

Joint Briefing: Ensuring the Child Poverty Strategy Delivers for All Children

September 2025

Gingerbread, Contact, Praxis, Child Poverty Action Group (CPAG), Z2K (Zacchaeus 2000 Trust), The Runnymede Trust and The Baby Bank Alliance have collaborated on this joint briefing that outlines how investment in the social security system and wider supports as part of the forthcoming Child Poverty Strategy will help to reduce child poverty for all children. Our organisations respectively support children and families across the UK who are most at risk of poverty.

1. Background:

In the UK, an estimated 4.5 million children (31%) are living in relative poverty. This is a record high and represents a significant increase since 2012/13, with 800,000 more children living in poverty.¹ Alarming, in the year to April 2024 alone, an extra 100,000 children were pulled into poverty. Without meaningful government intervention, the rate of child poverty will continue to rise sharply. Analysis from CPAG predicts that 4.8 million children will be in poverty by the end of this parliament.²

Children living in poverty are more likely to experience poorer developmental, health, social, educational and future employment outcomes. This has wider societal implications, including additional pressures on public services and losses to the economy, and the estimated cost of child poverty on the government is over £39 billion annually.³

The risk of child poverty is higher among some groups, including single-parent families, families with disabled children, families with a disabled parent, migrant families, Black and minority ethnic families, larger families and families with young children. The factors that influence this are complex. There's a major link between social security spending and child poverty rates; with policies having the ability to exacerbate and alleviate poverty. There are also specific actions needed to ensure poverty is reduced for children and families most at risk.

With the government expected to deliver a Child Poverty Strategy later this year, we are clear that significant and sustained investment in social security must feature at the heart of its plans. This must be coupled with meaningful wider action to reduce child poverty for certain groups.

2. Groups at a higher risk of child poverty:

Single-parent families:

Single-parent families face a particularly high risk of poverty and are also more likely to experience persistent poverty (to have been in relative poverty for at least three out of the past four years).⁴ 43% of children in single-parent families live in poverty, compared to 26% in couple-parent families.⁵ The median disposable income for single-parent households after

¹ Department for Work and Pensions (2025), *Households below average income: For Financial Years Ending 1995 to 2024*. <https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2024>

² Child Poverty Action Group (2025), *Reducing child poverty: role of the two-child limit*

³ Child Poverty Action Group (2023), *The Cost of Child Poverty In 2023*

⁴ House of Commons Library (2023), *Support for single parent families*

⁵ Department for Work and Pensions (2025), *Households below average income: for financial years ending 1995 to 2024, Table 4.5*. <https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2024>

housing costs is £15,000, compared to £22,000 for couple parents.⁶ And worryingly, single parents have a savings pot 20 times smaller than the UK average.⁷ The majority of single parents are in work. However, to balance work and caring responsibilities, many are employed in part time and low paid roles. As such, they must often rely on Universal Credit to make ends meet. However, challenges with the social security system, including strict conditionality, sanctions and the two-child limit, can push single-parent families over the breadline.

Families with disabled children:

Families with disabled children are more likely to live in poverty and be impacted by the increased cost of living than families with non-disabled children.⁸ In part, this is driven by the additional costs associated with disability and ill-health, alongside the barriers to paid work that parent carers face such as a lack of suitable childcare. In an effort to plug the gap, many families claim Disability Living Allowance (DLA), the main extra costs benefit for disabled children. Although concerning, a significant number of families are not claiming the support they are entitled to without access to specialist advice. And almost a third (30%) of families with a disabled child live in a home that does not meet the needs of their child.⁹ Additionally, parents with disabled children face extensive waits on DLA decisions, which has negative knock-on impacts on household income and their wellbeing.

Families with a disabled parent:

Recent Action for Children research showed that only 12% of parents receiving incapacity benefits are keeping up with all bills and credit commitments without any difficulties.¹⁰ And around one in four people on universal credit who receive the higher rate of incapacity benefits have children. That's why planned cuts to the health element of Universal Credit will harm ambitions to tackle child poverty. Families with a parent who becomes seriously ill or disabled after April 2026 could be over £200/month worse off as a result of the measures contained within the Universal Credit Bill. It also increases the stakes of the upcoming Personal Independence Payment (PIP) review, which is a vital source of income for disabled parents.

