in private rented accommodation.

## Private renting is the most expensive tenure type, and the gap in price has widened since the mid 2000s

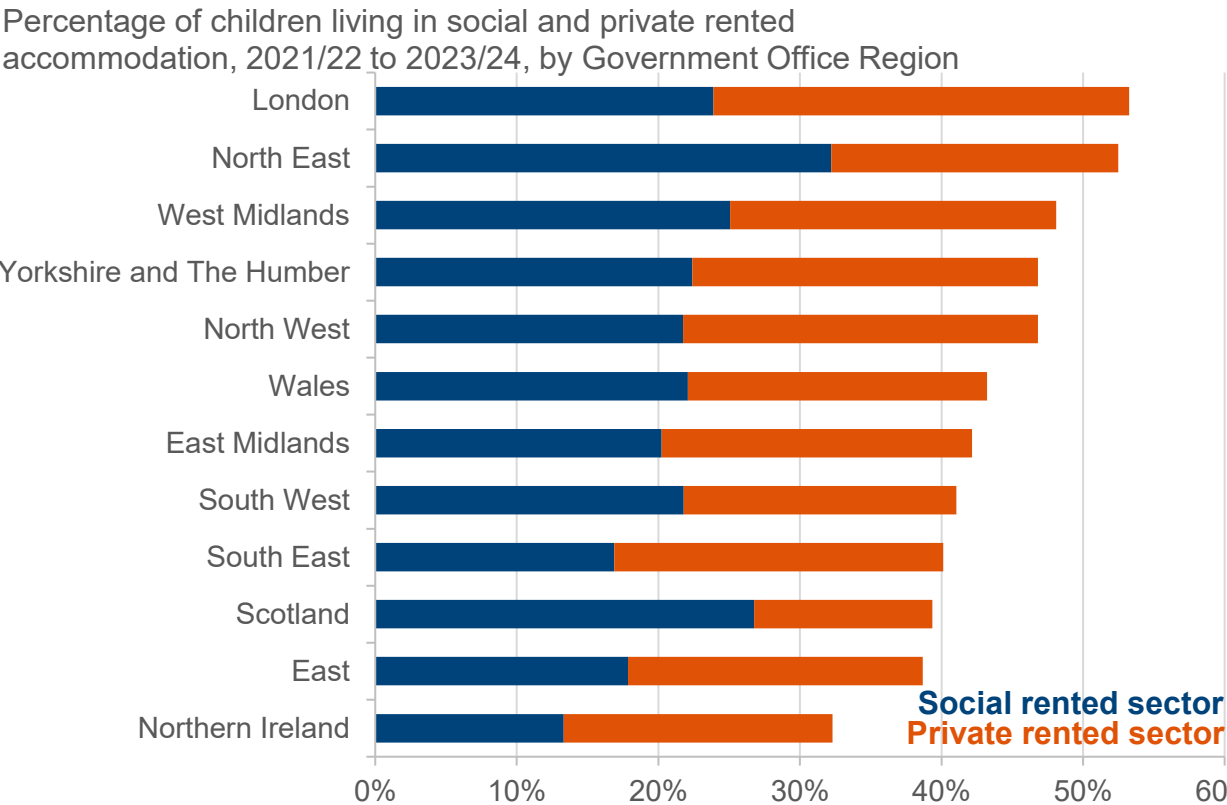


[Figure 48]

In 2023/24 the equivalised housing costs of renting privately was £141pw. It was £85pw for social renting, £84pw for buying with mortgage, and £35pw for owned outright. The gap has narrowed slightly post-pandemic, but the long-term trends are unchanged.

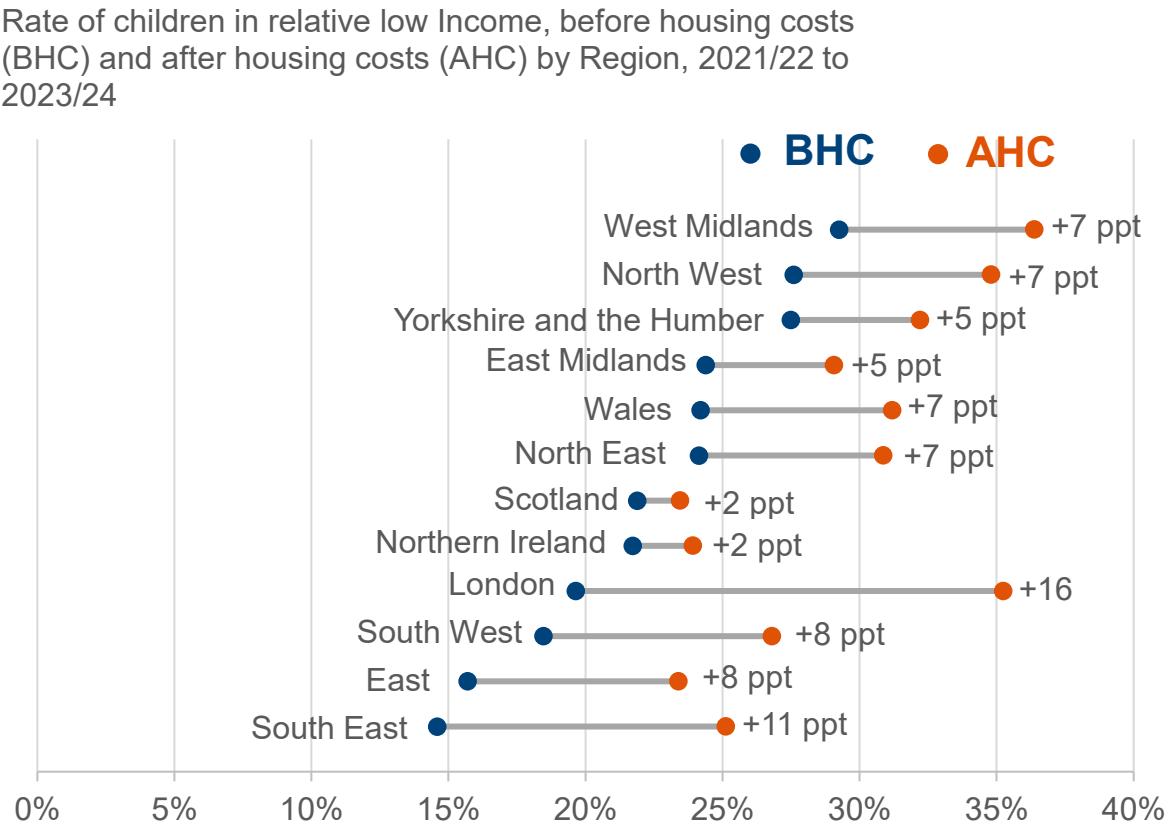
**Note:** Housing costs for children is calculated as the housing costs of households with children, grossed to the number of children, giving households with more children more weight

# The impact of housing costs varies across regions



[Figure 49]

Tenure patterns vary across the UK with home ownership rates lowest in London and highest in Scotland, East of England and Northern Ireland. Overall most children live in owned or mortgaged homes.



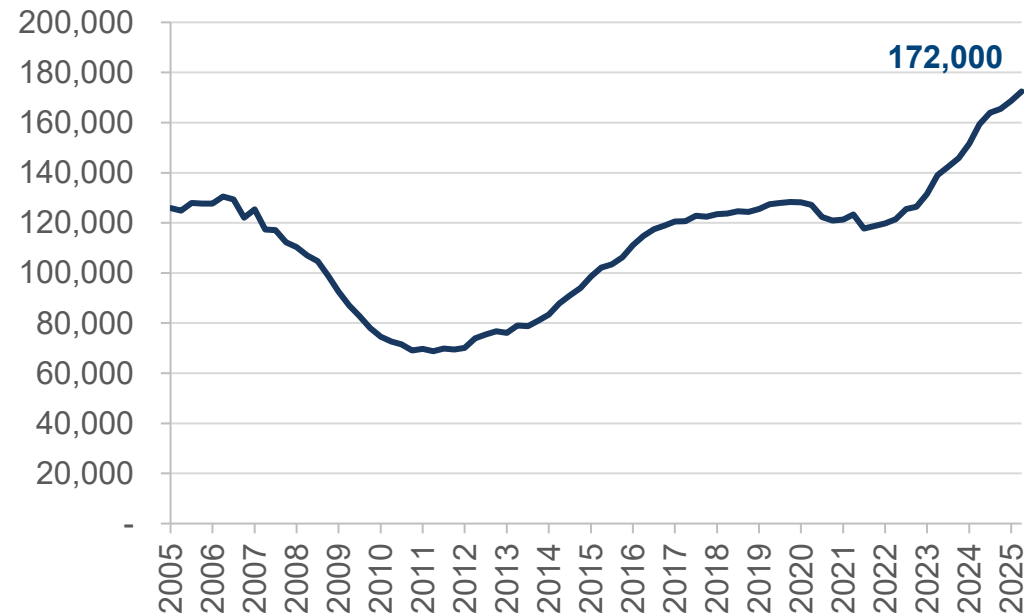
[Figure 50]

When housing costs are accounted for, this results in a shift in ordering of poverty rates across regions and countries with London and the South East seeing the biggest difference.

# The number of children living in temporary accommodation is at a record high

Since 2011, the number of statutory homeless children, mostly in temporary accommodation (TA) has increased from approx. 70,000 to 172,000, an all time high – this reflects rising affordability problems, particularly in the private rental sector and a shortage of housing supply.

Total number of children in temporary accommodation at the end of quarter, (2005- June 2025, England)



[Figure 51]

Poor housing quality, including temporary accommodation, can lead to multiple adverse impacts on children's education and health

- There are 1.7 million dependent children in non-decent homes and 1.0 million in homes with damp.<sup>1</sup>
- 64% of households in temporary accommodation include children.<sup>2</sup>
- Shelter's (2023) research found that living in TA has a negative impact for the health and wellbeing of children and their families, as well as for children's education.<sup>3</sup>

The Parents and Carers research found examples of poor living conditions such as damp and mould and feeling unsafe in the area.<sup>4</sup> Parents and carers reported that there was little support available to them in managing their housing costs, especially for those in work.

Housing was also cited by children as one of the key things they would spend more money on if they had it, with many living in overcrowded and poor-quality housing.

*"In our kitchen there's loads of holes that rats come through at night and sometimes they bite through our walls"* (Girl, 7) [CCO England Research]<sup>5</sup>

# Essential Costs

# Key messages: Essential costs

## Low income families have less resources available to manage increasing and volatile costs

- Having children necessarily means families incur additional costs.
- Low income families with children spend a larger percentage of their expenditure on essentials, like food and fuel.
- This gives them a smaller buffer of discretionary expenditure to change in case of price shocks.
- At the same time, many of those essential goods are historically known to be more volatile and susceptible to price shocks, as seen during the cost-of-living crisis.
- Due to a number of effects, poor families also end up paying more money for the same goods and services as more well-off families, through the so called 'poverty premium.'

## There are several specific issues related to everyday costs

- While education is free, there are several associated costs parents must pay themselves (including school uniform and school trips), adding up to over £1,000 for a child in primary school and £2,000 for a child in secondary school in 2024.
- While food prices in the UK are generally competitive, they have outpaced the general rate of inflation since the end of 2022. Low income families now struggle to afford a healthy diet.
- Utility prices have increased in recent years, and while support is available the landscape is complicated.



# Households with children face higher costs than those without

## The cost of raising a child

There are several complexities involved in estimating the cost of raising a child. Key factors influencing spending include:

- **Age of the child:** Excluding childcare, spending tends to increase as children grow older. However, including childcare reverses this trend.
- **Regional variations:** Differences in housing and childcare costs across the UK can impact overall expenses.
- **Family structure:** single parents typically face higher costs compared to couples.
- **Number of children:** Some cost efficiencies are seen with additional children, but these are not consistent across all areas of spending.

Providing a definitive figure for spending on children is challenging. There is limited evidence on the average percentage of parental income allocated to child-related expenses.

### ONS Family Spending (2022-2024) average weekly expenditure:<sup>1</sup>

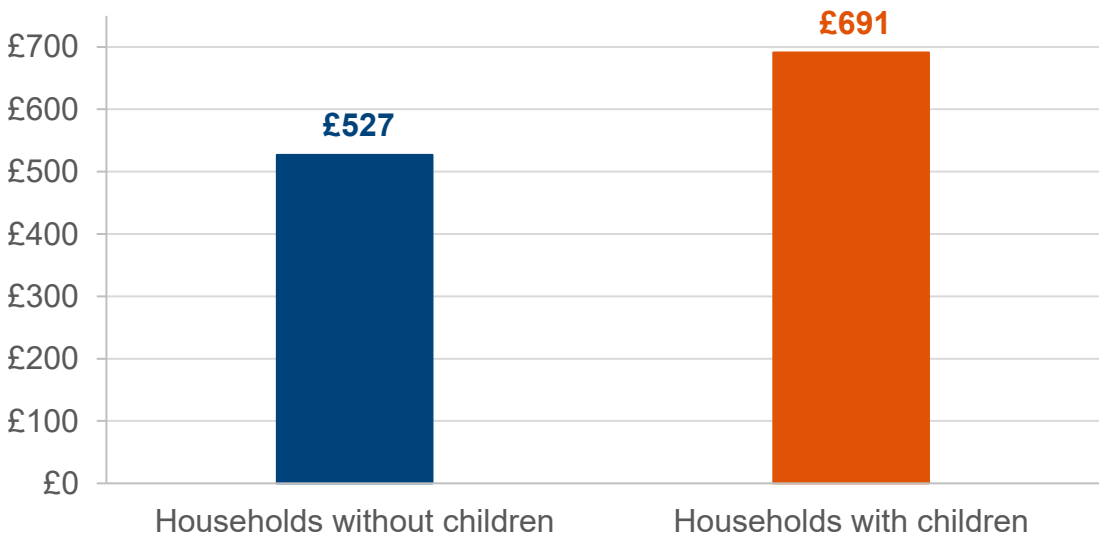
- Households with children spend **£164 more per week** than those without.
- The main areas of higher spend for families with children are **food and non-alcoholic drinks, housing, fuel and power, transport, and recreation and culture**.

Research with parents and carers highlights the struggle that families face:

*“It is so difficult, I am constantly stressed. Where do I get the money from? How do I manage things? The cost of the school uniform, trousers, water bottles. It’s a constant stress trying to manage this financially and having to plan. Sometimes I think ‘I just can’t do it. I just can’t manage all of it, this is too much.’”* (Female, 37, three or more children) [Parents and Carers Research]<sup>2</sup>

### Households with children have higher costs

Weekly total household expenditure, UK FYE 2022 - FYE 2024

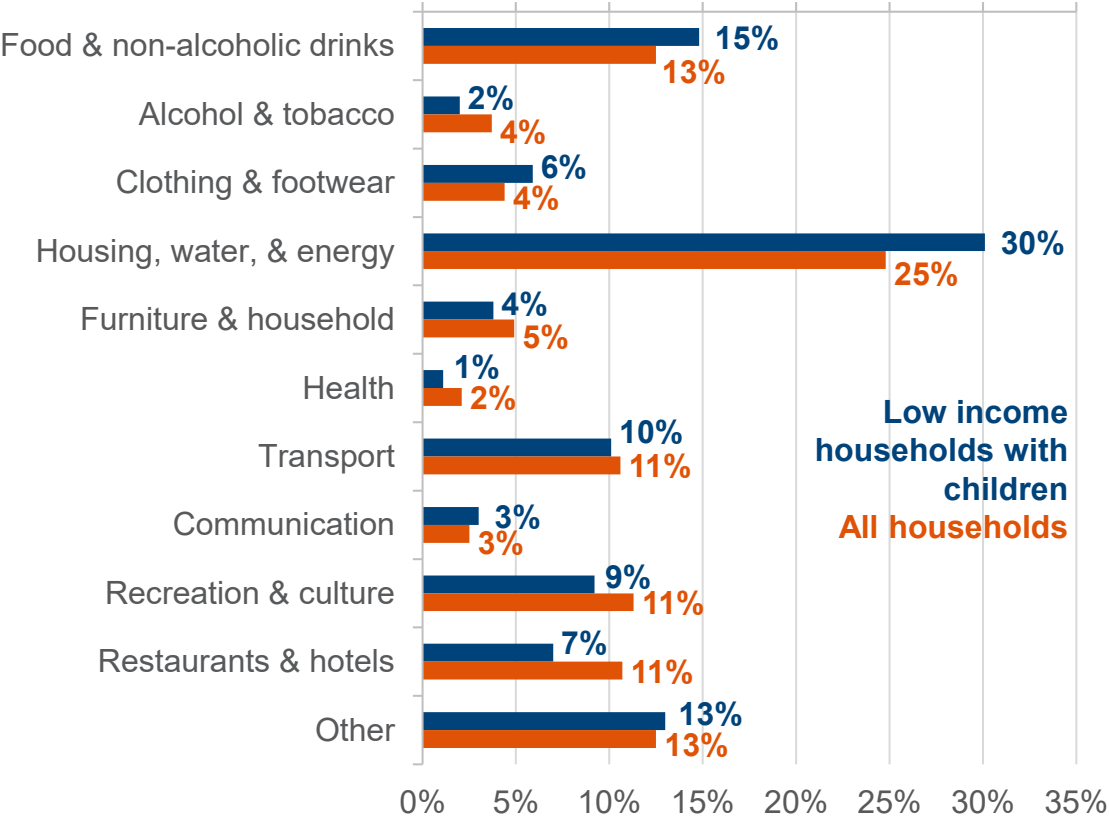


[Figure 52]

