

Destitution in the UK 2026

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The levels of destitution seen across the UK in 2022 have remained extraordinarily high in 2025. It is a UK-wide issue but particularly in London, the North West, and the North East, people cannot afford to buy the basic necessities that we all need to eat, stay warm and dry, and keep clean. Some have no income at all.

This study, the fifth in the Destitution in the UK series, reveals approximately 3.8 million people experienced destitution in 2025, including just under 1 million children. This is almost two-and-a-half times the number of people in 2017, and nearly triple the number of children. These figures are sobering for an advanced economy with a highly developed (if under pressure) welfare system.

As high levels of destitution become embedded in the UK, we urgently need a bold and ambitious programme to address this most severe form of material hardship and its corrosive impacts. This must begin with a commitment to end destitution in the UK.

Immediate action to serve these aims and reduce destitution within this parliament must address the systemic drivers of destitution, while relieving some of its gravest effects, so that:

- everyone has access to sufficient income to afford the basic necessities
- emergency financial support and advice are readily available across the UK to those who need them
- every effort is made to prevent homelessness, with support provided to ensure that when it occurs, it is brief and not repeated
- destitution is no longer a consequence of the immigration and asylum system in the UK.

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Report acronyms

AA	Attendance Allowance
ADP	Adult Disability Payment
AHC	[Income] after housing costs
B&B	Bed and Breakfast accommodation
CRF	Crisis and Resilience Fund
DHP	Discretionary Housing Payment
DLA	Disability Living Allowance
DWP	Department for Work and Pensions
EEA	European Economic Area
ESA	Employment Support Allowance
FRS	Family Resources Survey
GP	General Practitioners
HBAI	Households Below Average Income
HMO	Houses in multiple occupation
HSF	Household Support Fund
JCP	Jobcentre Plus
JRF	Joseph Rowntree Foundation
LWF	Local Welfare Fund
MHCLG	Ministry of Housing, Communities and Local Government
NACCOM	The No Accommodation Network
NHS	National Health Service
NRPF	No Recourse to Public Funds
ONS	Office for National Statistics
PIP	Personal Independence Payments
UC	Universal Credit

1. Introduction

Background to the Destitution in the UK series

'Destitution' denotes the circumstances facing people who cannot afford to buy the basic necessities that we all need to eat, stay warm and dry, and keep clean. This report is the fifth in a series of mixed-methods Destitution in the UK studies, which integrate findings from a major quantitative survey of users of crisis services, with qualitative data from in-depth interviews with a purposively selected sample of destitute migrant respondents.

The original Destitution in the UK study, conducted in 2015, was prompted by concerns that this extreme form of hardship was increasing in an era of austerity-driven welfare and public sector funding cuts (Fitzpatrick et al., 2016), compounded by a 'hostile environment' policy which restricted the housing and welfare support available to vulnerable migrants (Taylor, 2018).

When the second Destitution in the UK study was undertaken in 2017, ongoing welfare cuts, and in particular the 2015–2020 'benefit freeze', were continuing to erode the value of working-age social security entitlements (Portes and Reed, 2017). There was also widespread disquiet about both the structure and administration of Universal Credit (UC) (Jitendra et al., 2017). However, a crucial positive development between the first and second destitution studies was a substantial fall in levels of benefit sanctioning, which contributed to an estimated 25% reduction in destitution levels between 2015 and 2017 (Fitzpatrick et al., 2018).

At the time of the third Destitution in the UK quantitative survey, in autumn 2019, many of the above concerns remained relevant, in particular the ongoing impacts of the benefits freeze and problems with the roll-out of UC (Vizard and Hills, 2021). Our quantitative analysis indicated that, between 2017 and 2019, there was an increase of 35% in the number of households, and 54% in the number of people, experiencing destitution over the course of the year (Fitzpatrick et al., 2020).

Moreover, by the time we commenced qualitative fieldwork in spring 2020, the COVID-19 pandemic had hit the UK, precipitating an unprecedented economic lockdown and job 'furlough' scheme. Our qualitative interviews in spring 2020 indicated that various welfare and other COVID-related support measures introduced by government provided some much-needed relief to people facing destitution. However, access to other community and public services were often highly restricted during lockdown periods (Fitzpatrick et al., 2020).

The fourth Destitution in the UK quantitative survey, undertaken in autumn 2022 in the midst of the post-COVID cost-of-living crisis (Harari et al., 2023), indicated that the position on severe hardship across the UK had deteriorated further and substantially. It found that around 3.8 million people experienced destitution over the course of 2022 – a 61% increase since 2019. Shockingly, the number of children experiencing destitution had almost trebled since 2017 and stood at approximately 1 million in 2022.

Context for new Destitution in the UK study

The context to this latest Destitution in the UK study is characterised by a deepening of poverty, with 6.8 million people in 2023/24 – or almost half of those in poverty – in very deep poverty, with an average income that was 59% below the poverty line. The number of people in very deep poverty has reached its highest level since records began (JRF, 2026).

While inflation had fallen since our last report, stubbornly high energy and food prices and no further 'Cost of Living' payments since early 2024 have left low-income households struggling to pay for the necessities (Trussell, 2025a; Delestre and Waters, 2026), and poorer households paying more for these items (Pittaway and Try, 2025). Energy arrears more than doubled between the end of 2020 and the end of 2024 (ibid.), with the average amount owed by those in arrears rising from around £1,500 at the end of 2021, to around £3,200 in 2025 (Energy UK, 2026). Food insecurity is also affecting millions more people, having increased from 11.6 million people in 2022 to 14.1 million in 2024, affecting 16% of UK households (Trussell, 2025b). Food bank use has remained steady, however, with estimates that 6.5 million people used charitable food provision for support in 2024, similar to 2022 (Trussell, 2025b). Rents also saw a sharp increase in the period from 2022 to 2024, outstripping earnings growth and rising at the fastest rate on record (9%) in the year to March 2024 (Pacitti, 2024; Office for National Statistics, 2026a).