Black and minority ethnic families:

In every region of the UK, Black and minority ethnic children face a greater risk of poverty than white children.¹¹ Among some ethnic groups, the levels of child poverty are particularly high, with the poverty rate of children in families with Bangladeshi (65%), Pakistani (59%) or Black (49%) heritage standing at more than double the rate for children in white families (24%).¹² For Black and minority ethnic children, intersectional factors, such as being in a single-parent family, a larger family or a family with young children (as discussed in this briefing), exposes them to a greater risk of poverty. Beyond this, wider systemic inequalities, including discrimination and racism in the labour market compound levels of child poverty. These disadvantages mean that Black and minority ethnic families are more likely to rely on social security to top up their income and are therefore more exposed to the impacts of

⁶ Department for Energy Security & Net Zero (2023), *Annual Fuel Poverty Statistics in England*

⁷ The Guardian (2022), *Single parent families 'most exposed' to cost of living crisis in Great Britain*

⁸ DWP (2024) Households Below Average Income statistics 2023-24 <https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2024/households-below-average-income-an-analysis-of-the-uk-income-distribution-fye-1995-to-fye-2024#people-in-low-income-households-by-disability-in-the-family>

⁹ Contact (2024), *Counting the Costs 2024 Online Survey*

¹⁰ Action for Children (2024) *Sick and Tired: A look at the hardships and work prospects of sick and disabled parents relying on incapacity benefits*

¹¹ Child Poverty Action Group, Runnymede Trust and Women's Budget Group (2023), *Inequalities amplified: The alarming rise of child poverty in the UK*

¹² Department for Work and Pensions (2025), *Households below average income: for financial years ending 1995 to 2024*.

austerity policies. In 2022, Black and minority ethnic families received £806 less a year in cash benefits than they did a decade before, while white families received £454 less.¹³

Migrant families:

In the UK, there are around 1.5 million children in families with migrant parents living in poverty, making up more than a third of the total number of children in relative poverty.¹⁴ Children in families with migrant parents are also at a significantly higher risk of very deep poverty than children with UK-born parents. While various factors increase the risk of poverty for this group, evidence suggests that asylum and immigration policies are significant drivers.¹⁵ In particular, the No Recourse to Public Funds (NRPF) condition, which acts as a near-blanket ban on access to the social security system, can cause significant hardship for affected families. It is estimated that 739,000 children are affected by NRPF in the UK, with this condition particularly impacting racialised communities, women and people with disabilities.¹⁶

Larger families:

Children in larger families have long faced a greater risk of poverty than children in smaller families.¹⁷ In 2023/24, 44% of children families with three or more children were in poverty, compared with 21% of children in families with one child and 25% of children with two children.¹⁸ Shockingly, it is estimated that child poverty for families with three or more children will hit 55% in 2027/28, and 77% for those with four or more children.¹⁹ A number of social security policies have had a disproportionate impact on larger families, including the two-child limit and the household benefit cap. The poverty rate among households with three or more children has increased since the two-child limit was introduced,²⁰ with the majority of families affected by it living in poverty, despite 59% of them having one or both parents in paid work.²¹

Families with young children:

Families with young children face a greater risk of poverty than those with older children. Around 48% of all children in poverty are in families with a youngest child aged under five.²² And data from the Baby Bank Alliance indicates that baby banks last year completed 155,000 referrals (up 35% from 2023, and growing 35% per year since 2021).²³ The impact of poverty on young children can be substantial and place them at a disadvantage ahead of starting school.²⁴ The causes of poverty among this group are complex and include barriers to work and the cost of essentials for young children. However, inadequate social security and policies such as the two-child limit are key drivers.