# Low income households spend more of their budgets on essentials than average households, and prices for these can be volatile

Low income households with children spend a greater percentage of their budgets on essentials like food and drinks, and housing, water and energy

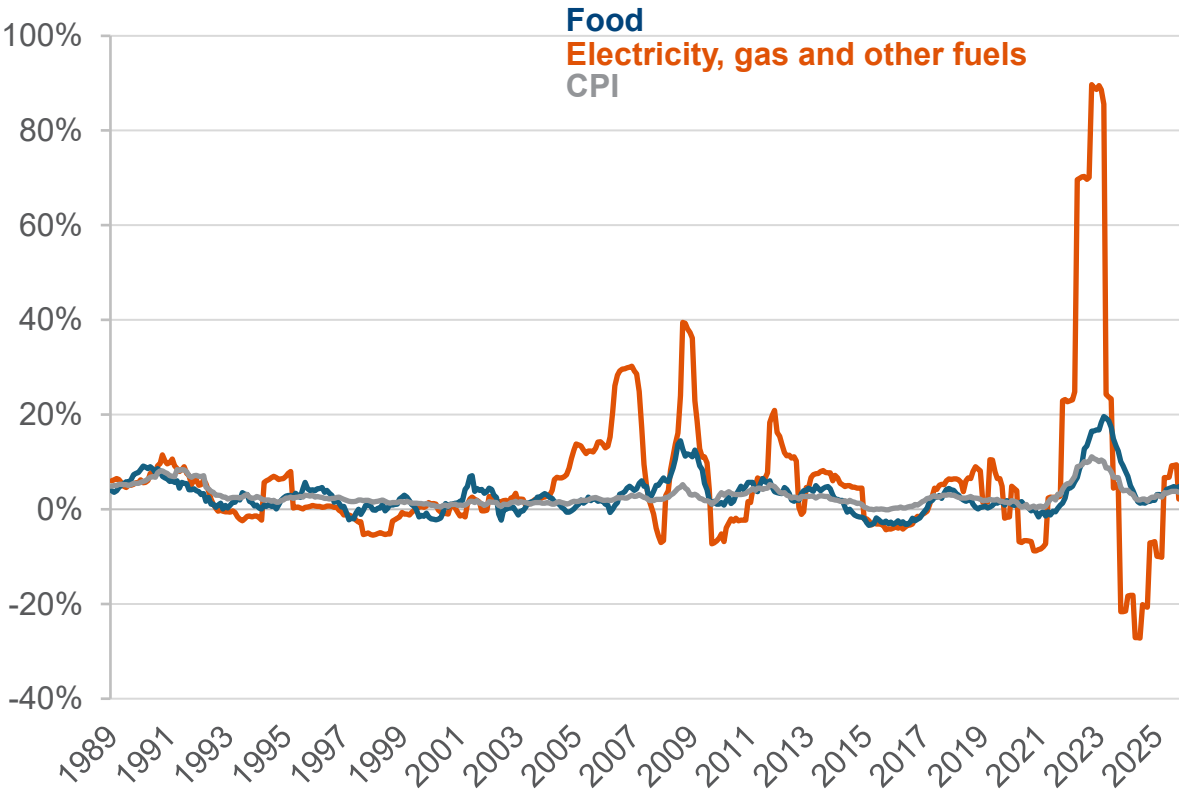
Expenditure as a percentage of total household expenditure, all households and low income (decile 1-3) UK households with children, 2024



[Figure 53]

Energy and food prices are much more volatile than most other prices

12-month percentage change in the Consumer Prices Index (CPI) and in food and electricity, gas and other fuels, UK January 1989 - October 2025

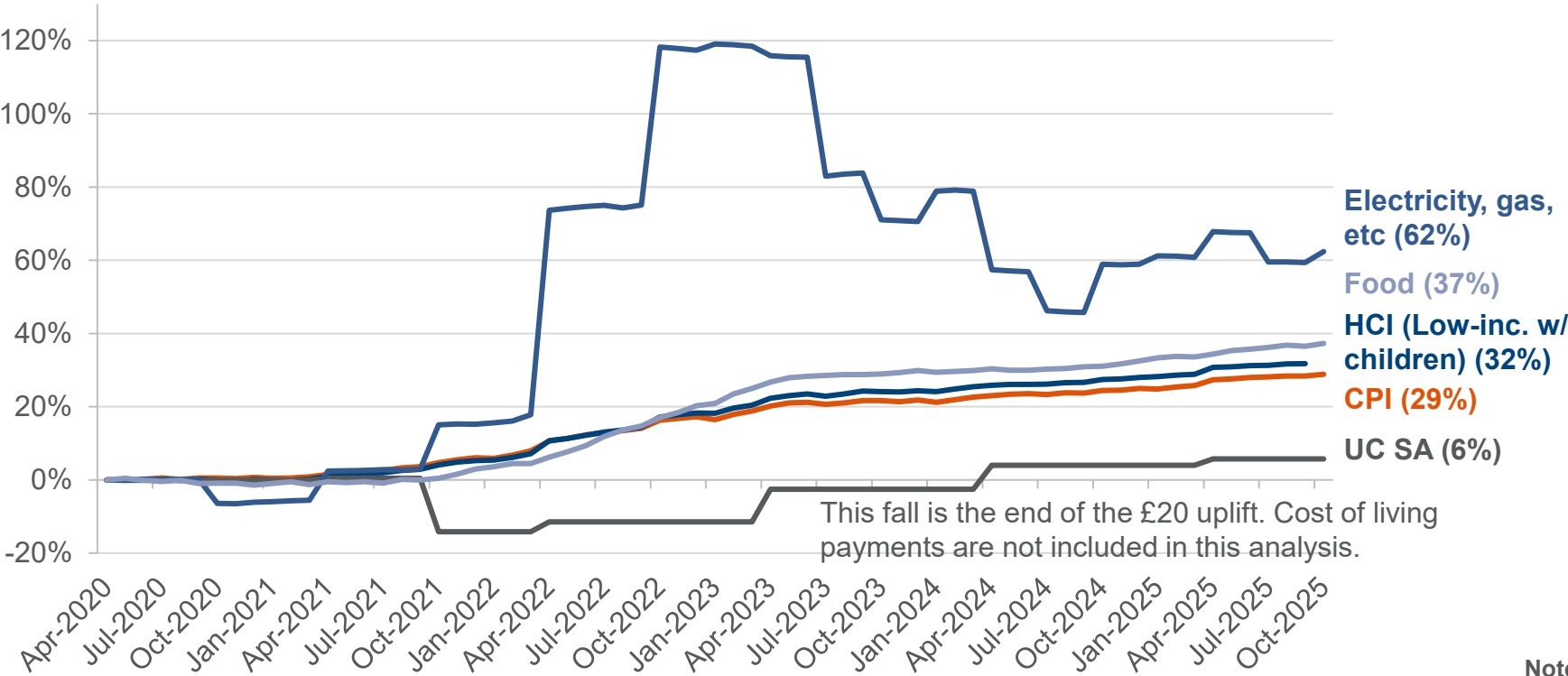


[Figure 54]

# Costs for low income households with children have increased by 32% since 2020, driven by food and especially energy price increases

Household costs for low income households with children were 32% higher in September 2025 than in April 2020, while the UC Standard Allowance (UC SA) was 6% higher. Food costs in October 2025 were 37% higher and energy prices were 62% higher than in April 2020.

Cumulative change since April 2020, Household Cost Index (HCI) for low income households with children, Universal Credit Standard Allowance, Consumer Price Index (CPI), and selected items, latest month available, UK



[Figure 55]

Research with parents and carers living in poverty reflects this, participants found most of their essential everyday costs challenging. These challenges often interacted with each other and had a cumulative effect on their ability to manage the costs, their sense of struggle and their overall outlook on parenting and life in general.

[Parents and Carers research]<sup>1</sup>

Research with children showed high levels of awareness of increased costs:

*"Everything is more expensive than it was two years ago, so you worry. Especially if your parents are struggling."* (Boy, 16) [CCO England Research]<sup>2</sup>

**Note:** Housing Cost Index for low income households with children is quarterly, and not available for most recent month.

# Low income households can pay more to access and use the same essential products and services, known as the poverty premium

The poverty premium describes how **poorer households pay more than those on higher incomes to access and use essential products and services**, such as energy.

This may be a result of using non-standard billing methods and not being able to shop at a supermarket.

In 2022, external research **estimated the average poverty premium paid by low income households in the UK was £217** for the year, with 98% of low income households incurring one or more poverty premiums.<sup>1</sup>

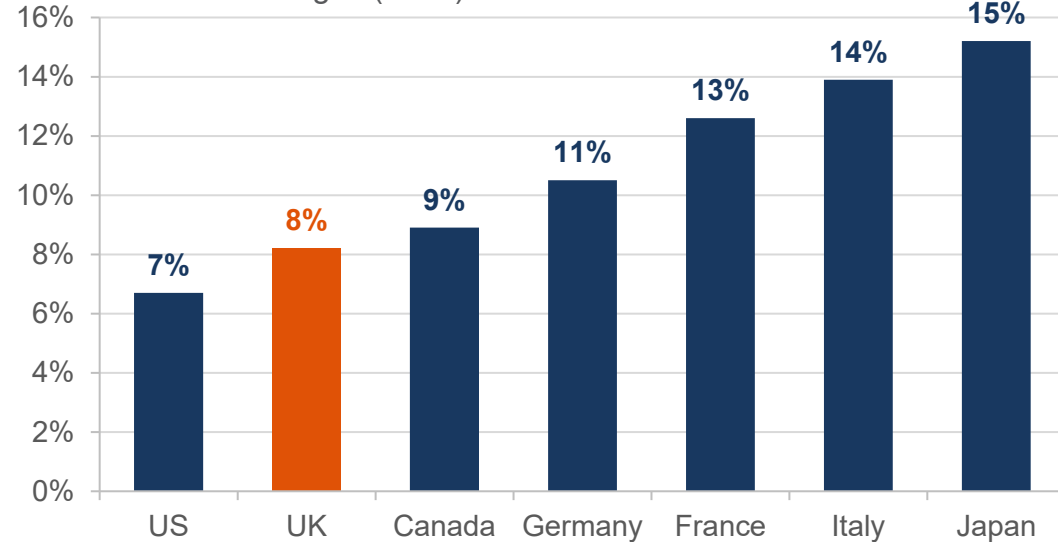
The regions of Great Britain where the highest rate of households incur the poverty premium were: North East (27.7%), London (26.2%), Yorkshire and the Humber (25.8%) and the North West (25.4%).<sup>2</sup>

Certain demographic groups have a higher risk of experiencing different poverty premiums, including: ethnic minority groups, younger ages (under 35s), disabled people and single parents.<sup>3,4</sup>

# Food prices in the UK have historically been competitive, but many low income families struggle to afford food

Low income households spend a larger percentage of their income on food than the average household in the UK. Historically, average food spend has been lower than in most other G7 countries (second lowest in 2022), but UK food price inflation was among the highest across G7 economies in March 2023, second only to Germany.

Percentage of total household consumption expenditure spent on food and non-alcoholic beverages (2022)



[Figure 56]

*“Every time I got [food packages] the food was always out of date and mouldy. I know I’m poor but I’m not going to eat mouldy food.”*  
(Boy, 11) [CCO England Research]<sup>7</sup>

## Food insecurity and food bank use have increased sharply for children since 2021/22:

- In 2023/24, 7.7% (1.1m) children were living in a household where a food bank has been accessed (within the last 12 months).<sup>1</sup>
- And almost 1 in 5 children were living in a food insecure household.

## Low income families may face additional costs in accessing food

- Food access for low income families is shaped by limited access to affordable supermarkets, higher prices in local convenience stores, and lack of bulk-buying options due to cash flow constraints.<sup>2</sup>
- The prices for **infant formula** in the UK have **risen by 25%** over between 2021 and 2023.<sup>3</sup>

## Low income families struggle to afford a healthy diet

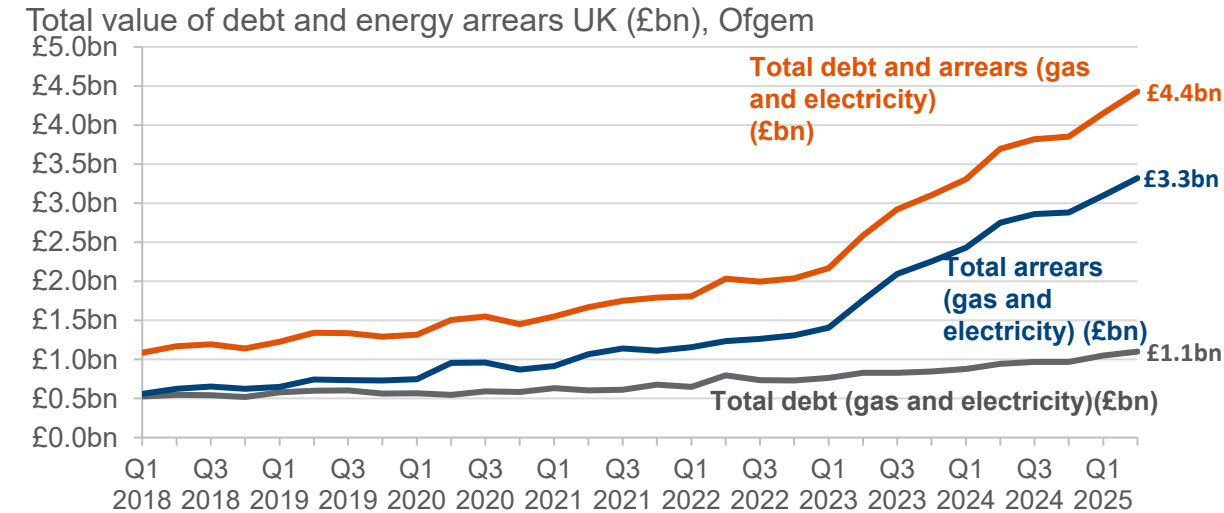
- In January 2025, 60% of individuals in food insecure households reported cutting back on purchasing fruit, compared to 11% of food secure households, with a similar pattern for vegetables.<sup>4</sup>
- **To afford the government-recommended healthy diet, households with children in the most deprived fifth of the population would need to spend 70% of their disposable income on food.**<sup>5</sup>
- In 2023/24, in the most deprived areas, nearly 30% of Year 6 children were obese, compared to 13% in the least deprived areas.<sup>6</sup>

# The costs of utility bills have increased over time, leading to a growing number of households being in debt and arrears

**The average annual household dual-fuel energy bill reached an all time high in 2023 contributing to a growing level of debt and arrears**

- Though the average dual fuel energy bill fell in 2024, bills remain higher than pre-energy crisis levels (£1,714 in 2024).<sup>1</sup>
- Of the 2.7m households in fuel poverty in England in 2024, over a third (34.5%) include children.<sup>2</sup>

**The total value of gas and electricity debt and arrears has increased sharply over recent years**



[Figure 57]

**Note:** Fuel poverty, in England, as referred to in the Warm Homes and Energy Conservation Act 2000, relates to households living on a lower income in a home which cannot be kept warm at reasonable cost. Here it is measured using the Low Income Low Energy Efficiency (LILEE) metric

**Households are also struggling to pay for their water bills**

- In 2024/25, 20% of bill payers report struggling with their water bill. Half of those (50%) expect their finances to get worse.<sup>3</sup>
- An estimated 2 million households are in water poverty, which has been increasing (based on 5% definition).<sup>4</sup>

Parents and carers discussed increasing costs of gas and electricity, with some expressing feelings of guilt and upset that they struggle to provide heating or hot water for their children. Participants sought to manage utility costs through delaying bills where they would not be charged interest (e.g., water). Energy costs were the most difficult to manage due to their unpredictability, especially in the winter months.

*"It's a bit like a bit of an awkward one for baths in the house and things like that because it's, it's like if I allowed all the children to have a bath a day, that would be a lot of water, a lot of water. So, I'll have to rotate them so that like they're having shower, shower, shower, bath or, you know, and that's literally I have to put it on a calendar."* (Female, 34, three or more children)

[Parents and Carers research]<sup>5</sup>



# Support is available to access essentials at an affordable price, but there are barriers to accessing it

## Social tariffs offer qualifying consumers a discount on goods and services

They can **save an average of at least £350 every year in water and broadband** for those eligible.<sup>1</sup>

## The number of households accessing support available with water bills has been increasing<sup>2</sup>

- Between 2023/24 and 2024/25, there was a 22% increase in the number of connected properties on a social tariff for water.
- During the same period there was also a 13% increase in the number of connected properties on the WaterSure scheme.