The UK Government has brought in welcome changes to benefit rates and entitlements, in part associated with the Child Poverty Strategy. These include, from April 2026, a 2.3% above-inflation uplift in the UC standard allowance, and the removal of the 2-child limit. However, these changes had not yet come into effect at the time of our 2025 quantitative survey (see further below). In fact, the real value of working-age benefit rates has been on a decades-long downward trend, and, in April 2025 prior to this year's uplift, the basic rate of UC was at its lowest ever level as a proportion of average earnings (Department for Work and Pensions (DWP), 2026a). Even with the recent uplift, the standard allowance still falls short of the income threshold needed to escape destitution (Bramley and Ayed, 2026). The design and delivery of the benefit system – including low rates, debt-related deductions, sanctions and the 5-week wait for the first payment – is the main driver of food bank need (Bull et al., 2023; Trussell, 2025b).

While the UC standard allowance has increased recently, the UC health element for new claimants has been halved from April 2026, from £432.27 per month to a new rate of £217.26 per month, a cut estimated to affect 750,000 claimants by 2029/30 (DWP, 2025a). Although not in effect when we conducted the quantitative survey, this change could significantly reduce the incomes of some households at risk of destitution. Given that disability benefits have historically provided a key route out of destitution (Fitzpatrick et al., 2023), the outcome of 2 independent reviews could also be significant. The first is the Timms Review into (non-means-tested) Personal Independence Payments (PIP) (DWP, 2025b); the second is the Milburn review into the rise in 16 to 24-year-olds who are not in education, employment or training, economically inactive and/or claiming health and disability benefits (DWP, 2026b).

Localised discretionary welfare has continued to play an important role in supporting households facing financial crisis, although the total spend on discretionary support has reduced since its peak during the pandemic (Clegg, 2025). At the time of our latest quantitative survey, in autumn 2025, alongside Local Welfare Fund (LWF) schemes and their devolved equivalents, the Household Support Fund (HSF) was in its seventh wave, with local authorities across England offering a mix of cash, vouchers, goods, and provision of free school meals during school holidays, albeit with wide geographical variation in the support available (Clegg et al., 2025). As of April 2026, the HSF and Discretionary Housing Payments (DHPs) have been subsumed into the Crisis and Resilience Fund (CRF) in England, a new multi-year fund worth £842 million per year to 2029, which aims to 'both provide a safety net for those on low incomes who encounter a financial shock and to invest in building local financial resilience' (DWP, 2026c).

Discretionary support has played an especially important role in supporting households experiencing a sudden drop in income because they have been sanctioned, or had benefits deducted to pay third-party debts. The Labour Government has retained the sanctions and conditionality regime inherited from Conservative governments, and recent changes have seen a ramping up of conditionality requirements through increases in earnings thresholds (House of Commons, 2024), work search requirements (DWP, 2023a), and the number of hours someone needs to work before having no conditionality applied (DWP, 2023b). The monthly number of sanctions has been steadily climbing, and reached its highest level yet in 2025, partly associated with the managed migration onto UC, which concluded early 2026 (Webster, 2026).

One change which may have improved the circumstances of those at risk of destitution is the introduction of a 'Fair Repayment Rate' for benefit recipients who have deductions made to their benefits for third-party debts. As of April 2025, the cap on the amount that can be deducted from the UC standard allowance is now 15%, down from 25% (DWP, 2025c).

Despite the launch of a new 'National Plan to End Homelessness' under Labour (MHCLG, 2025), the majority of single homeless people in England are still excluded from accessing housing because they are not deemed in 'priority need', forcing individuals – often with complex support needs – to sleep rough, sofa-surf or spend time in night shelters and hostels. The number of people estimated to be sleeping rough on a single night in autumn 2025 was 4,793, a record high and the fourth annual increase, and double the low point achieved in 2020 in the context of COVID-19 measures (MHCLG, 2026a).

Since the previous study, the circumstances which put migrants at higher risk of destitution than UK nationals have not improved (Leon and Broadhead, 2024; NACCOM, 2024; Johnson-Hunter, 2025; Qureshi and Morris, 2025; Watts-Cobbe, McMordie et al., 2025). The Home Office under a Labour Government has continued to implement its 'compliant environment' policy. This means that many migrants have no access to mainstream social security benefits or local authority housing and homelessness assistance because they have a 'No Recourse to Public Funds' (NRPF) condition associated with their visa, because they have exhausted their rights to appeal decisions regarding asylum or because they are undocumented.

People seeking asylum receive small weekly payments to meet subsistence needs[1] that are far below the very low-income threshold we use to define destitution (Bramley and Ayed, 2026). There are also restrictions regarding how these funds can be used: from August 2025, the Home Office announced that Aspen card transactions would be blocked for certain retailers, including health shops, toy and games shops, bicycle shops and opticians (Taylor, 2025).

The move-on period from Home Office accommodation also puts new refugees at high risk of homelessness and destitution. Recent years have seen an increase in the numbers facing homelessness because of evictions from Home Office asylum accommodation, up 37% in England in 2024/25 on the previous year (Watts-Cobbe, Bramley et al., 2025). Following a brief pilot during which the move-on period was extended to 56 days, the Home Office has reduced it again, to 42 days.

The recent removal of the statutory duty to provide support for destitute people seeking asylum, and new powers to withdraw asylum support where a person is found to be or is suspected of illegal working, may further compound the high risks of destitution this group face (NRPF Network, 2026). Furthermore, the Immigration and Asylum Bill proposes a 'refugee tax', by which people granted asylum in the UK face having to pay back around £10,000 towards the cost of their accommodation and support once they start earning, would risk more of those who receive a positive decision on their asylum claim being pushed into subsequent destitution (Refugee Council, 2026a).