3. Social security and child poverty:

In order to make ends meet, low-income families rely on two main sources of income: employment and social security. Most of these families receive a combination of both, using social security to supplement their income where earnings from employment fall short.²⁵ For

¹³ D Edmiston, S Begum and M Kataria (2022), *Falling Faster amidst a Cost-of-Living Crisis: Poverty, Inequality and Ethnicity in the UK*

¹⁴ IPPR (2025), *Hidden Hardships the Immigration System and Child Poverty*

¹⁵ Praxis (2025), *Lifting Children Affected by 'No Recourse to Public Funds' Restrictions Out of Poverty Policy Options*, (unpublished)

¹⁶ Ibid.

¹⁷ R Patrick, K Andersen, M Reader, A Reeves, and K Stewart (2023), *Needs and entitlements welfare reform and larger families Final Report*

¹⁸ <https://commonslibrary.parliament.uk/which-children-are-most-likely-to-be-in-poverty-in-the-uk>

¹⁹ <https://lordslibrary.parliament.uk/child-poverty-statistics-causes-and-the-uks-policy-response/>

²⁰ Ibid.

²¹ <https://cpag.org.uk/news/things-will-only-get-worse-why-two-child-limit-must-go>

²² <https://cpag.org.uk/news/child-poverty-statistics-new-record-high-and-further-breakdowns>

²³ Baby Bank Alliance (2025), *Annual Impact Survey*

²⁴ NSPCC (2024), *Opening Doors: Access to early childhood services for families impacted by poverty in the UK*

²⁵ Child Poverty Action Group (2025), *Reducing child poverty: role of the two-child limit*

some, social security provides a vital lifeline in the face of significant barriers to work. However, for others, they are legally barred from accessing the social security explicitly designed to protect families from poverty by the immigration system, meaning they have no access to income top-ups if their wages are low or their work insecure. A strong social security system, that includes all families resident in the UK, therefore has immense potential to alleviate child poverty. However, successive cuts have dramatically weakened the UK's social security system.

Since 2010, around £50 billion has been cut from the annual social security budget through policies such as the two-child limit, the household benefit cap and freezes to payment levels.²⁶ Families with children have been particularly impacted by welfare cuts.²⁷ Compounding this, the cost of living has also risen sharply in this time. Stricter conditionality and deductions in the form of Universal Credit sanctions and repayments, reduces the already inadequate payments that many families receive.

More worryingly, in its *Pathways to Work Green Paper*, the government proposed major reforms to health and disability benefits that risk pushing more families into poverty. This includes cuts to the health element of Universal Credit, which have been taken forward by the Universal Credit Bill.

4. Policy interventions for specific groups:

Alongside investment in social security, there are specific policy interventions that can and must be taken to tackle child poverty among these different demographic groups. For example, for single-parent households we know that the child poverty rate can be cut by 25% where child maintenance is received in full, showing the importance of significant reform to the child maintenance service for the success of the Child Poverty Strategy. For migrant families, it will be essential to review the rules around no-recourse to public funds and consider widening eligibility to support such as childcare entitlements. Unlocking child trust funds for families with disabled children would benefit over 80,000 children.

More widely, where actions are taken forward with the intention of benefiting all lower income families, the government must ensure that the implementation of these actions will be taken forward in a way that will meet the needs of specific groups e.g. ensuring employment support is tailored to those with differing needs and work coaches are appropriately trained to meet those needs.

5. Recommendations:

As part of the forthcoming Child Poverty Strategy, the government must reform the social security system so that it provides a genuine safety net for all families and adequately supports those most at risk of child poverty.

In developing the strategy, the government must also ensure policy interventions reduce child poverty for specific groups, and where applicable, specific actions that are of particular benefit to children and families most at risk of poverty are included.