## Whilst this support is available, individuals face barriers to access this support<sup>3</sup>

- Social tariff and WaterSure uptake is generally low.
- Schemes can be poorly targeted and may not offer enough support.
- The landscape of support is complicated, making it difficult for consumers to know what they're eligible for and how to apply.

A parent with a child with a disability discussed the benefits of having capped water bills or reduced utility payments, explaining how they were crucial in enabling them to afford other bills necessary for their disabled child's health:

*"Because it [gas and electric discounts] is a big relief - what parent wants to sit at home and worry about having gas and electric for your children?"* (Female, 34, three or more children)

However, other parents and carers discussed barriers to accessing this support:

*"No, I don't know [of any support with utilities]. In the beginning I tried my research to find out who can help, what can help, but I couldn't find anything."* (Male, 43, two children)

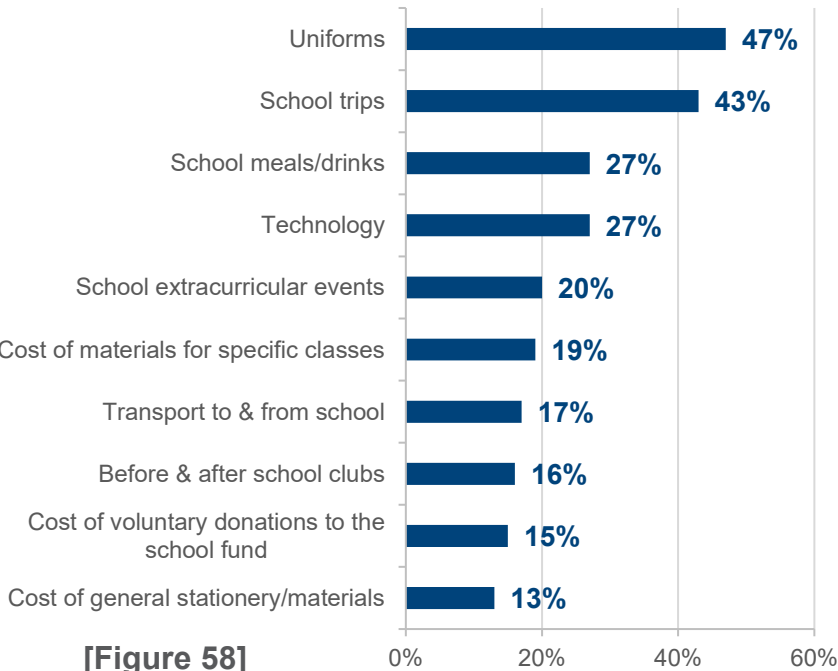
[Parents and Carers research]<sup>4</sup>

# Families face a multitude of school related costs which can be a barrier to children participating fully in education

The minimum cost of education in the UK that parents must meet is now over £1,000 a year for a child at primary school and nearly £2,300 a year for a child at secondary school (based on 2024 costings).<sup>1</sup>

Since 2022, the cost of education has risen by 16% for primary-aged learners and 30% for secondary pupils, outstripping both inflation (8%) and earnings growth (12%) during the same period. Key drivers of these rises include the cost of food during the school day and an increasing need for technology.<sup>2</sup>

Thinking about the financial cost of your child going to school which, if any, of the following are of particular concern to you? (UK, 2024)



**School uniform** is often compulsory, but the cost can be prohibitive, especially when the purchase is restricted to specific suppliers:

- The average total expenditure on school uniform is £250 (less for primary school children and more for girls), a decrease since 2014/15.<sup>3</sup>
- 12% of parents suffered financial hardship because of purchasing school uniform – though a lower percentage than in 2015 (18%).<sup>4</sup>
- Not having the correct uniform can result in nonattendance or sanctions – the likelihood of a child being sent home from school increased to 18% among children whose parents/carers reported suffering financial hardship due to uniform purchasing, posing a barrier to learning.<sup>5</sup>

### School trips

The minimum annual cost per primary school child was £155 and £128 for a secondary school child.<sup>6</sup>

- Parents discussed the importance of the trips, to allow them to partake in valuable experiences, ensure they are not left out / behind and support their studies.

**Note:** All average costs are rounded to the nearest pound.



# Savings and financial shocks

# Key messages: Savings and financial shocks

**Families in low income tend to have lower savings and are more likely to incur problematic debts. This can leave them vulnerable to financial shocks:**

- 1.5m children are living in families with a negative budget - where their income is not enough to cover their essential costs, resulting in building up debt just to get by and not being able to put money aside.
- 80% of families with children in relative low income and 95% of families with children in deep material poverty have no or low savings.
- This can leave them vulnerable to financial shocks, as they don't have a buffer to deal with sudden increases in costs or unexpected expenses.
- Debt and arrears for low income families is typically related to essentials like energy.
- Families in low income are more likely to access higher cost or informal forms of credit.

# Lack of savings leaves families more vulnerable to financial shocks and may be a consequence of lack of resources

Individuals in families with children have lower median savings (HBAI, 2023/24) than those without children - £1,000 compared with £4,100.<sup>1</sup>

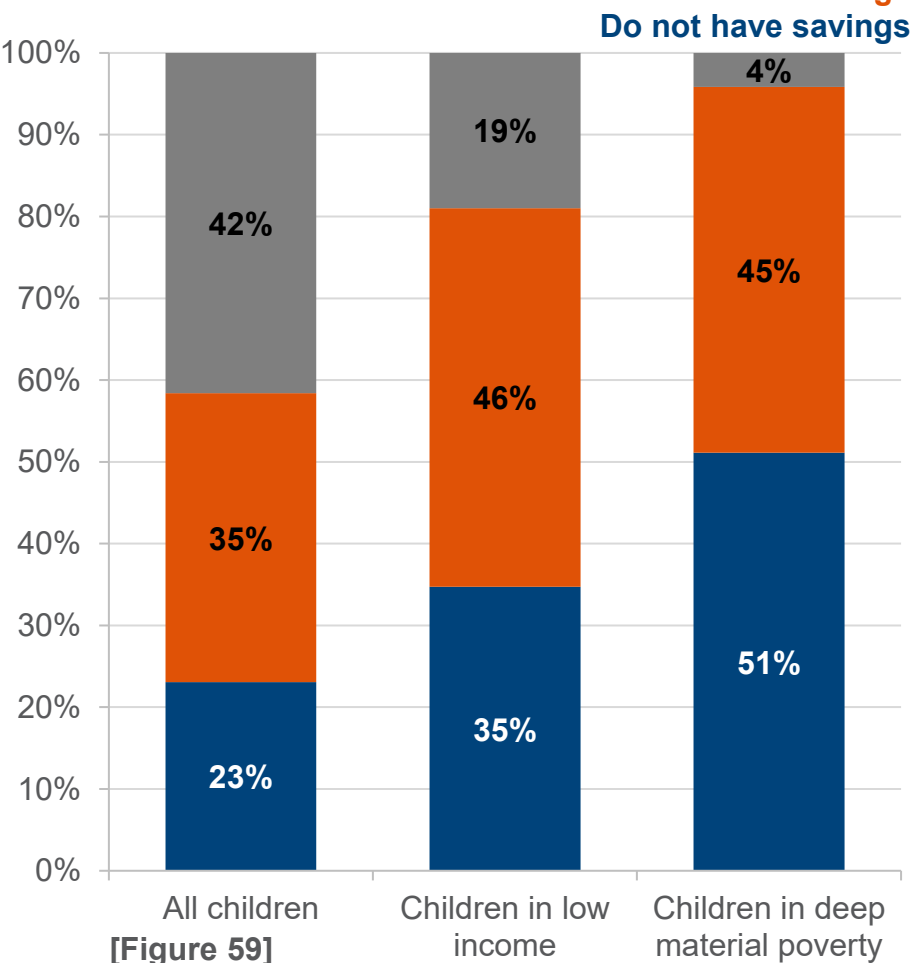
Children in relative low income AHC have lower median savings than the average child, as do children in families with 3+ children:<sup>2</sup>

- Average household savings for children: **£750**
- Relative low income (AHC): **£75**
- 3 or more children: **£200**

Negative budgets are often cited as a key driver of inability to save.

In 2023/24, 5 million people were in a negative budget, up by 54% since 2020/21. This includes 1.5m children living in families with a negative budget.<sup>3</sup>

Percentage of children by value of savings and investments in the family, HBAI, 2023/24, UK



Research with parents and carers found that whilst most were unable to save, those that did used savings to pay emergencies or unexpected costs

*"I do try to save something, but again, it's not necessarily the same each month, but again it's because of varying situations and time of the year its not always possible."* (Male, 48, three or more children) [Parents and Carers Research]<sup>4</sup>

Research with children found that children as young as 8 had worries about and an awareness of their family's financial struggles. When asked about what they spent or would spend their money on, many spoke about contributing to their household income and older children were often focused on saving for the future. [CCO England Research]<sup>5</sup>

# For those on lower incomes, debt is typically related to immediate needs and essentials, with single parents particularly impacted

## Single parent families are much more likely to be behind with priority bills

- In 2023/24, 30% of children in single parent families were in households behind on priority bills (including energy, council tax, water, rent or mortgage).<sup>1</sup>

## Single parents are more likely to have no savings buffer

- In May 2024, **single parents were the largest group (29%) without a savings buffer** and also one of the groups most likely to struggle with an increase of less than £50 per month (30%) in expenditure.<sup>2</sup>

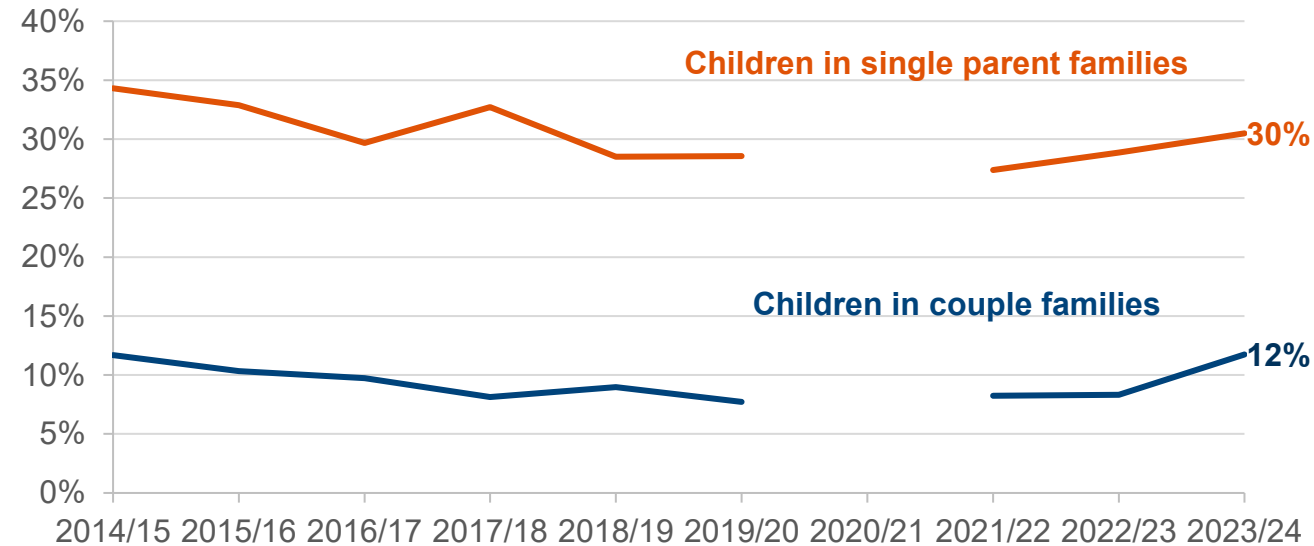
## Although Citizen's Advice are helping a record number of people with debt advice, problems are complex:<sup>3</sup>

- For example, half of the people with rent arrears also need help with council tax arrears.
- Negative budgets are consistently quoted as being key debt drivers, with over half of those seeking advice from Citizen's Advice Bureau who are in debt reporting a negative budget even after receiving expert advice, up from just over one-third in 2019.

*"It's embarrassing to call them up, they can see that I've done it more than once. They can see I've had to keep doing it...I'm a bit worried to call them because I've done it a few times."*

(Male, 38, two children) [Parents and Carers Research]<sup>4</sup>

Rate of children in households behind on priority bills\* for those in single parent and couple families, FRS & HBAI 2014/15 – 2023/24, UK



[Figure 60]

Note: Bills covered in this analysis include energy, water, council tax, rent and mortgages.

Problematic debt was commonly reported among parents and carers. Changes in circumstances (e.g. a relationship break down or a bereavement) exacerbated existing debt or resulted in first experience of debt. Those with experience of debt discussed negative implications on their mental health. Parents also reported feeling stigmatised in asking for help with debt.

[Parents and Carers Research]<sup>5</sup>

# Those in low income are also more likely to access higher cost or informal forms of credit

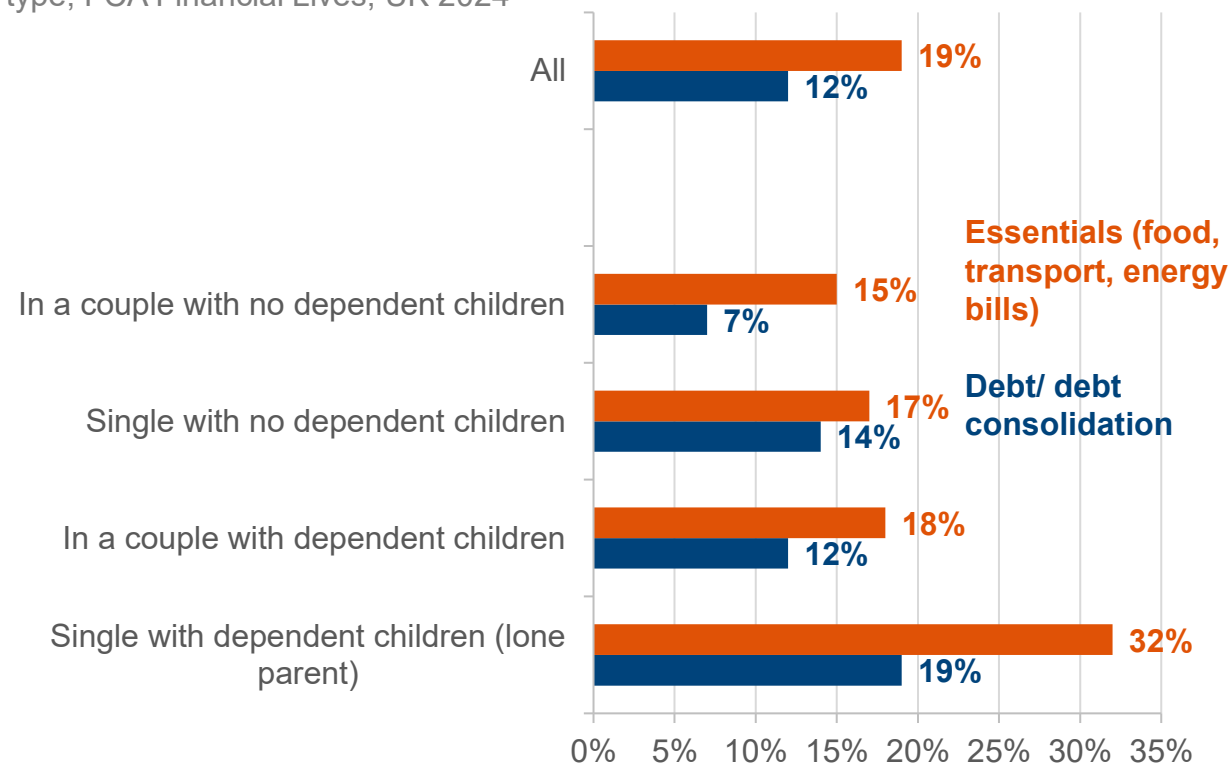
**Those on low incomes are more likely to hold high-cost credit products. In 2024, 10% of UK adults with a household income of less than £15k held a high-cost credit product, compared to 5% of those with a household income above £50k.<sup>1</sup>**

- Day-to-day expenditure on food and bills was the most common reason (22%) given for using the forms of higher-cost credit (if excluding buy now pay later).<sup>2</sup>
- The Money and Pensions Service (MaPS) 2024 survey found that 14% (7.3 million people) of the UK population need debt advice, as defined by a number of personal and financial factors, including arrears on bills and credit commitments, action from creditors to recover debts and use of high-cost credit.<sup>3</sup>
  - Those disproportionately in need included those **under the age of 35; ethnic minority communities; and those with household incomes under £30,000 per annum.**
- Financial shocks, such as redundancy, illness, starting a family and moving home, are key factors in driving over-reliance on credit.