Given this general intensification of the issues facing migrants at risk of destitution in the UK, especially those who have applied for asylum, there is a focus on this group within the qualitative work undertaken in this year's iteration of the report (for further details, see Chapter 2).

Study aims

The aims of this latest Destitution in the UK study were shaped in the light of the context as described above, and were as follows:

- to update our national estimates of the overall scale of destitution in the UK to 2025
- to identify trends with respect to the overall prevalence of destitution in the UK
- to identify patterns with regard to the geographical and social distribution of destitution in the UK, including with respect to ethnicity and other equalities considerations
- to deepen our understanding of experiences of destitution, and pathways in and out, for vulnerable migrants
- to influence and support the development of more effective policies and practices to address destitution at national and local levels.

Report structure

After we summarise the study methodology in Chapter 2, including setting out the definition of destitution that is used throughout this research, Chapter 3 presents the core statistical findings on the overall scale and trends in destitution in the UK in autumn 2025. The quantitative profile and experiences of people affected by destitution is examined in Chapter 4, while Chapter 5 presents the statistical intersection between destitution, ethnicity, migration and asylum.

Drawing on qualitative interview data gathered in spring 2026, Chapter 6 considers income, work and debt issues amongst migrants with experience of destitution in the UK, while Chapter 7 reviews how these vulnerable migrants access necessities and Chapter 8 offers a deep dive into their experiences of housing and homelessness. Chapter 9 focuses on the sources of help that are available to migrants experiencing or at risk of destitution in the UK, including their interactions with public services and charities, and their hopes for the future. Chapter 10 sets out our conclusions and recommendations for action.

Report context

While this study, like its predecessors, is tightly focused on the extreme state of material and/or income deprivation represented by the concept of destitution, the authors recognise that this experience sits within the much broader context of 'deep' and other forms of poverty and hardship faced by many people across the UK (Taylor and Schmuecker, 2023). The findings should be read alongside the evidence presented in the JRF's (Joseph Rowntree Foundation's) UK Poverty Reports (JRF, 2026) and Cost of Living Tracker (Belfield and Percival, 2026), as well as other major sources of evidence about poverty, disadvantage and need in the UK, and Households Below Average Incomes (HBAI) (DWP, 2026d).

2. Methods

Overview

The original Destitution in the UK project involved a wide array of methods including: an extensive literature review; interviews with 50 key experts; an omnibus survey of 2,000 members of the general public; analysis of more than 40 quantitative datasets; and in-depth case studies of destitution in 10 locations across the UK which included a survey of nearly 2,000 households experiencing or at risk of destitution (Fitzpatrick et al., 2015, 2016).

The first follow-up study, conducted in 2017/18 (Fitzpatrick et al., 2018), repeated key quantitative and qualitative elements of the original study, in slightly modified form, and increased the number of case study areas to 16. The second follow-up study, conducted in 2019/2020, expanded the fieldwork scope from 16 to 18 case study areas, with the addition of 2 new areas in London (Fitzpatrick et al., 2020). The third follow-up study, conducted over 2022/23, continued with this expanded suite of 18 case study areas and included, for the first time, an online version of the quantitative survey (Fitzpatrick et al., 2023). This fourth follow-up study conducted over 2025/26, again encompassed the same 18 case study areas and an online as well as paper survey mode.

All 5 studies employed the consensus-based definition of destitution, established in the Interim Report of the original study (see Fitzpatrick et al., 2015 for details), and presented in Box 1 below. In essence, the definition of destitution seeks to capture the situation of people who cannot afford to buy the basic necessities that we all need to eat, stay warm and dry, and keep clean.

With regard to its primary 'material deprivation' criterion ('a' in Box 1), the 6 essential items specified as necessary in order to avoid destitution, the need to have lacked 2 or more of them, and the relevant duration of lack for each specific item, were all endorsed by clear majorities of the general public in an omnibus survey we undertook in 2014 as part of the original study (Fitzpatrick et al., 2015).

The secondary (alternative) 'extremely low income' criterion ('b' in Box 1), also endorsed by the public in the 2014 omnibus survey, is not intended to provide a new 'poverty' line. Rather, it indicates an income level below which people cannot meet their core material needs for basic physiological functioning from their own resources. This criterion was introduced because the omnibus survey established that a majority of the public took the view that people who were only able to meet their essential living needs with help from charities, for example, should be considered destitute.

As over a decade had passed since the original definition was tested with the public, in Spring 2025 Ipsos were commissioned by the Joseph Rowntree Foundation to provide an updated view on the public attitudes towards the definition of destitution that we apply. Analysis of the 2025 Public Attitudes Survey module undertaken by Ipsos indicated some marginal changes in the public's views on the scope of destitution since 2014, but these were not sufficiently strong to require a change in the definition applied in this study (see accompanying Technical Report for details, Bramley et al., 2026). In particular, the original 6 'deprivation' items included in our definition continued to command overwhelming public support (more than 80% support for all items), with no additional items coming close to attracting the same level of popular endorsement. This means that the only amendment made to the definition in the current study is to adjust the income thresholds upwards, as we have done with each iteration of the research to account for inflation (see Bramley and Ayed, 2026).

Box 1: Definition of destitution

People are destitute if:

a) They have lacked 2 or more of these 6 necessities over the past month, because they cannot afford them:

- **shelter** (have slept rough for one or more nights)
- **food** (have had fewer than 2 meals a day for 2 or more days)
- **heating their home** (have been unable to do this for 5 or more days across the month)
- **lighting their home** (have been unable to do this for 5 or more days across the month)
- **clothing and footwear** (appropriate for weather)
- **basic toiletries** (soap, shampoo, toothpaste, toothbrush).

To check that the reason for going without these items was that they could not afford them: we asked respondents if this was the reason; checked that their income was below the standard relative poverty line (that is, 60% of median income 'after housing costs' (AHC) for the relevant household size); and checked that they had no or negligible savings.