We recommend:

- **The government should abolish the two-child limit and the household benefit cap:** *This would lift around 400,000 children out of poverty and reduce the depth of poverty for a further 950,000 children, at the cost of 2.5bn.*²⁸

²⁶ <https://cpag.org.uk/child-poverty/causes-poverty>

²⁷ IFS (2024), *Families with children have been particularly affected by benefit cuts*

²⁸ CPAG (2025), *The Two Child Limit: Our Position*

- The government should address the inadequate levels of social security. Once payment levels have increased, the value of social security must be maintained in the longer term through regular uprating.
- The government should review the merits of abolishing sanctions entirely.
- The government should reverse the Universal Credit conditionality rules put in place by the last government in 2023, that requires lead carers of children aged 3 to 12 to be available for work for up to 30 hours per week.
- The government should scrap changes to the health element of Universal Credit, which will see it lowered for new claimants from 2026, before being frozen until the end of 2029-30, as detailed in the Universal Credit Bill.
- The government should scrap its proposal to remove access to the health element of Universal Credit for young adults aged 16-21, as detailed in the Pathways to Work Green Paper.
- The government should ensure that its commitment to co-produce the current Personal Independence Payment (PIP) review with disabled people is meaningful and includes an assurance that MPs will be able to debate and vote on a substantive motion to approve the outcome of the review.
- The government should abolish the NRPF policy for people living, working or studying in the UK: *As the NRPF condition prohibits all those subject to it from accessing public funds, reforming social security without widening access, will do little to tackle child poverty levels among migrant families. Abolition of the NRPF condition would potentially benefit 382,000 children who may be living in poverty and could provide poverty protections to children with NRPF regardless of how the condition affects them. Under this option, all households would be granted equal access to the social security system based on need, via existing means-testing.*²⁹
- The government should work with organisations representing those most at risk of child poverty to identify the specific actions that would help alleviate poverty amongst certain groups.

About Gingerbread:

Gingerbread is the leading charity working with single-parent families. Our mission is to champion and enable single-parent families to live secure, happy and fulfilling lives. Since 1918 we've been supporting and campaigning with single parents to help them meet their family's needs and achieve their goals. We want to create a world in which diverse families can thrive. We won't stop working until we achieve this vision. Whatever success means for a single parent – a healthy family, a flexible job, stable finances or a chance to study – we work with them to make it happen.

²⁹ Praxis (2025), *Lifting Children Affected by 'No Recourse to Public Funds' Restrictions Out of Poverty Policy Options*

About Contact:

Contact is a UK charity providing advice to around 400,000 families with seriously ill and disabled children each year. We provide advice and guidance on a broad range of topics including benefit, education, health and social care support. Contact's family finance helpline team provide a call back service to families who need the most complex benefit advice. Last year, the team helped increase household income on average by £5,538 a year per eligible family. Income they would be missing out on without access to specialist advice from Contact.

About Child Poverty Action Group (CPAG):

Child Poverty Action Group works on behalf of the more than one in four children in the UK growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good. We provide training, advice and information to make sure hard-up families get the financial support they need. We also carry out high-profile legal work to establish and protect families' rights.

About Praxis:

Praxis has been supporting people marginalised by their immigration status since 1983. We do this through immigration advice and welfare support, building solidarity and community, providing training and campaigning for systemic change, so that everyone can live with dignity and respect, no matter where they come from.

About The Runnymede Trust:

The Runnymede Trust is the UK's leading independent racial justice think tank. Proudly independent, we speak truth to power on race and racism without fear or favour. From broadening the curriculum to exposing the Windrush scandal, our work is rooted in challenging structural racism and its impact on communities of colour. Our authoritative research-based interventions equip policy makers, practitioners and the general public with the tools to deliver genuine progress towards racial justice in Britain.

About The Baby Bank Alliance:

The Baby Bank Alliance is founded by Save the Children, Purposeful Ventures, Little Village and Bristol Baby Bank Network. Providing support, our mission is to support UK baby banks so that every baby and child in the UK has the supplies and clothing that they need to thrive.

About Z2K (Zacchaeus 2000 Trust):

Z2K is an anti-poverty charity. We provide specialist advice and representation to people in or at risk of poverty and use the insights from this work to campaign for local and national change. Disability benefits have been our single largest advice area for several years, as we support people to apply for PIP or additional Universal Credit, and challenge incorrect decisions against them.