The Financial Conduct Authority's (FCA) Financial Lives 2024 Survey supports these findings:<sup>4</sup>

- **The use of higher-cost credit has increased between 2022 and 2024** from 2.8m (5.3%) of UK adults to 3.5m (6.4%).
- 22% of high-cost credit holders (0.7m) said they use this type of credit frequently – rising to 32% of high-cost credit holders in financial difficulty.

Reasons for using high-cost credit (essentials or debt/ debt consolidation) split by family type, FCA Financial Lives, UK 2024



[Figure 61]

Some parents told us of their experiences of having to use **payday loans as they were unable to get a credit card** (with potentially lower interest rates) as a result of poor credit.

[Parents & Carers research]<sup>5</sup>

# Barriers to accessing support and services

# Key messages: Barriers to accessing support and services

**Local services and a strong community can have a large positive impact on quality of life and life chances of poor children. However, funding for English local authorities has been cut substantially since 2010/11, and there can be many barriers to accessing available support**

- Local authorities play a key role in delivering services for families with children in poverty, with several benefits for children's outcomes.
- However, core funding for English local councils is substantially lower than it was in 2010, which has led to a loss of community services.
- Local communities can act as a strong support network, but levels of support available vary.
- Low income families can also face multiple barriers to accessing support and services even when they exist.

# Despite the importance of local services for children living in poverty, English councils' funding has reduced over time

Local government interacts with vulnerable children at multiple points in their lives through the services they run, e.g., schools, youth services, housing, transport, health and social care, special educational needs support. **Despite this, funding has reduced over time and provision is often fragmented.**

**English councils' core funding (in 2024-25) from central government and local taxes was 18% lower in real terms per person than at the start of the 2010s.**<sup>1</sup> This reduction was larger for councils serving deprived areas. Spending per child fell by more than 50% in the most deprived areas compared to 30% in the least deprived areas.

DCMS' evidence review confirms there has been **a decline in the volume and condition of social infrastructure in recent years, marked by a decrease in funding for and closure of civic institutions and community spaces.**<sup>2</sup> The poorest communities have been disproportionately affected, with the decline being uneven, exacerbating pre-existing inequalities.<sup>3</sup>

Local authority funding for youth provision has decreased significantly since 2011, falling from £1.1bn in 2011 to £0.4bn in 2021.<sup>4</sup> Over a third (34%) of local authorities reduced their real-terms expenditure on youth provision by more than three quarters between 2011 and 2021.<sup>5</sup>

Between 2009/10 and 2021/22, **Sure Start funding decreased, with spending 73% lower in 2021/22 than in 2009/10, and over 1,340 centres closed. Later research found that Sure Start Centres had several benefits to children's outcomes** such as; improved educational attainment, reduced hospitalisations in childhood and adolescence, reduced school absences and exclusions and reduced the share of children receiving less intensive support for Special Educational Needs – with impacts largest for those from the poorest backgrounds.<sup>6</sup>

Children spoke about the **loss of community services due to funding cuts** such as community centres and clubs. Where there are facilities, they spoke about how they aren't always sufficiently funded, well kept or suitable for their age. They spoke of the **desire for opportunities to have more fun**, i.e., more clubs, parks and activities. Such provision and the quality of it depends on where you live and distance can be a barrier to partaking in leisure activities.

[CCO England Research]<sup>7</sup>



# Communities can act as support and a buffer for those living in poverty

**Research with children highlighted the importance of having a strong sense of community and neighbours**, to provide support and act as a buffer, to be able to ask for help and to counter the feeling of being unsafe in their neighbourhoods. There was evidence of community playing a role in providing participants with opportunities to enjoy their childhood, despite other hardships they may be facing.

*“They...used to have parties [at a community centre]...it'd be the people from around the community and the person whose birthday it was they would...get a cake and they would sing happy birthday, and it was a really fun time because the children would be occupied playing games and then the adults would just be chatting, so it's like really good for the social impact and health and [those] kind of things.”* (Girl, 11) [CCO England Research]<sup>1</sup>

It was evident that **schools are a locus of practical and financial support for many of the children spoken to in the research, often with little support reported coming from elsewhere**. Support included providing them with food, uniform, travel passes, bursaries and signposting to other services.

*“[The school] supports the families that are in need. It does a good job. Food, supplies, clothes.”* (Girl, 13) [CCO England Research]<sup>2</sup>

However, the **level of support varies greatly** between schools

*“In my secondary school, if you wanted to do PE as a subject for GCSE, you needed to do at least three different clubs outside of school. But obviously, people who can't afford that won't go into that GCSE.”* (Girl, 17) [CCO England Research]<sup>3</sup>

*“If you need extra materials [and] you're on learning support fund, college can order that stuff for you because for textbooks, you're forking out £40-50, which is obviously, a big chunk of money...they know there's quite a lot of people who just won't come because they can't afford to.”* (Boy, 18) [CCO England Research]<sup>4</sup>

# Barriers faced by low income families extend to accessing health services

**In most cases, healthcare in England is free at point of use through the NHS (though there are a few exceptions). However,** research from the King's Fund (2024) found that **people living in poverty find it harder to access NHS** due to:<sup>1</sup>

- Practical difficulties (e.g. cost of travelling to hospital, waiting on the phone for a GP appointment, using the internet to access online services).<sup>2</sup>
- The stigma of poverty can lead to reluctance to seek treatment (or help more broadly).
- People who live in the most deprived areas of England are twice as likely to wait more than a year for non urgent treatment and NHS systems and administration can be more challenging to navigate.<sup>3</sup>

**This is reflected in the research conducted with families with experience of living in poverty:**

**Parents and carers discussed the struggles associated with accessing necessary support and medical care** – key barriers reported included difficulties in applying for Disability Living Allowance for their children, Personal Independence Payment for themselves and a lack of NHS capacity to provide care in a timely manner.

**Parents and carers with or who have children with disabilities or SEN/ASN** had different and more notable challenges:

- In relation to the cost of medicines, private medical appointments with specialists or consultants, cost of equipment, special food and extra school uniform.

*"Those sorts of costs I attribute to the fact he has additional needs, Those sorts of costs and extra costs that come with it."*

(Female, 39, three or more children) [Parents and Carers Research]<sup>4</sup>

- Having to make long journeys to receive medical care from specialist centres, meaning they must miss work or other commitments.
- Those without additional needs discussed key challenges such as long waiting list for dentists and the costs of prescriptions.
- Participants discussed several areas where support worked well, such as free prescriptions for those eligible on UC or for all in Scotland, reimbursements for travel costs for hospital appointments and some charity support.

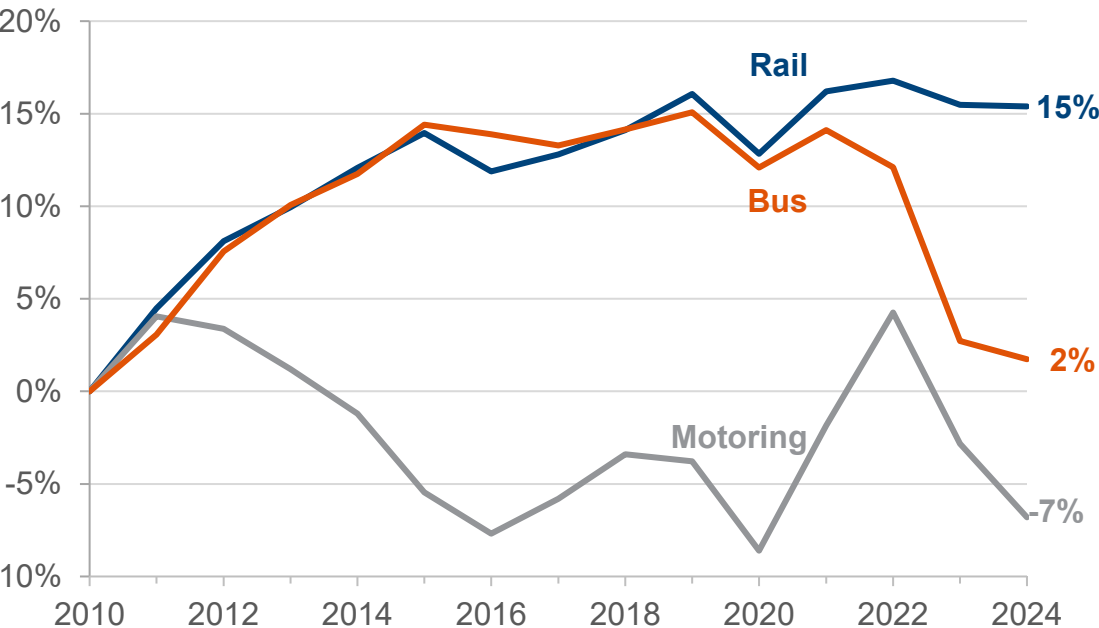
# Public transport services are essential to access local services, employment and education

Transport is a significant essential cost for low income families.

In 2023/24, UK households in the lowest income decile spent 14% of their disposable income on travel, or £38.60 per week on average.<sup>1</sup>

Motoring has decreased in price relative to public transport

Real changes in the cost of transport since 2010, UK



[Figure 62]

Parents and carers felt that a car was the most efficient mode of transport and that there was a lack of support to manage these costs and that policies disincentivised car travel without recognising they are indispensable to some.

Some children felt that an inability to pay for transport makes getting to school and activities very difficult, with variation across the UK in terms of transport availability and affordability.

[Parents and Carers research<sup>2</sup> & CCO England research<sup>3</sup>]

In addition to affordability, having convenient, frequent and reliable services that go where people want is essential for facilitating access to services.

Lower income households walk and use the bus more.<sup>4</sup>

- Since 2010, average bus fares have increased while the number of services has declined. The recent £3 fare cap on single journeys has supported affordable fares.<sup>5</sup>
- Compared to 2010, HMG funding to Local Transport Authorities (LTA) for bus services has increased in recent years. However, increasing costs in the bus sector (for instance fuel and wages) and reducing commercial services means that funding needs to go further each year, putting pressure on LTAs' already stretched budgets.<sup>6</sup>
- For low income families, this may have resulted in higher travel costs and less access to employment, education and services.

# Low income households continue to spend a larger percentage of their weekly spending on communications

Households with lower income spend a larger percentage of their weekly spending on communications than higher income households. **Around a quarter of UK households (26%) had difficulty affording communications services in May 2025.**<sup>1</sup>

## Access to broadband and mobile services plays a key role in digital inclusion

- 8% of those with fixed broadband found it difficult to afford their service and 9% of households with a mobile found it difficult to afford their service– with those in receipt of benefits among those most likely to have affordability issues.<sup>2</sup>
- The number of social broadband tariffs has risen but awareness and take up is low - only 31% of eligible adults were aware of broadband social tariffs, and 20% for mobile social tariffs.<sup>3, 4</sup>
- Accessing services is a particular challenge for people who are not online or whose level of digital inclusion is low, given the growing tendency for services to be delivered digitally by default, for example, housing and job applications.<sup>5</sup>

## Whilst most children have access to broadband at home, around a third lack access to a device on which they can do their homework

- In 2023, 96% of school-aged children had access to the internet.<sup>6</sup>
- 34% of parents of school-aged children report that their child doesn't have continuous access to a device on which they can do their homework.<sup>7</sup>
  - This was more prevalent at primary school.
  - To manage this, devices are shared with others in the household, children do an alternative educational activity, borrow a device or use a less appropriate device.
  - 13% of these parents reported that as a result of this issue, their child postponed homework until a device became available.<sup>8</sup>

Limited access to wifi and technology can affect children's school experience

*"With homework, our internet went down, I couldn't do it – it's on an online homework for maths. Then I got a... break detention because I didn't do it. But I couldn't do it." (Boy, 12)*

[CCO England Research]<sup>9</sup>

# Section 5: Vulnerable groups

# Key messages: Vulnerable groups

**A combination of the drivers and structural issues outlined above mean that children in certain types of families are at a particularly high risk of poverty:**

- Larger families (3+ children).
- Ethnic minority households.
- Disabled families.
- Single parent families.
- Families with young children.

**There are also other circumstances that can leave children particularly vulnerable:**

- Care experienced children – poverty is a key risk factor to entering care, with evidence to show that rising child poverty rates might be contributing to an increase in children entering care.
- Evidence suggests that children in temporary accommodation face a number of negative effects from their housing situation.
- There are no current official estimates of the population and number of people with No Recourse to Public Funds (NRPF) in poverty, but children in families with NRPF have been frequently raised by stakeholders as a vulnerable group for the strategy to consider.

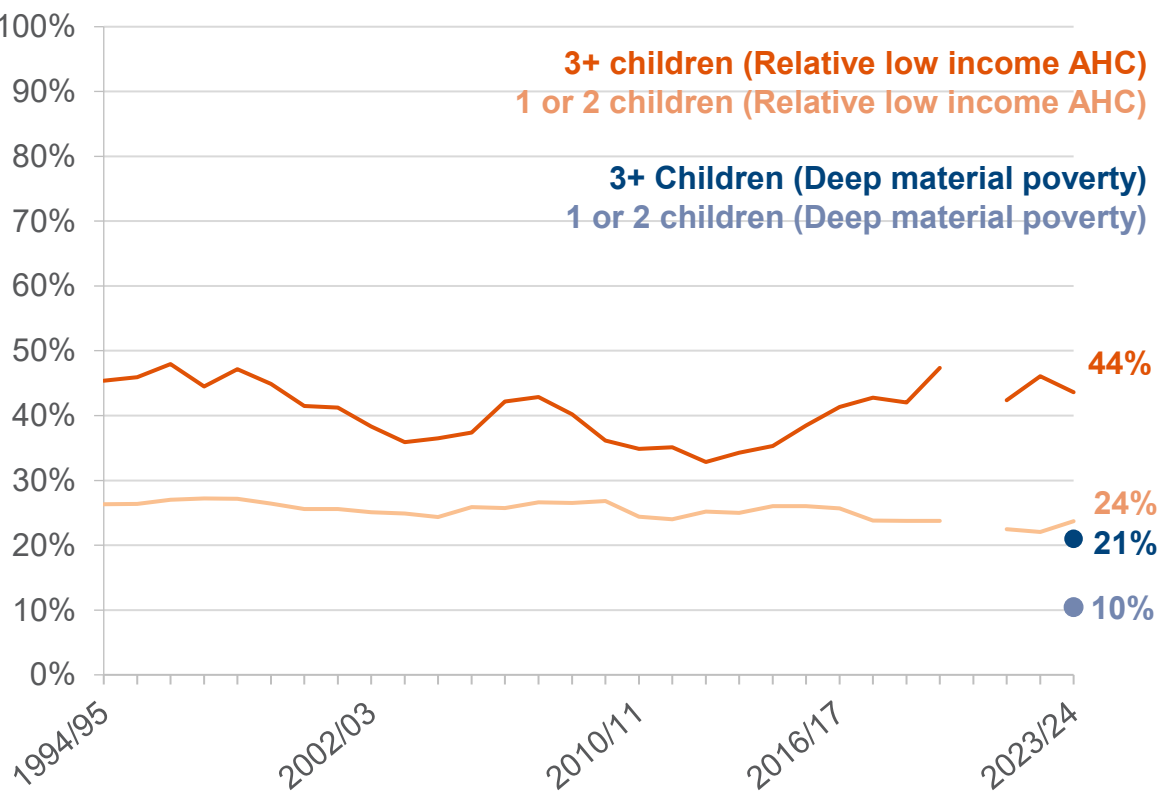
**Poverty is multi-dimensional, meaning that many of those in poverty will be affected by one or more of the above factors compounding the challenges they face.**

# Family size: Poverty rates are much higher for children in larger families

## Poverty rates in 2023/24:

Of children in **larger families (3 or more children)**, **44%** were in relative low income AHC and **21%** were in deep material poverty.