OR

b) Their income is so extremely low that they are unable to purchase these necessities for themselves.

We set the relevant weekly 'extremely low' income thresholds by averaging: the actual spend on these necessities of the poorest 10% of the population; 80% of the JRF 'Minimum Income Standard' costs for equivalent items; and the amount that the general public thought was required for a relevant-sized household to avoid destitution. The resulting AHC weekly amounts were £105 for a single adult living alone, £140 for a lone parent with one child, £160 for a couple, and £230 for a couple with 2 children. We also checked that households had insufficient savings to make up for the income shortfall.

Quantitative research

As in the 2015, 2017, 2019 and 2022 surveys, the development of core national estimates of destitution involved a number of interconnected steps (see accompanying Technical Report (Bramley et al., 2026) for further detail, and Appendix 1 for a summary comparison of approaches across all 5 surveys to date):

- a user survey of a representative sample of (mainly) voluntary sector crisis services in 18 UK localities, selected to ensure an appropriate range of expected incidence of destitution, urban/rural attributes, and size/type of migrant populations
- estimating the total number of users of relevant crisis services across all 18 case study areas, and how many were destitute, over the week, as well providing a profile of their characteristics and experiences
- reviewing a wide range of existing statistical datasets in order to generate indicators of groups and factors associated with high risks of destitution, covering every local authority in UK[2]
- comparing our survey-based estimates for the 17 Great Britain localities with predicted rates of destitution based on the above secondary indicators,[3] and calibrating the latter indicators for consistency with the average survey findings
- using information within the survey about repeated use of the particular service sampled, as well as use of other relevant services, over the last year, to generate estimates of the total number of unique destitute service users over a year.

We conducted the 2025 quantitative survey in October–December, 3 years after the third follow-up survey was undertaken (in autumn 2022). This autumn timing has been used for successive surveys to maximise comparability and to avoid seasonal extremes in mid-winter or mid-summer which may affect, for example, expenditure on heating costs.

The Destitution in the UK 2025 survey involved 120 crisis services (see Appendix 2), across 18 case study areas (see Appendix 3), and generated 4,884 questionnaire returns, an increase of 32% on 2022 (when 3,702 questionnaires were returned). The overall unweighted average response rate was 53.3%.[4] As the paper survey mode was associated with a far higher response rate than the online survey, the latter was used only where it was not possible to deploy paper questionnaires.

About three-quarters (73%) of the 120 participating services in 2025 were the same as the 112 that participated in 2022. These are mainly voluntary sector crisis services providing advice, food, homelessness-related services, or specialist migrant-related support, to people in immediate material need.

However, one change introduced in the 2025 survey was that we included in our sample of services local authority HSF schemes, in addition to LWF schemes, which we have sought to include since 2017. The HSF had a different name and delivery model in each local authority, raising some logistical challenges, but in most cases (10 out of 18 case study areas) we were able to include financial assistance schemes (either LWF, HSF or both) offered by the local authority. As in previous rounds of the study, data on caseloads from nearly all other extant LWF and/or HSF services was obtained by correspondence or Freedom of Information request and used to adjust the weights for cases who indicated that they had used LWFs or HSFs during the year — see Technical Report, Bramley and Fitzpatrick (2023).

All of the issues covered in the 2022 self-completion questionnaire were also covered in 2025. Following cognitive testing, analysis of the 2025 Public Attitudes Survey module, and discussions with JRF and the Project Advisory Group, 2 new questions were added to the 2025 Destitution in the UK survey to capture data on receipt of disability benefits and to establish which respondents had NRPF. Minor changes in wording and response categories were made to some of the other questions. The revised questionnaire is available within the Technical Report (Bramley et al., 2026). It was translated into 23 languages (of which 20 were used), with non-English language questionnaires used by 629 respondents (13% of all returns). The most used translations were Arabic and Farsi, together accounting for nearly half of the non-English questionnaires used.

As in the 2017, 2019 and 2022 surveys, Verian (formerly Kantar Public) was involved as a key partner in the 2025 quantitative survey, taking main responsibility for fieldwork tasks as well as managing technical aspects of the online survey. Verian interviewers were placed in all services which were willing and able to have them present to help service users to complete the questionnaire. We know from experience that the in-person presence of Verian interviewers substantially improves response rates.

Over successive iterations of the study we have used the following destitute subgroups in our core statistical analysis:

- respondents with ‘complex needs’ (with experience of 2 or more of homelessness, drug and/or alcohol problems, offending, domestic violence or begging)
- ‘migrants’ (respondents born outside of the UK or the Republic of Ireland, without complex needs)
- ‘UK-other’ respondents (who fit neither of the groups above).

Given the specific focus on migrant destitution in this edition of the study, we have for some purposes presented statistical analysis of the ‘all migrant’ group, that is, combining those with and without complex needs.

Qualitative research

As discussed in Chapter 1, the position of vulnerable migrants has become even more precarious in recent years, and it was determined that this year's qualitative work should focus on their circumstances and experiences. This group were not included in the 2022 qualitative research, because it was not felt possible to do justice to the diverse legal and other circumstances of migrants to the UK within the relatively small number of interviews we had available. It therefore felt even more important to give space and emphasis to their perspectives in this round of the fieldwork.

A sample of 31 migrant (that is, non-UK born) respondents experiencing destitution at the time of the autumn 2025 survey were selected for interview. We wished to investigate different kinds of migrant experience, so sought to include in our sample a balance between: people who were currently claiming asylum in the UK, (other) migrants with NRPF and migrants who did have recourse to public funds.