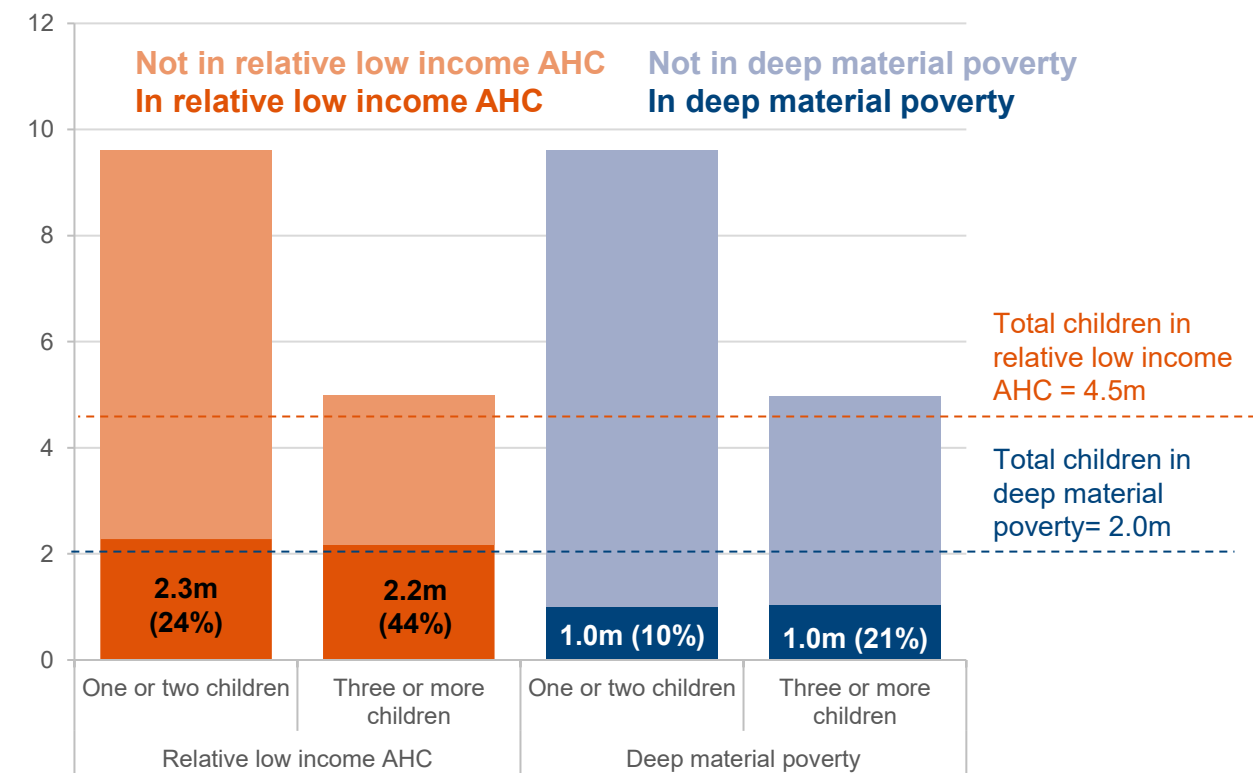
Rate of relative low income (AHC) and deep material poverty for children by number of children in the family (1996/96-2023/24, UK)



[Figure 63]

Note: Analysis uses equivalised household income so that households of different sizes are directly comparable.

Number and percentage of children in relative low income AHC and deep material poverty in 2023/24 by number of children in the family  
Millions



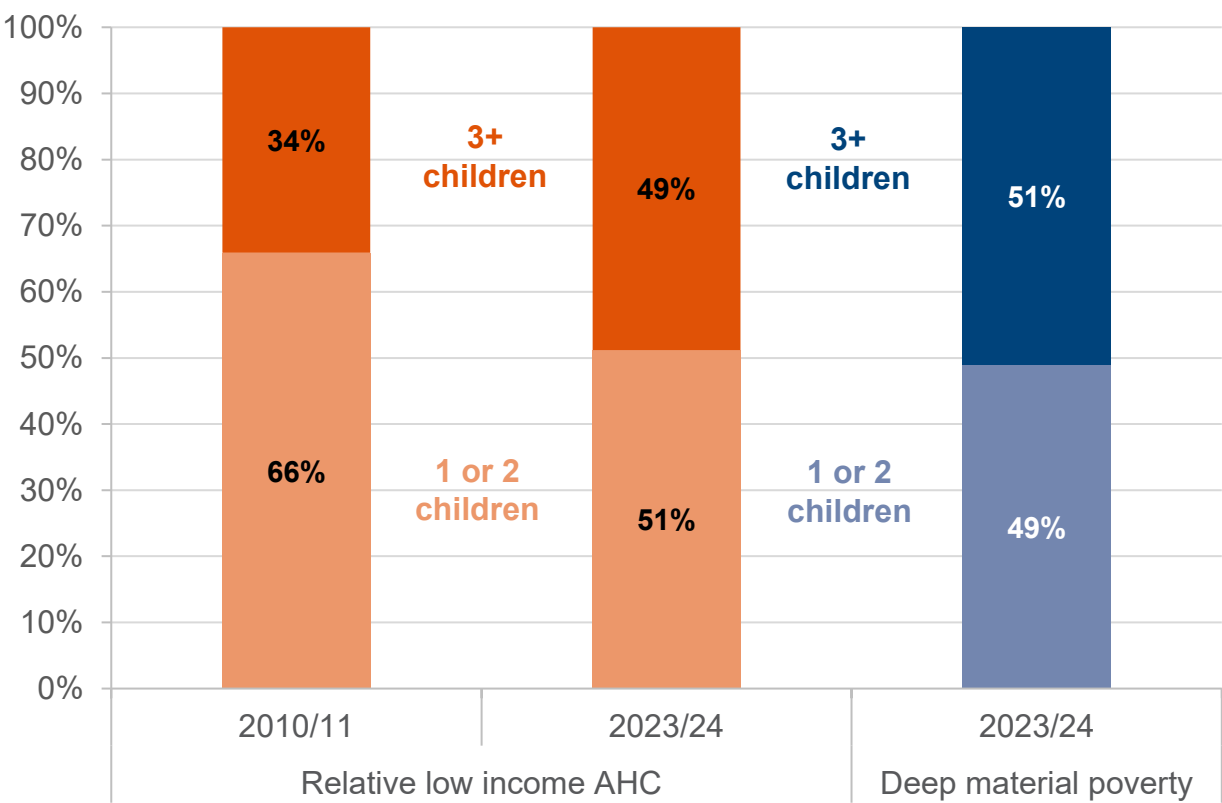
[Figure 64]

# Family size: Half of children in poverty are in larger families

## Poverty composition in 2023/24:

Of children in **relative low income AHC**, around half were in a larger family; an increase from around a third in 2010/11.  
Of children in **deep material poverty**, around half were in a larger family.

Percentage of children in relative low income (AHC) and deep material poverty by number of children in the family, UK



[Figure 65]

## Why large families are vulnerable:

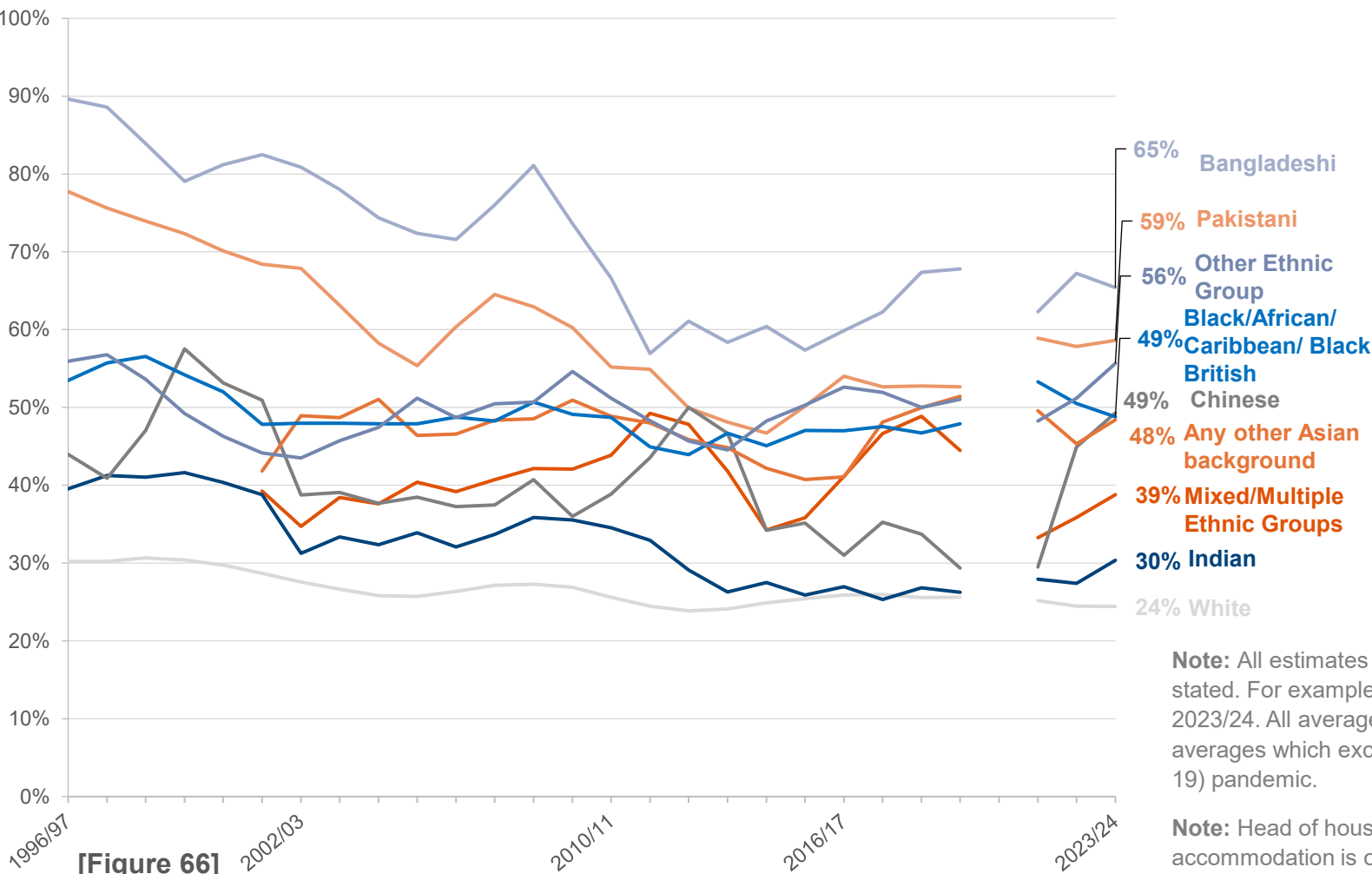
- Larger families face **higher costs for essentials** such as food, clothing, housing, and transport.
- Larger families (with 3 or more children) are affected by the **two child limit on UC child allowance** (applies to third and subsequent children born on or after 6 April 2017), which caps the support they can receive.
- Affordable, suitably sized housing can be difficult to find for larger families, increasing the **risk of overcrowding**.<sup>1</sup>
- The cost and logistics of childcare for multiple children can **prevent parents from entering or staying in work**.<sup>2</sup>

**Note:** Analysis uses equivalised household income so that households of different sizes are directly comparable



# Ethnicity: Poverty risk is consistently higher for children in ethnic minority headed households

Rate of children in relative low income (AHC) by ethnicity of the head of household (3 year averages), UK



## Why ethnic minority families are vulnerable:

- Men and women from most ethnic minority groups have **lower employment rates** among those economically active than their white majority counterparts.<sup>1</sup> This leaves them much more at risk of falling into poverty.
- Large families are also particularly prevalent across some minority ethnic backgrounds, resulting in **higher childcare costs** and **capped income for those on benefits**.

**Note:** All estimates for ethnicity data are based on a three-year rolling average up to the year stated. For example, 2023/24 is based on a three-year average for the period 2021/22-2023/24. All averages calculated for any period including 2020/21 are based on two-year averages which exclude this year, due to data quality issues during the coronavirus (COVID-19) pandemic.

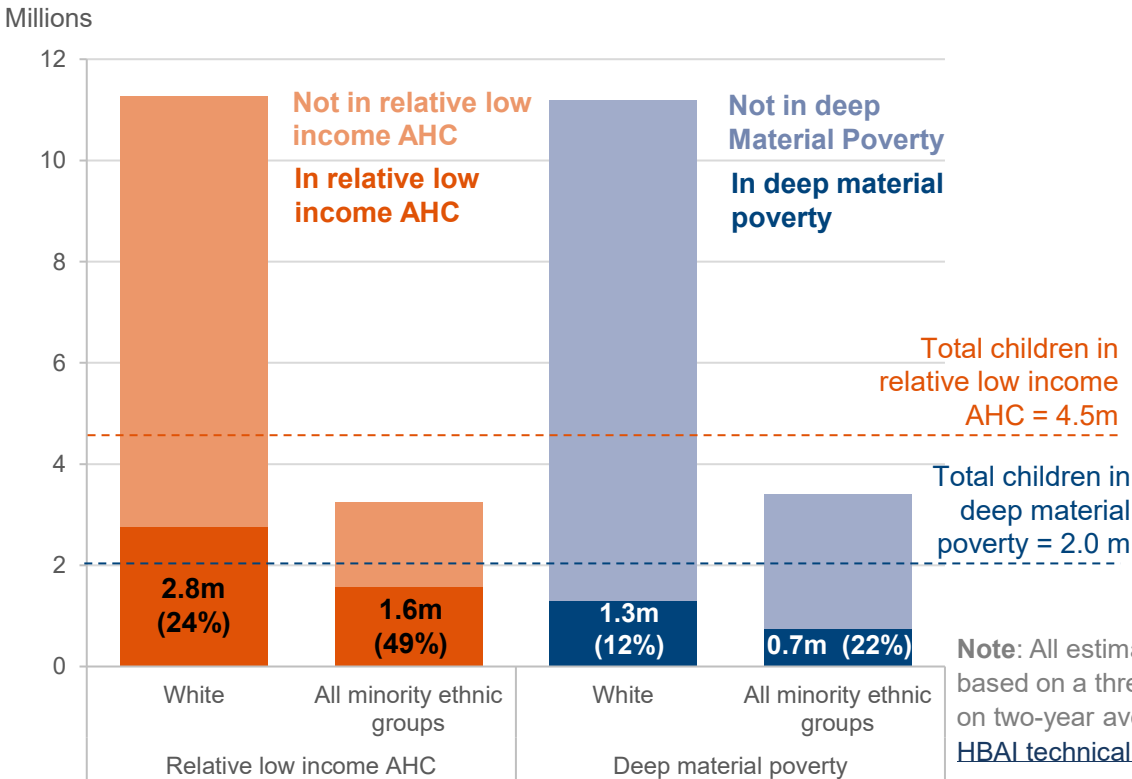
**Note:** Head of household refers to the member of the household in whose name the accommodation is owned or rented, or is otherwise responsible for the accommodation.

# Ethnicity: Most children in poverty are white, but ethnic minority children are disproportionately represented

## Poverty rates in 2023/24:

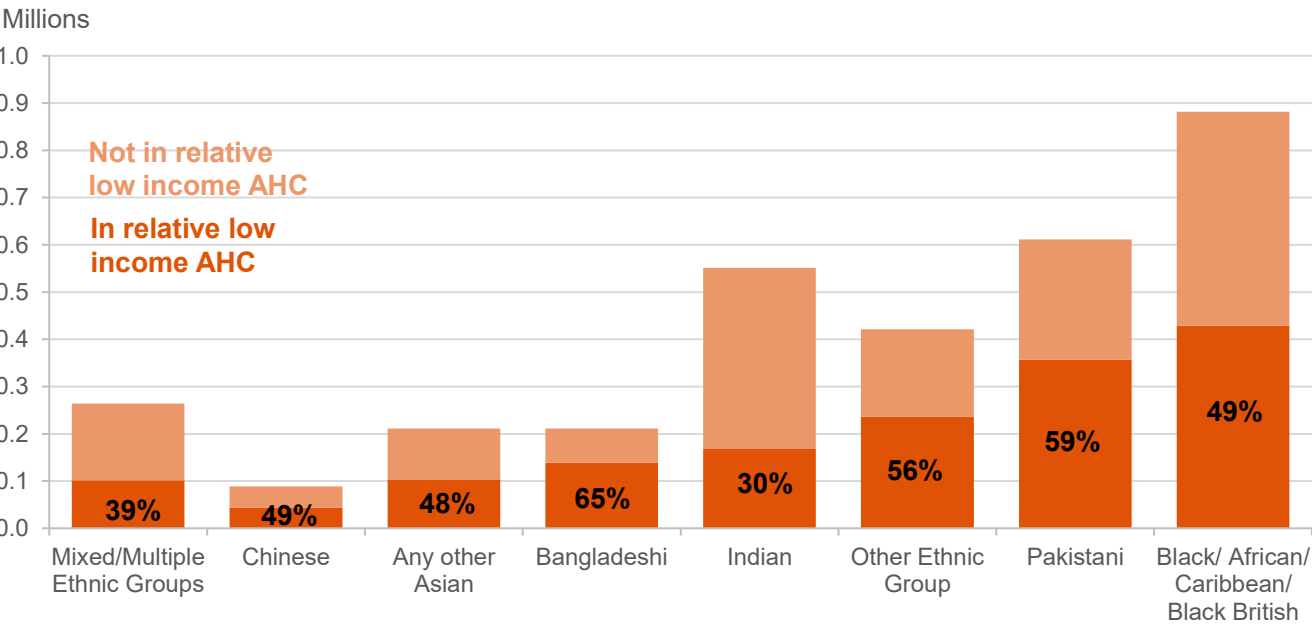
- Of children in ethnic minority families, 49% (1.6m) were in relative low income AHC; this compares to 24% (2.8m) in white families.
- Of children in ethnic minority families, 22% (0.7m) were in deep material poverty; this compares to 12% (1.3m) in white families.