In the 2025 quantitative survey, people currently seeking asylum were the smallest of these 3 groups (accounting for 12% of all destitute migrants), while (other) migrants with NRPF or only limited recourse accounted for 34% of all destitute migrants, and destitute migrants with recourse to public funds were the largest group (54%).[5]

Given that some of our interviewees' immigration status had changed between the time of survey (conducted in autumn 2025) and when we spoke to them (spring 2026), the profile of the achieved sample differed between these 2 time points and was as follows:

- currently seeking asylum: n=10 at the point of survey, n=5 at point of interview
- migrants who had NRPF: n=10 at the point of survey, and n=8 at point of interview
- migrants with recourse to public funds: n=11 at the point of survey, n=18 at point of interview.

As intended, a very diverse set of migratory experiences were captured in the achieved sample: 15 people had experience of the asylum system, 2 were migrants from the European Economic Area (EEA), 12 were migrants with other sorts of backgrounds (for example, they had entered the UK on a student, work or spousal visa). 2 interviewees were UK citizens born overseas. Most participants had been in the UK for less than 5 years, but 9 had been living in the UK for more than 10 years.

Across the sample as a whole, 18 interviewees were female and 13 were male, and most were aged between 25 and 45, with 7 aged over 45 and one under 25. Single people were the predominant household type (n=19), with couples with children (n=6), lone parents (n=4) and multi-adult households (n=2) also represented amongst the achieved sample.

As in previous studies, all interviews were conducted by telephone and took place around 5 months after the respondent had participated in the survey. All interviewees were given £30 in vouchers. As can be seen from the topic guide (Technical Report (Bramley et al., 2026)), the interviews focused on participants' current living situation, their immigration status, their economic status/income status, their access to necessities, their access to material help and services, and the impacts of destitution on both them and their families. We used a shortened version of the survey questionnaire to check whether interviewees were still destitute at the point of interview (25 of the 31 were still destitute, a similar proportion to that found in the 2022/23 study (Fitzpatrick et al., 2023)). Of the 31 interviews, 21 were conducted in English and 10 in other languages with the help of an interpreter. Interviews conducted with the help of an interpreter are presented in the third person in the analysis below. All interviews were fully transcribed, with permission, and analysed using NVivo software.

3. The overall scale and trends in destitution in the UK in 2025

Key points

- Approximately 1.8 million households experienced destitution over the course of 2025, containing 2.8 million adults and just under 1 million children.
- The very high level of destitution seen in 2022 was therefore sustained in 2025, which itself was far higher than the numbers seen in 2017 or 2019.
- In 2025, the number of children affected by destitution remained 2.7 times greater than the number affected in 2017.
- There has been continued growth in destitution affecting migrants since 2022 and, to a small extent, people with complex needs, with the number of UK-other households destitute declining slightly compared with 3 years earlier.
- 2025 saw a shift (back) towards more chronic destitution involving repeated use of crisis services, after the wave of new cost-of-living-affected households widened the profile of those affected in 2022. This means that, as well as a continuation of the very high destitution levels of 2022, we have an intensification of destitution in terms of how frequently services are needed.
- Food remains the essential item destitute households most commonly go without.
- In 2025 there was a notable increase in destitute respondents reporting recent experience of sleeping rough, consistent with other evidence on rising levels of homelessness; reduced numbers reported lacking heating or lighting.
- A quarter (24%) of all destitute households had no income at all; 58% had net incomes after housing costs of less than £90 per week, as compared with 4% of all UK households.
- The lowest incomes were associated with destitute migrants (no complex needs), 38% of whom reported having no income at all.

- The region with by far the highest rate of destitution is Greater London, where 1.97% of households were destitute and using crisis services in autumn 2025; nearly double the rate of the lowest region or country (South West). This probably reflects exceptional pressures in the housing system and high levels of migration in London, overlaid on extremes of inequality within its boundaries.
- Destitution is present in all localities, but the most affected local authorities had rates 6 times those of the least affected in 2025.

Introduction

This chapter presents our national UK estimates for destitution in 2025, using the definition of destitution presented in Box 1, and reflects on changes since previous surveys in 2019 and 2022 in particular.[6]

We begin by reviewing in this chapter the level of, and changes in, the total numbers of households and people experiencing destitution in the UK, before unpacking the changes in people's access to basic necessities and income patterns that are driving these trends in destitution. These changes are set against wider evidence on demographic and economic changes affecting the UK over the recent period, while we also review the geography of destitution.

Throughout this chapter, and the report more generally, we examine the position of the 3 key destitute subgroups that were identified in our previous destitution reports:

- respondents with 'complex needs' (with experience of 2 or more of homelessness, drug and/or alcohol problems, offending, domestic violence or begging)
- 'migrants' (respondents born outside of the UK or the Republic of Ireland, without complex needs)
- 'UK-other' respondents (who fit neither of the groups above).

These are all groups who experience destitution, but in somewhat differing ways and for differing reasons. For consistency with previous surveys, we include migrants with complex needs within the complex needs group rather than migrant group in most of the quantitative analysis.

National estimates of destitution in 2025

Table 1 presents national estimates of the number of households experiencing destitution over the calendar year 2025, with a breakdown of the number of people involved by adults and children. These, and most other survey numbers in this report, refer to an estimate of the national (UK) number of households that have experienced destitution over the last year (referred to as 'national annual weighted').