Number and percentage of children in relative low income AHC and deep material poverty by ethnicity of the head of household (3-year average\*), UK



[Figure 67]

Number and percentage of children in relative low income (AHC) 2023/24 by ethnic minority group (3-year average), UK



[Figure 68]

**Note:** All estimates for ethnicity data are based on a three-year rolling average up to the year stated. For example, 2023/24 is based on a three-year average for the period 2021/22-2023/24. All averages calculated for any period including 2020/21 are based on two-year averages which exclude this year, due to data quality issues during the coronavirus (COVID-19) pandemic. See the [HBAI technical report](#) for more details.

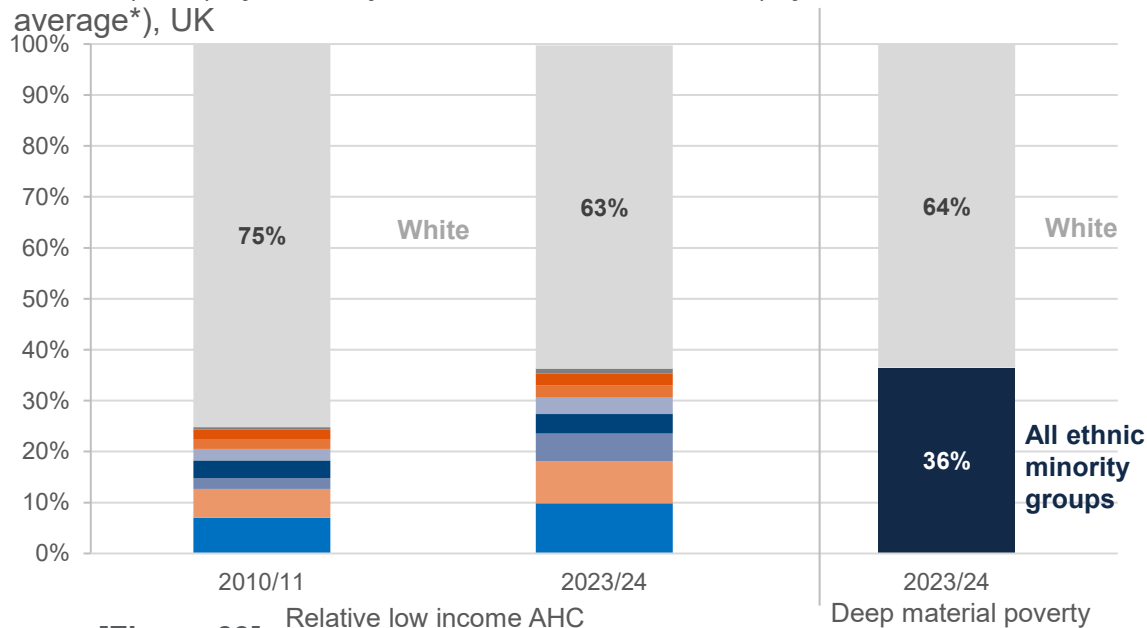
**Note:** Head of household refers to the member of the household in whose name the accommodation is owned or rented or is otherwise responsible for the accommodation.

# Ethnicity: An increasing percentage of children in poverty are from ethnic minority groups

## Poverty composition in 2023/24:

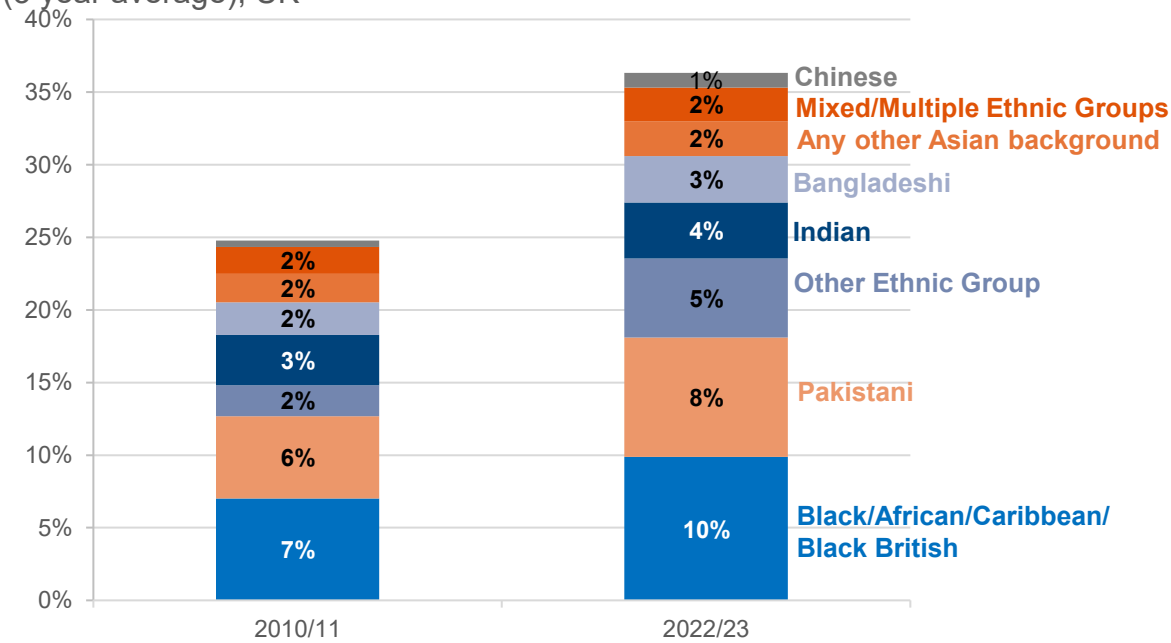
- Of children in relative low income AHC, around 6 in 10 (2.8m) were from white families; children from Black/ African/ Caribbean/ Black British and Pakistani families were the next largest groups.
- Of children in deep material poverty, around 6 in 10 (1.3m) were from white families.
- A greater percentage of children in poverty live in ethnic minority headed households, but this compositional change is driven by more children in these household types, not an increased poverty risk.

Percentage of children in deep material poverty and relative low income (AHC) by ethnicity of the head of household (3 year average\*), UK



[Figure 69]

Percentage of children in relative low income (AHC) by ethnic minority (3 year average), UK



[Figure 70]

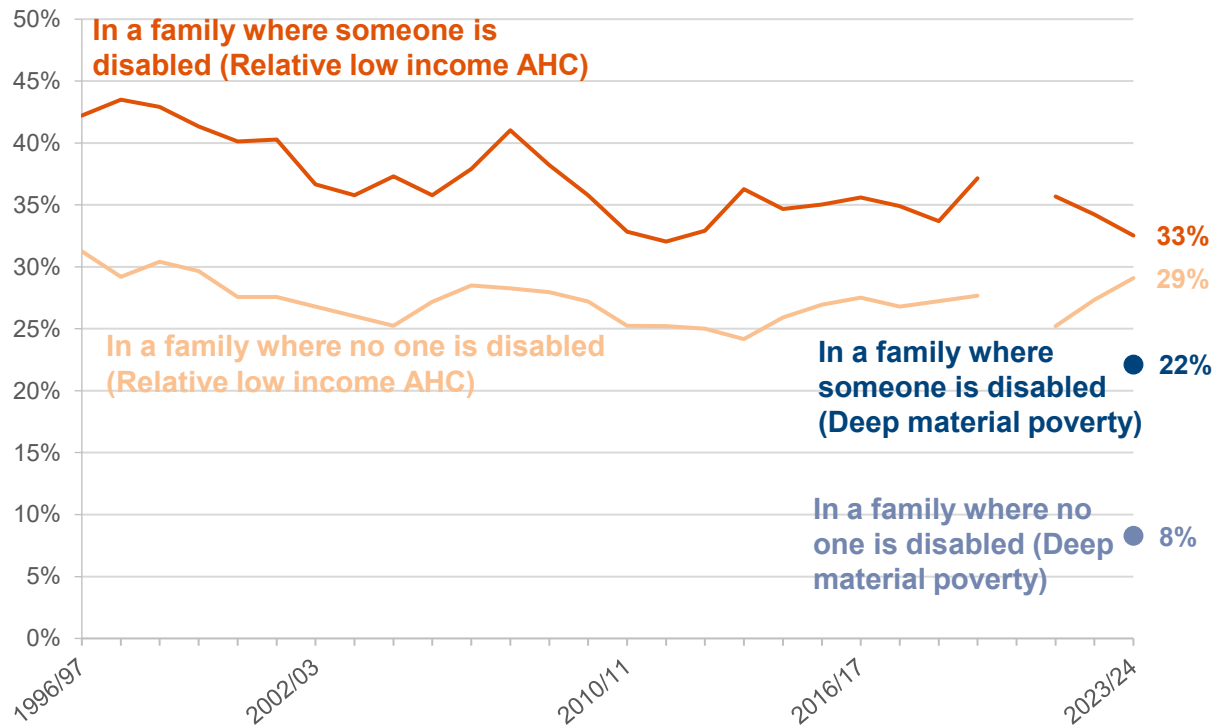
**Note:** All estimates for low income ethnicity data are based on a three-year rolling averages up to the year stated. For example, 2023/24 is based on a three-year average for the period 2021/22-2023/24. All averages calculated for any period including 2020/21 are based on two-year averages which exclude this year, due to data quality issues during the coronavirus (COVID-19) pandemic. See the [HBAI technical report](#) for more details. Deep material poverty estimates are based on 2023/24 data only due to previous years' data being unavailable.

# Disability: Poverty risk is higher for children living in families where someone has a disability, especially for deep material poverty

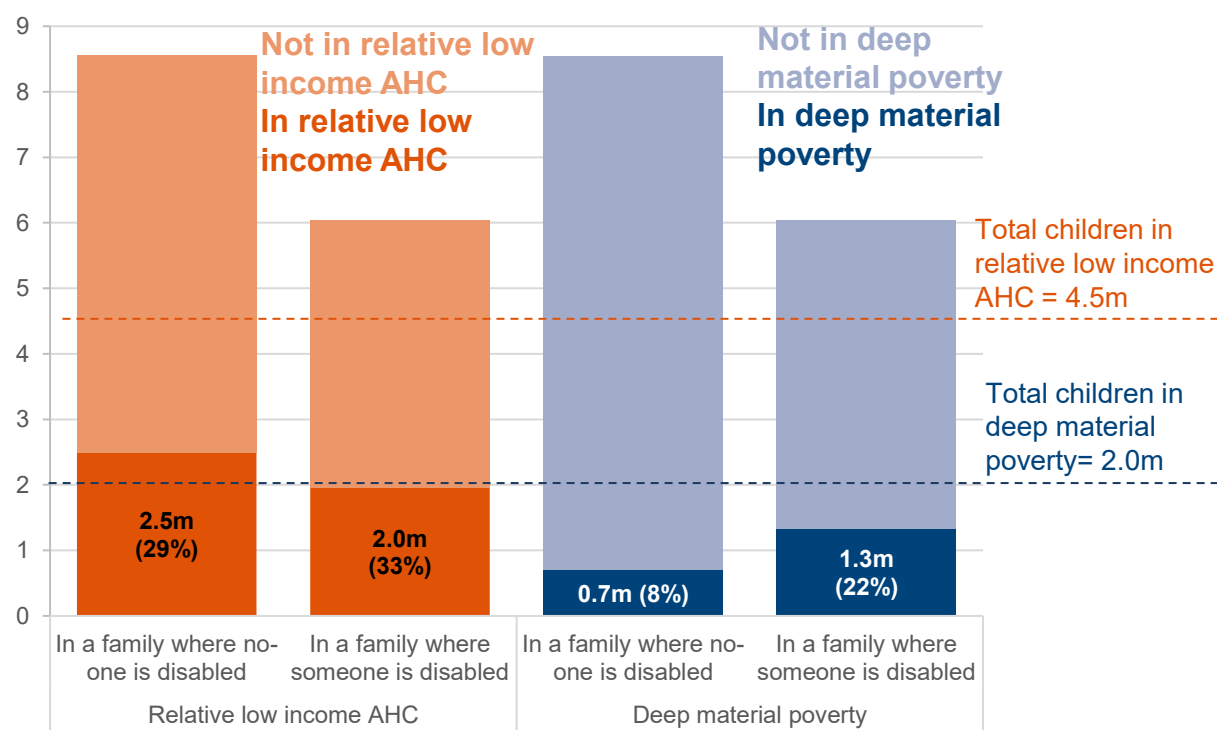
## Poverty rates in 2023/24 :

- Of children in a family where someone is disabled, 33% (2.0m) were in relative low income AHC and 22% (1.3m) were in deep material poverty.

Rate of relative low income (AHC) and deep material poverty for children by disability in the family (Children) UK



Number and percentage of children in relative low income AHC and deep material poverty in 2023/24 by disability UK

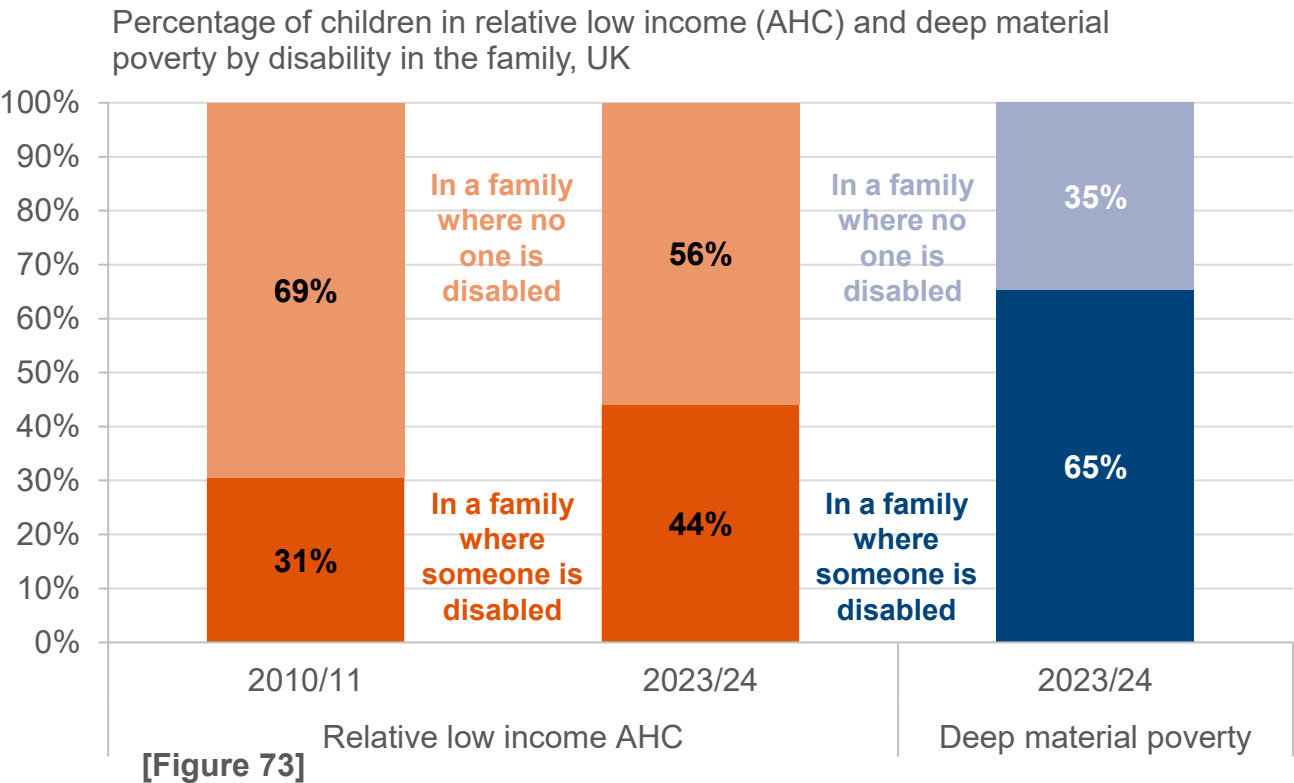


**Note:** From 2012/13 onwards, disability is defined as “Individuals who reported any physical or mental health condition(s) or illness(es) that last or are expected to last 12 months or more, and which limit their ability to carry out day-to-day activities a little, or a lot.”

# Disability: A greater percentage of children in low income have a disabled family member compared to 2010/11

## Poverty composition in 2023/24:

- Of children in relative low income AHC, over 4 in 10 children were in a family where someone is disabled; an increase from 3 in 10 in 2010/11.
- A greater percentage of children in poverty also live in families where someone is disabled – but for relative low income, this compositional change is driven by more children in this type of family, not an increased poverty risk.
- Of children in deep material poverty, around two thirds of children were in a family where someone is disabled.