Table 1: National estimates of destitution in the UK, 2025

Category	Households	Adults	Children	People
Migrants (no complex need)	509,900	828,300	324,500	1,152,900
Complex need[7]	257,400	328,300	64,600	392,800
UK-other	1,046,600	1,647,900	575,700	2,223,600
Total	1,814,000	2,804,400	964,900	3,769,300

Note: Figures may not sum due to rounding

Source: Destitution in the UK Survey 2025 (national-annual weighted)

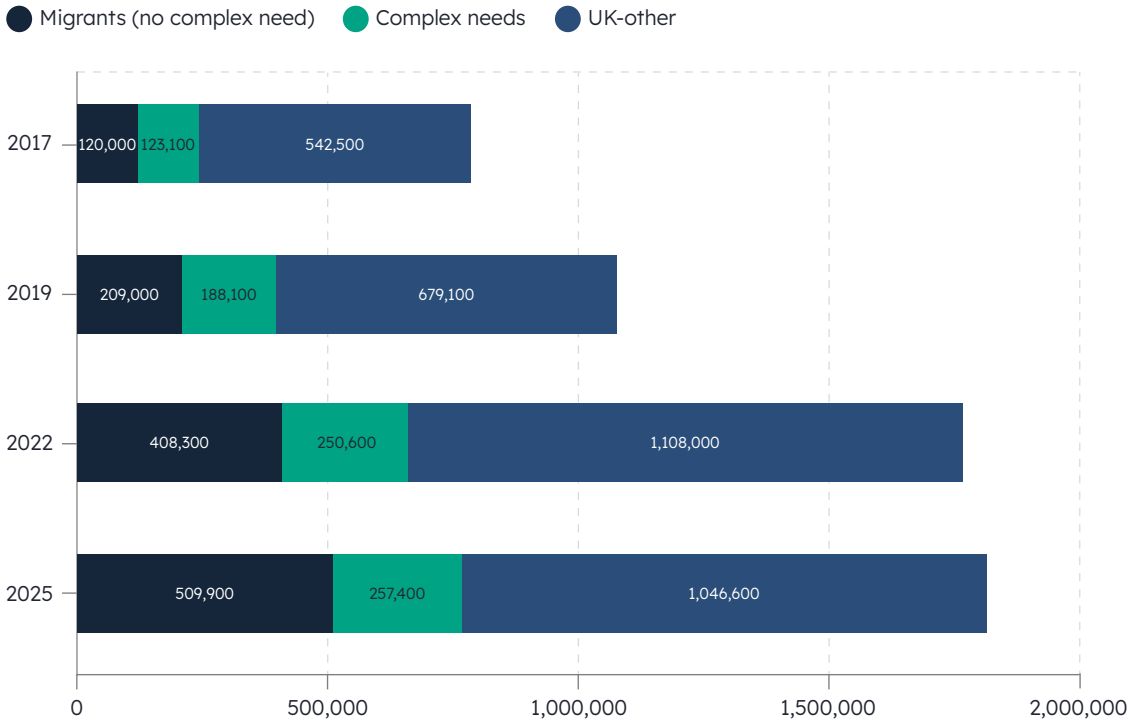
The number of households experiencing destitution at some point in 2025 was 1.8 million, and those households contained **2.8 million adults and just under 1 million children**, making a total of **3.8 million people**. These figures are sobering for an advanced economy with a highly developed (if under pressure) welfare system.

Trends in destitution between 2017 and 2025

Since the closely comparable survey carried out in 2017, the number of destitute households has increased from 785,000 to 1.8 million last year, an increase of around 130%. This is over a period when official measures of poverty in the UK increased by only around 2%.[8] The largest increase in destitute households (66%) occurred between 2019, the pre-COVID year, to 2022, the year of the onset of the cost of living crisis triggered by the Ukraine war. In the 3 years since then, the headline total of households increased by 3%, and there has been no move back towards the lower levels of 2017 or 2019.

Figure 1a shows how the absolute numbers of households changed in our 3 analytical groups, and overall, over the period since 2017.

Figure 1a: Change in the number of destitute households over 4 waves by 3 analytical groups, 2017–2025



Source: Destitution in the UK Surveys 2017, 2019, 2022 and 2025 (national-annual weighted)

In each period between surveys the number of destitute migrant households increased the most in percentage terms, nearly doubling between 2019 and 2022. The number of complex needs cases rose by a somewhat lower percentage and did not spike so much in the 2019 to 2022 period. However, the UK-other group grew massively between 2019 and 2022, by 63%, as unprecedented cost of living increases drew a greater number of households into destitution for the first time.

In the latest period (2022 to 2025), the UK-other group was close to static (-6%), with the complex needs group similar (+3%), but the migrant group grew substantially (by 25%). The numbers of households in destitution in 2 of these groups (complex needs and UK-other) have more or less doubled between 2017 and 2025, but the number of migrant destitute households has quadrupled.

The picture for 2025 therefore confirms a trend which has been consistent throughout this study, whereby the share of migrant households (no complex needs) in the destitution total continues to grow significantly, from 15% in 2017 to 28% in 2025. Meanwhile, the complex needs group has accounted for a relatively stable share of around 14–15%, and the UK-other group's share has dropped from 69% to 58%. The 25% growth in destitute migrants (excluding the complex needs cases) is very close to a rough estimate of the increase in total households with a head born overseas, resulting from the record levels of gross in-migration recorded in the period 2022–25 (see Technical Report, Bramley et al., 2026).

Figure 1b shows what happened in these time periods to the numbers of adults and children experiencing destitution. Between 2017 and 2019 numbers of both adults and children in destitution grew faster than the number of households – destitute households were growing in size, and these households increasingly comprised families. The family presence was even stronger in 2022, with an 88% increase in the number of children affected from 2019. However, in the most recent period that trend has backtracked slightly, with a modest fall in the number of children affected between 2022 and 2025 (-7%), alongside a static number of adults, producing a broadly stable overall picture.

Figure 1b: Change in the number of destitute adults and children over 4 waves, 2017–2025



Source: Destitution in the UK Surveys 2017, 2019, 2022 and 2025 (national-annual weighted)

Put in stark human terms, this means that, while 363,000 children experienced destitution over the course of 2017, this rose to 1,036,000 by 2022 and has remained almost as high (964,900) in 2025. For adults the equivalent absolute numbers were 1,187,000 in 2017, 2,813,000 in 2022 and 2,804,400 in 2025.

Growing duration of destitution

In this study, for most purposes, we place emphasis on the annual numbers of destitute households or people experiencing destitution over the course of a year. However, we also calculate the weekly levels of destitution, that is, the size of the destitute population in a given week during the survey period.