## Why families with a disabled person are vulnerable:

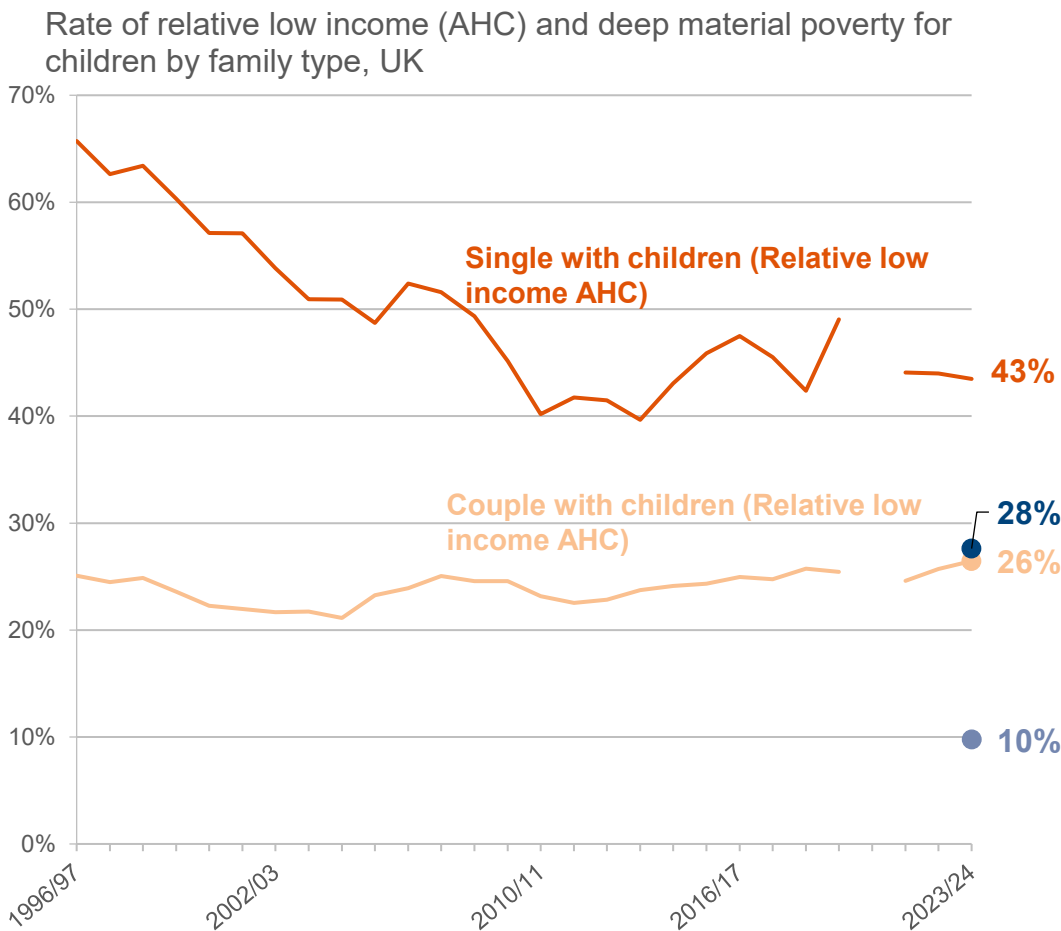
- Families with a disabled person often **face high additional living expenses** such as transport, home adaptations, or specialist equipment.<sup>1</sup>
- Caring responsibilities or accessibility issues can mean that it is **difficult or not possible to find work** that suits their requirements.<sup>2</sup>

**Notes:** From 2012/13 onwards, disability is defined as “Individuals who reported any physical or mental health condition(s) or illness(es) that last or are expected to last 12 months or more, and which limit their ability to carry out day-to-day activities a little, or a lot.”

# Single parents: Poverty risk is substantially higher for children in single parent families

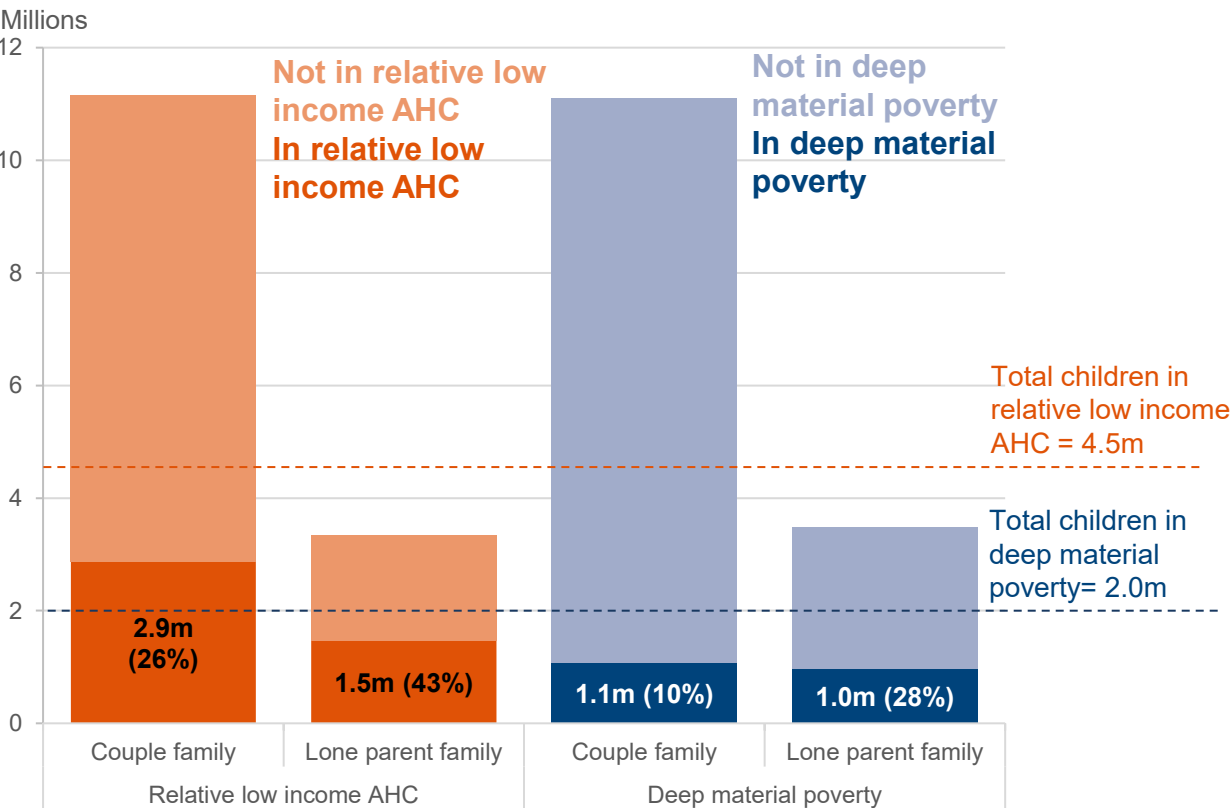
## Poverty rates in 2023/24:

- Of children in a single parent family, 43% (1.5m) were in relative low income AHC and 28% (1.0m) were in deep material poverty.



[Figure 74]

Number and percentage of children in relative low income (AHC) and deep material poverty by family type, UK



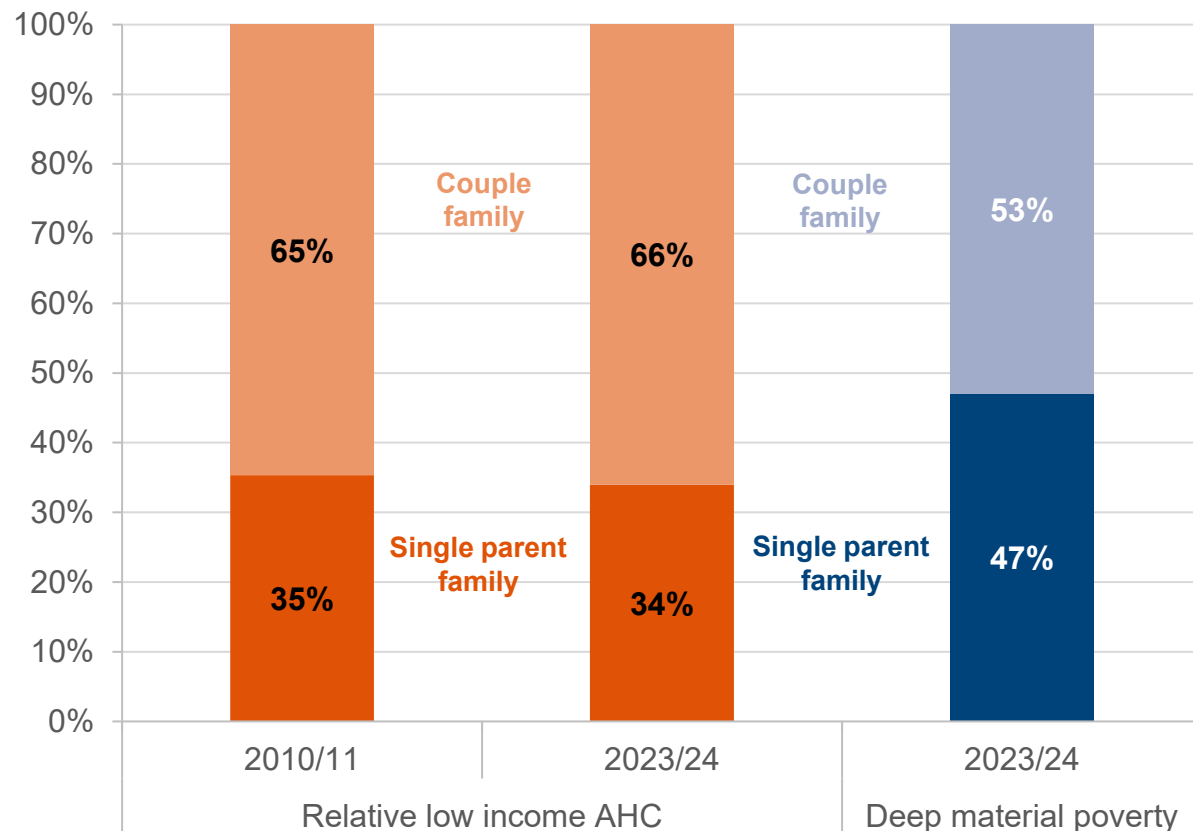
[Figure 75]

# Single parents: Nearly half of children in deep material poverty are from single parent families

## Poverty composition in 2023/24:

- Of children in relative low income AHC, around a third of children were in a single parent family, similar to 2010/11.
- Of children in deep material poverty, nearly half of children were in a single parent family.

Percentage of children in relative low income (AHC) and deep material poverty by family type, UK



[Figure 76]

## Why single parent families are vulnerable:<sup>1</sup>

- Single parents have to rely on a **single income stream**, limiting financial resources and increasing risk of poverty.
- Without a second caregiver, single parents face greater **difficulties accessing affordable childcare**, which can restrict their ability to work or study.
- Single parents are **more likely to be in part-time or low paid employment** due to the need to work flexible hours.<sup>2</sup>

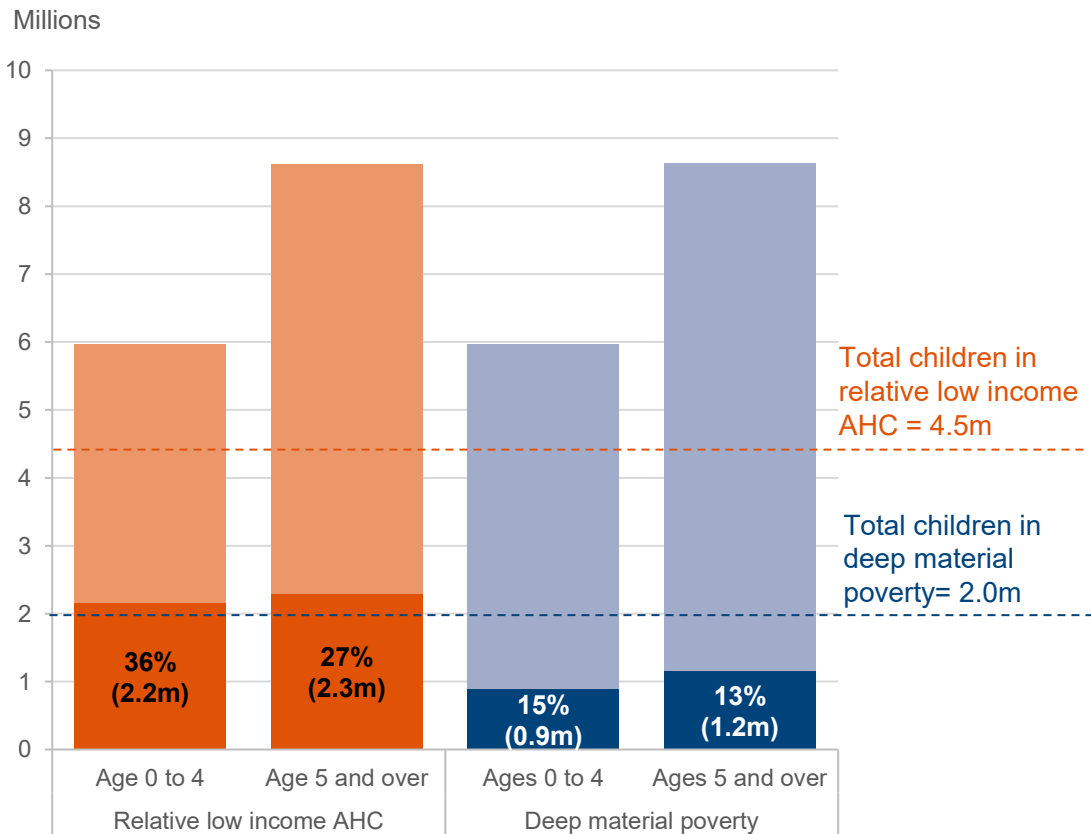
In 2023/24, 89% of single parents were women, meaning there is also a gendered dimension from these impacts.<sup>3</sup>

# Age of youngest child: Rates of poverty are higher for children in families where the youngest child is aged between 0 and 4

## Poverty rates in 2023/24:

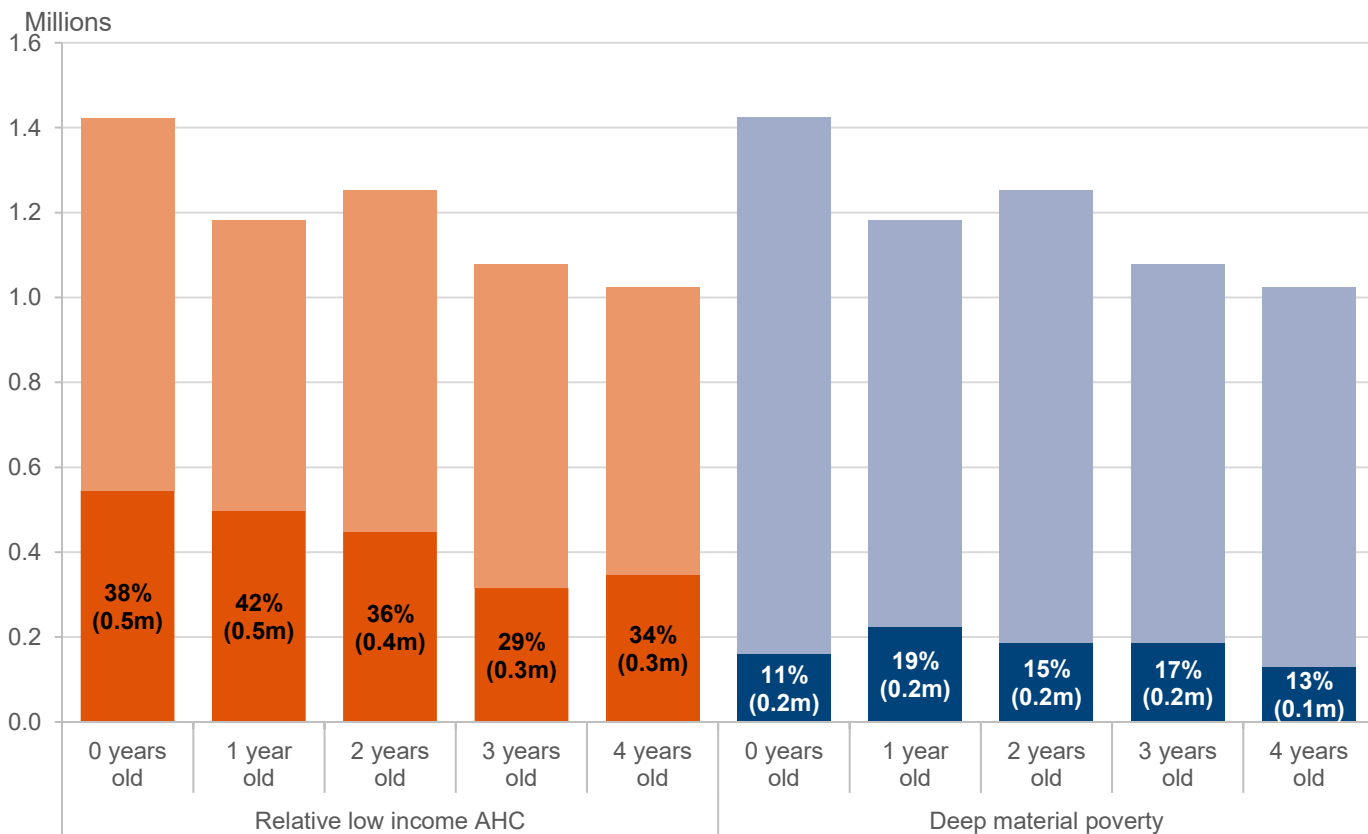
- Of children in families with a youngest child under 5 years old, 36% (2.2m) were in relative low income AHC and 15% (0.9m) were in deep material poverty.