An important finding from the 2025 survey is that the relationship between the weekly and annual levels of destitution has changed since 2022. In 2022 the annual numbers were on average 6.7 times the weekly, whereas in 2025 this had fallen to just under 5.0. The corollary is that the weekly measure of destitute households has increased significantly (by 38%) since 2022, far more than the increase in the annual number of destitute households (3%).

What this means in practical terms is that more households are using services multiple times over the course of the year, rather than just once or twice, implying that destitution is being experienced for longer for many households, with potentially more adverse impacts.

It is worth noting that trend data from other relevant sources, including Trussell food parcel data and Citizens Advice for relevant categories of advice caseloads, are consistent with a narrative of strong increases in severe poverty up to around 2023–2024, with some slight easing or stability since then, but also growing intensification of service use over the period too (see Bramley et al., 2026).

Changing forms of destitution

As discussed in Chapter 2, the definition of destitution used in this study is comprised of 2 elements (see Box 1). People were considered destitute if:

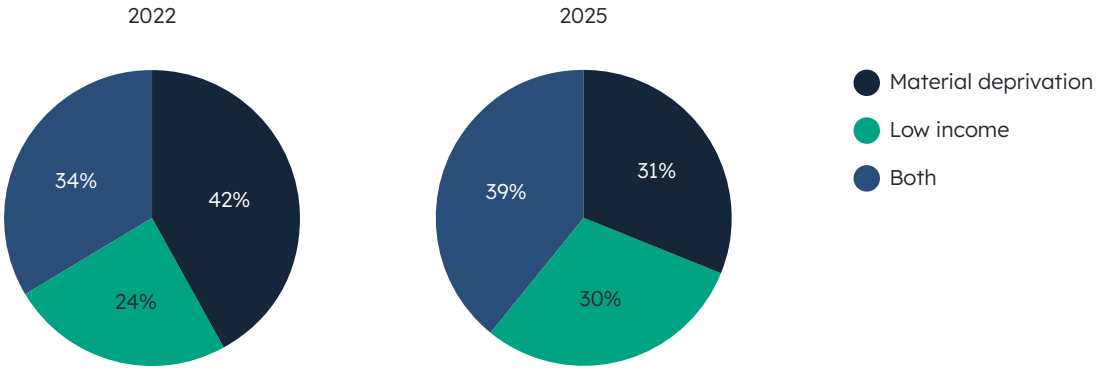
- they had lacked 2 or more of a basket of 6 necessities over the previous month, because they could not afford them (the 'material deprivation' criterion)

or:

- their income was so low that they were unable to purchase these necessities for themselves (the 'extremely low income' criterion).

In total 57% of those surveyed in crisis services in 2025 met the criteria for destitution, down from 62% in 2022. Figures 2(a) and 2(b) show the breakdown of destitute households in the 2 years 2025 and 2022, distinguishing between: those who lacked 2 or more necessities but had income above the extremely low destitution threshold; those whose income was below the threshold but did not lack 2 or more necessities; and those who experienced both problems.

Figure 2: Current and most recent definitional breakdown of destitute households



Note: In the figures in this report, unrounded data has been plotted, with data labels rounded to the appropriate unit. Percentages rounded in this way may not sum to 100. See also endnote 6 on possible small differences from 2022 published results.

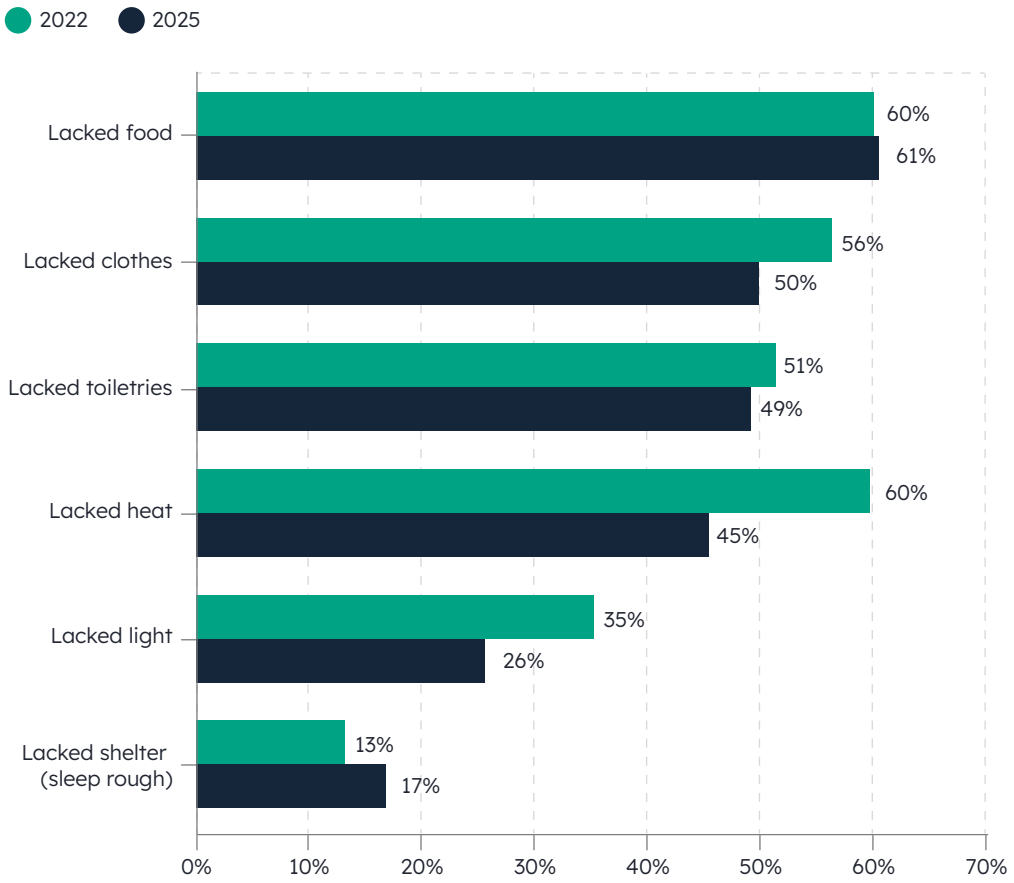
Source: Destitution in the UK Surveys 2022 and 2025 (national-annual weighted)