Number and percentage of children in relative low income AHC and deep material poverty by age of youngest child, UK



[Figure 77]

Number and percentage of children in relative low income (AHC) and deep material poverty by age of youngest child, UK



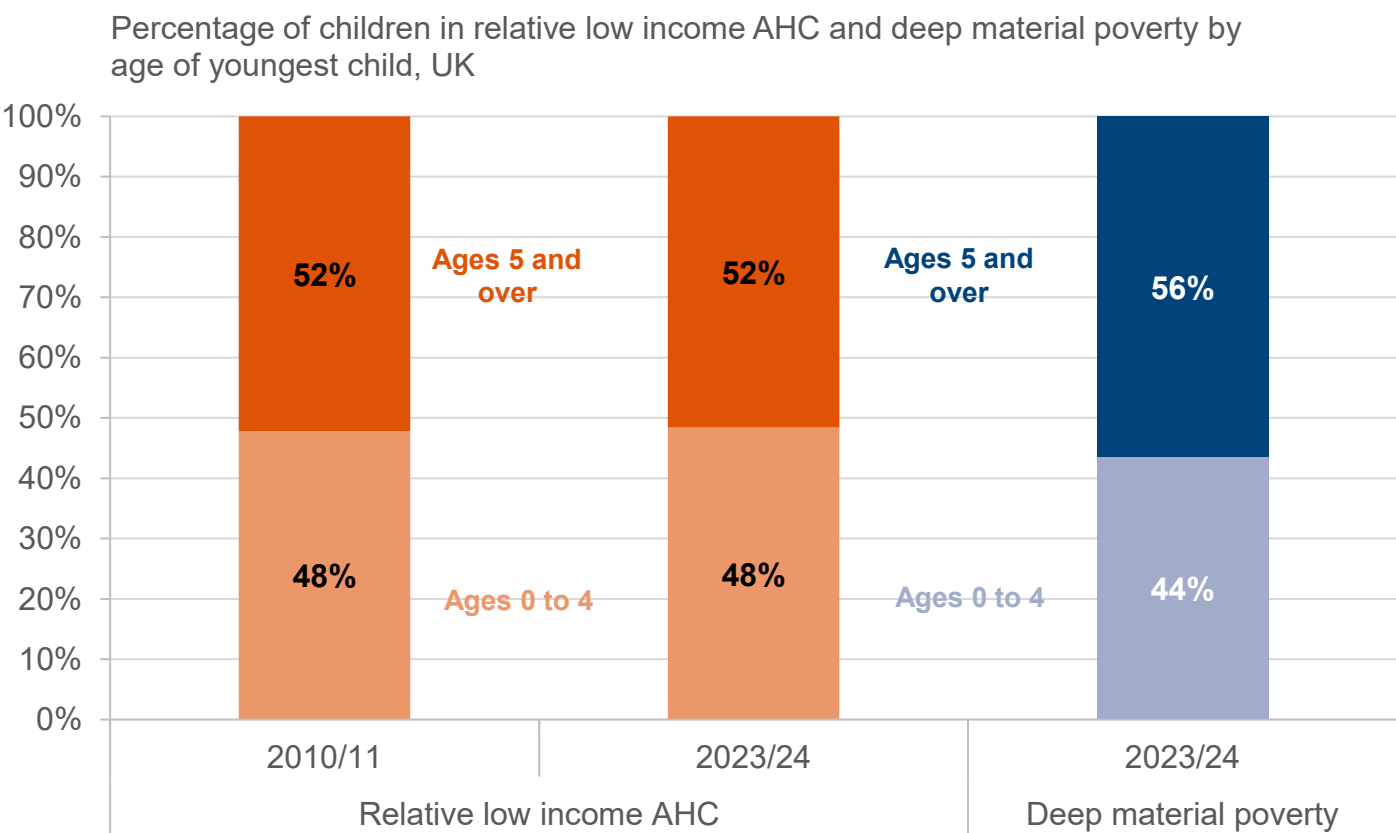
[Figure 78]



# Age of youngest Child: Children in families where the youngest child is aged between 0 and 4 are overrepresented in poverty

## Poverty composition in 2023/24:

- Of children in relative low income AHC, just under half (48%) of children were in families where the youngest child is under 5 years old, unchanged from 2010/11.
- Of children in deep material poverty, 44% of children were in families where the youngest child is under 5 years old.
- Of all children, 41% were in families where the youngest child is under 5 years old.



## Why families with young children are vulnerable:

- Income from employment is reduced, due to greater childcare requirements prior to children starting school, which increases poverty risk - with parents of young children, especially Mothers, being more likely to work part-time or not at all, as a result of childcare responsibilities.<sup>1,2,3</sup>

[Figure 79]

# Poverty is a key risk to children entering care, with those with experience of care facing multiple adverse outcomes

## Poverty is a key risk factor to children entering care

- Nearly 84,000 children were in care (at 31 March 2024).<sup>1</sup>
- Between 2015 and 2020, controlling for employment rates, a **1 percentage point increase** in child poverty was associated with an additional five children entering care per 100,000 children. The study estimates that, over the study period, **8.1%** of the total number of children under the age of 16 entering care were linked to rising child poverty - equivalent to 10,000 additional children.<sup>2</sup>
- The Child Welfare Inequalities Project (2020) found that children in the most deprived 10% of small neighbourhoods in the UK were **over 10 times more likely** to be in care, or on protection plans, than in the least deprived 10%.<sup>3</sup>

## Children with experience of care face adverse outcomes throughout their life course compared with their peers

- Care leavers are at a **greater risk of homelessness**, and being 'not in education, employment, or training' (NEET), than their non-care-experienced peers.<sup>4,5</sup>
- Care-experienced individuals are more likely to **report worse health later in life** than children who grew up in a parental household, especially for those who were in residential care.<sup>6</sup>
- Research suggests care experienced people are more likely to have **poorer mental health** than their peers without experience of children's social care.<sup>7, 8, 9</sup>
- In 2024, of all the key social care groups, children looked after for at least 12 months have the highest percentage of pupils with Special Education Needs (SEN) (59.5%), which compares to 18.1% of pupils with SEN in the overall pupil population.<sup>10</sup>
- A survey of over **8,000 care leavers** in England, Wales, and Scotland in 2024 found that **27%** self-reported having a disability or long-term health condition (compared to **16%** of peers in the general population).<sup>11</sup>

# Research highlights the far-reaching negative impacts and instability for children and families living in temporary accommodation

**172,000 dependent children were living in temporary accommodation in England as of 30 June 2025.<sup>1</sup> Research with parents, carers and children identified a number of problem areas related to temporary accommodation:<sup>2, 3</sup>**

## **Food and cooking**

Children spoke about lacking access to a kitchen in temporary accommodation and as a result being unable to have breakfast.

Parents and carers described the impact of limited living space or shared kitchens on providing food for their children. For example, being unable to save money through bulk buying or batch cooking due to lack of freezer space in their hostel, difficulty carrying food to and from a communal kitchen three floors up and sharing one cooker between families across two floors of the accommodation.

*“Sometimes when we go to my auntie's house, she gives us food to take because she cooks out of home...that's the only time I eat normal food and not take out.” (Boy, 13)*  
[CCO England Research]<sup>4</sup>

## **Poor living conditions**

Children discussed the lack of space they had, with one sharing their difficulty of getting dressed and toileting as they shared one room with their mum and sibling.

## **Location**

Children reported that they were often placed in temporary accommodation far away from previous homes, which meant they weren't able to see family and friends often. This also made their journeys to school difficult.

## **Educational Attainment**

Analysis shows that pupils whose home postcode didn't change between Reception and Year 11 were most likely to get five GCSEs passes, including English and maths (65%) whilst just half (50%) of those with three home moves over their school career achieved this; and just over one-in-ten (11%) of those with ten moves.<sup>5</sup>

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Figure 2: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#)

Note: Methodology for Material Deprivation was changed from 2023/24 onwards so comparisons with earlier years should not be made.

All estimates of material deprivation for 2022/23 should only be directly compared with periods up to and including 2019/20. During 2020/21 and 2021/22, several of the questions asked as part of the material deprivation measure were affected by government restrictions introduced in response to the coronavirus (COVID-19) pandemic.

Household food insecurity estimates for 2020/21 and 2021/22 are not directly comparable with other years because data collection shifted from face-to-face to telephone interviews during the COVID-19 pandemic, which affected sample composition and weighting.

Figure 3: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#); Department for Work and Pensions (2025). Deep Material Poverty: Financial year ending 2024 Available at: <https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>

Figure 4: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#); Department for Work and Pensions (2025). Deep Material Poverty: Financial year ending 2024 Available at: <https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>

Figure 5: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#); Department for Work and Pensions (2025). Deep Material Poverty: Financial year ending 2024 Available at: <https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>

Figure 6: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#); Department for Work and Pensions (2025). Deep Material Poverty: Financial year ending 2024 Available at: <https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>

Figure 7: National Health Service England (2023). Mental Health of Children and Young People in England 2023 - wave 4 follow up to the 2017 survey: Data tables. Available at: [Mental Health of Children and Young People in England 2023 - wave 4 follow up to the 2017 survey: Data tables - NHS England Digital](#)

Figure 8: Education Policy Institute (2025). Annual Report 2025. Available at: [Annual Report 2025 - Education Policy Institute](#)

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Note: EPI obtain this gap by 1) ranking all pupils by attainment, 2) calculating mean rank attainment for each group (disadvantaged vs not), 3) subtracting mean rank from non-disadvantaged group, 4) converting to months of learning using scalars (43 for EYFS, 64 for KS2, 99 for KS4). For more info on methodology [Methodology - Education Policy Institute](#).

Figure 9: Institute for Fiscal Studies (2022). The UK education system preserves inequality – new report. Available at [The UK education system preserves inequality – new report | Institute for Fiscal Studies](#)

Figure 10: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#); Institute for Fiscal Studies (2025). Living standards, poverty and inequality in the UK. Available at: [Living standards, poverty and inequality in the UK | Institute for Fiscal Studies](#)

Note: Data is for calendar years until 1994/95, when it changes to financial years. Data includes Great Britain pre 2002/03 and UK afterwards.

Figure 11: Unicef (2025). The State of the World's Children 2025: Ending child poverty: Our shared imperative. Available at: [The State of the World's Children 2025: Ending child poverty](#)

Note: Data for Japan, Switzerland and the United States refer to 2022.

Figure 12: OECD Child Well-being Data Portal. Available at: [OECD Child Well-being Data Portal | OECD](#)

Note: The OECD measures relative child poverty rate as the share of children with an equivalised household income before housing costs of less than 50% of the national median. "Before direct taxes and benefits" refers to the child poverty rate calculated on household income before the payment of direct taxes (e.g. income tax, social security contributions) and receipt of social security transfers (i.e. "market" income). "After direct taxes and benefits" refers to the child poverty rate calculated on household income after the payment of direct taxes and receipt of social security transfers (i.e. "net" or "disposable" income). "Children" refers to 0- to 17-year-olds.

Figure 13: Department for Work and Pensions (2025). Income Dynamics: 2010-2023. Available at: [Income Dynamics: 2010 to 2023 - GOV.UK](#)

Note: "Entries" refer to children in households whose income is at least 10 per cent below the relative low income threshold, while in the previous wave they were in a household whose income was above the relative low income threshold. The "Entry rate" is the number of entries divided by the number of children not in relative low income in the previous wave. "Exits" refer to children in households whose income is at least 10 per cent above the relative low income threshold, while in the previous wave they were in a household whose income was below the relative low income threshold. The "Exit rate" is the number of exits divided by the number of children in relative low income in the previous wave. Relative low income refers to a net equivalised household income after housing costs of less than 60% of the national median. An individual is classed as being in tent low income if they are in low income in at least 3 out of 4 years.

Figure 14: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#)

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Figure 16: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#)

Figure 17: Department for Work and Pensions (2025). Children in low income families: local area statistics 2014 to 2024. Available at: [Children in low income families: local area statistics 2014 to 2024 - GOV.UK](#)

Figure 18: Office for National Statistics (2025). EMP17: People in employment on zero hours contracts. Available at [EMP17: People in employment on zero hours contracts - Office for National Statistics](#)

Note: Month labels in charts refer to the three-month period up until the stated month. Zero-hour contract status is self-reported and may be affected by public awareness. Data from January to March 2019 onward has been population reweighted, causing a step change discontinuity. There is a break in series between October to December 2019 and January to March 2020 due to a change in methodology. See [article](#) for more information.

Figure 19: House of Commons Library (2025). National Minimum Wage Statistics. Available at: [CBP-7735.pdf](#); Office for National Statistics (2025). CPI INDEX 00: ALL ITEMS 2015=100. Available at: [CPI INDEX 00: ALL ITEMS 2015=100 - Office for National Statistics](#)

Note: Between 2016 and 2020 National Living Wage applied to those aged 25+, extended to those aged 23+ from 2021. From 2024 this was extended to those aged 21+.

Figure 20: Office for National Statistics (2025). Low and high pay in the UK: 2024. Available at [Low and high pay in the UK - Office for National Statistics](#)

Figure 21: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#)

Figure 22: Office for National Statistics (2025). House price to workplace-based earnings ratio. Available at: [House price to workplace-based earnings ratio - Office for National Statistics](#)

Figure 23: Office for National Statistics (2024). Health state life expectancy, all ages, UK. Available at [Health state life expectancy, all ages, UK - Office for National Statistics](#)

Figure 24: Office for National Statistics (2025). INAC01 SA: Economic inactivity by reason (seasonally adjusted). Available at [INAC01 SA: Economic inactivity by reason \(seasonally adjusted\) - Office for National Statistics](#)

Figure 25: Office for National Statistics (2025). Estimates of the population for the UK, England, Wales, Scotland, and Northern Ireland. Available at: [Estimates of the population for the UK, England, Wales, Scotland, and Northern Ireland - Office for National Statistics](#)



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Figure 28: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#); Department for Work and Pensions (2025). Deep Material Poverty: Financial year ending 2024 Available at: <https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>

Figure 29: Office for National Statistics (2025). Employment rates of people by parental status: Table P. Available at: [Employment rates of people by parental status: Table P - Office for National Statistics](#)

Figure 30: Office for National Statistics (2025). Employment rate of parents living with dependent children by family type and age of the youngest child in the UK: Table R. Available at: [Employment rate of parents living with dependent children by family type and age of the youngest child in the UK: Table R - Office for National Statistics](#)

Figure 31: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#); Department for Work and Pensions (2025). Deep Material Poverty: Financial year ending 2024 Available at: <https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>; Organisation for Economic Cooperation and Development (2021) Incidence of low and high pay. Available at: [Incidence of low and high pay | OECD](#); Office for National Statistics (2024) Low and high pay in the UK: 2024. [Available at:Low and high pay in the UK - Office for National Statistics](#)

Figure 32: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#);Department for Work and Pensions (2025). Deep Material Poverty: Financial year ending 2024 Available at: <https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>

Figure 33: Department for Work and Pensions (2025). Households Below Average Income (HBAI) statistics for 2023/24. Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#)

Figure 34: Department for Work and Pensions (2025). Department for Work and Pensions (2025). Deep Material Poverty: Financial year ending 2024 Available at: <https://www.gov.uk/government/statistics/deep-material-poverty-financial-year-ending-2024>

Figure 35: Office for National Statistics (2024). Childcare accessibility by neighbourhood. Available at [Childcare accessibility by neighbourhood - Office for National Statistics](#)



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Figure 37: Coram (2025 and various years) Coram Family and Childcare, Childcare Survey. Available at: [Research – Coram Family and Childcare](#); Office for National Statistics (2025). CPIH INDEX 00: ALL ITEMS 2015=100, 16 July 2025. Available at: [‘CPIH index 00: all items’](#),

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