Thus, the composition of destitute households has changed somewhat since 2022. There was a reduction in the proportion who suffered material deprivation alone, and an increase in those experiencing low income alone; there was also an increase in the share experiencing both problems. The picture in terms of shares looks more like that found in 2019, with the largest share experiencing both extreme low income and deprivations. This implies some reversion to that previous pattern after the exceptional circumstances of autumn 2022, wherein there had been an exceptionally steep rise in energy and food prices during the course of that year only partly offset by government provision of lump sum Cost of Living payments (Fitzpatrick et al., 2023).

Lacking necessities

Figure 3a provides detail on which of the 6 necessities destitute households lacked in 2025 and compares this to 2022. Food remains the essential item households most commonly reported going without. There was a notable increase in people sleeping rough, and this is consistent with other evidence on this and related forms of homelessness.[9] Given the exceptional spike in energy costs in 2022, it is unsurprising to see a reduction in the proportion of destitute households reporting lack of heating or lighting in 2025, although this might also reflect the greater proportion staying in institutional or other temporary forms of accommodation (see below). Otherwise, the only point of note is that there was some reduction in people reporting lack of clothing (possibly reflecting increased use of second-hand clothes websites, see Chapter 8).

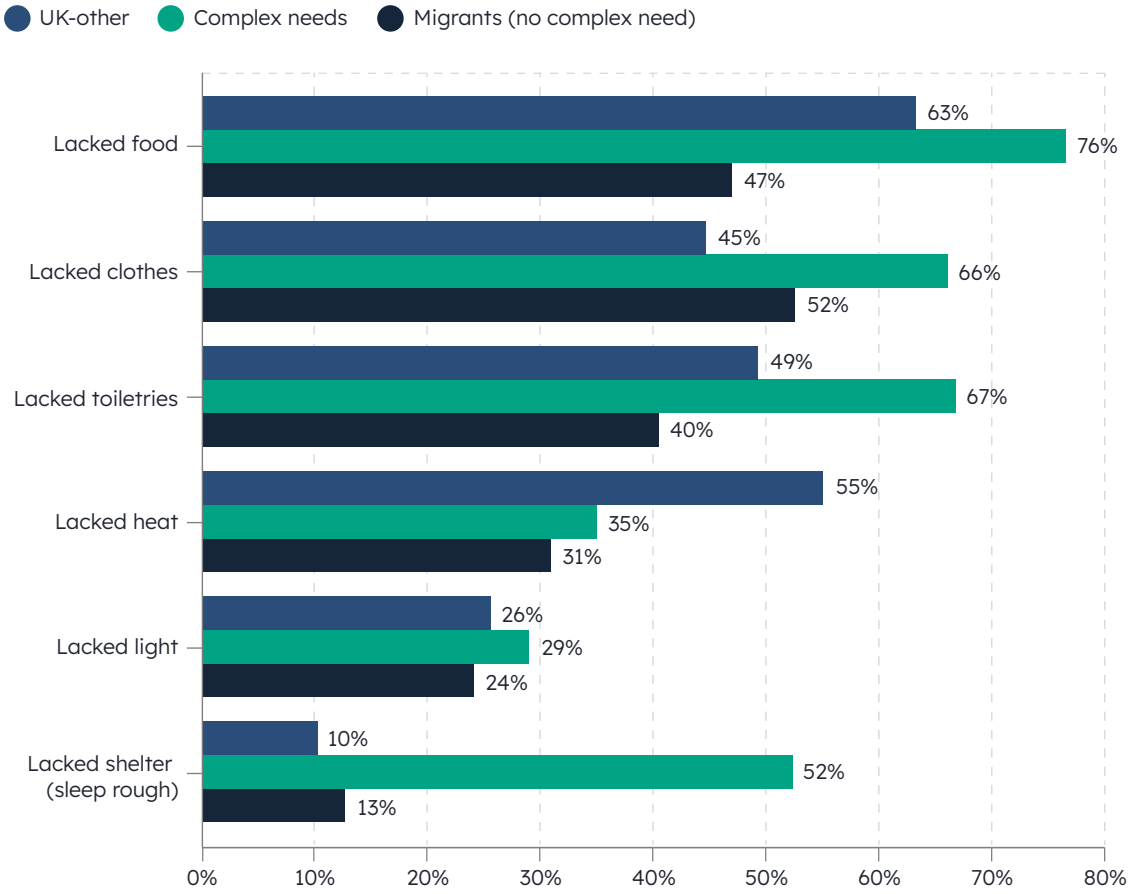
Figure 3a: Necessities lacked in the preceding month by destitute households, 2022 and 2025



Source: Destitution in the UK Surveys 2022 and 2025 (national-annual weighted)

Figure 3b shows how the lack of key necessities varied significantly across the 3 main analytical subgroups of destitute households in 2025. This shows that, for all necessities except heat, the complex needs group were most likely to cite a lack of these; it should be noted that many within this group stay in hostels or other institutional settings where heating will typically be provided. For heating and food especially, but also lighting and toiletries, the UK-other group were more likely to report these material deprivations than the migrant (no complex needs) group, which again may reflect the greater likelihood of the latter group living in some form of institutional accommodation where some of these goods may be supplied. For clothes and (marginally) sleeping rough, migrants (no complex needs) were more likely to report these deprivations than the UK-other group.

Figure 3b: Lack of key necessities in the previous month reported by the 3 main subgroups of destitute households, 2025

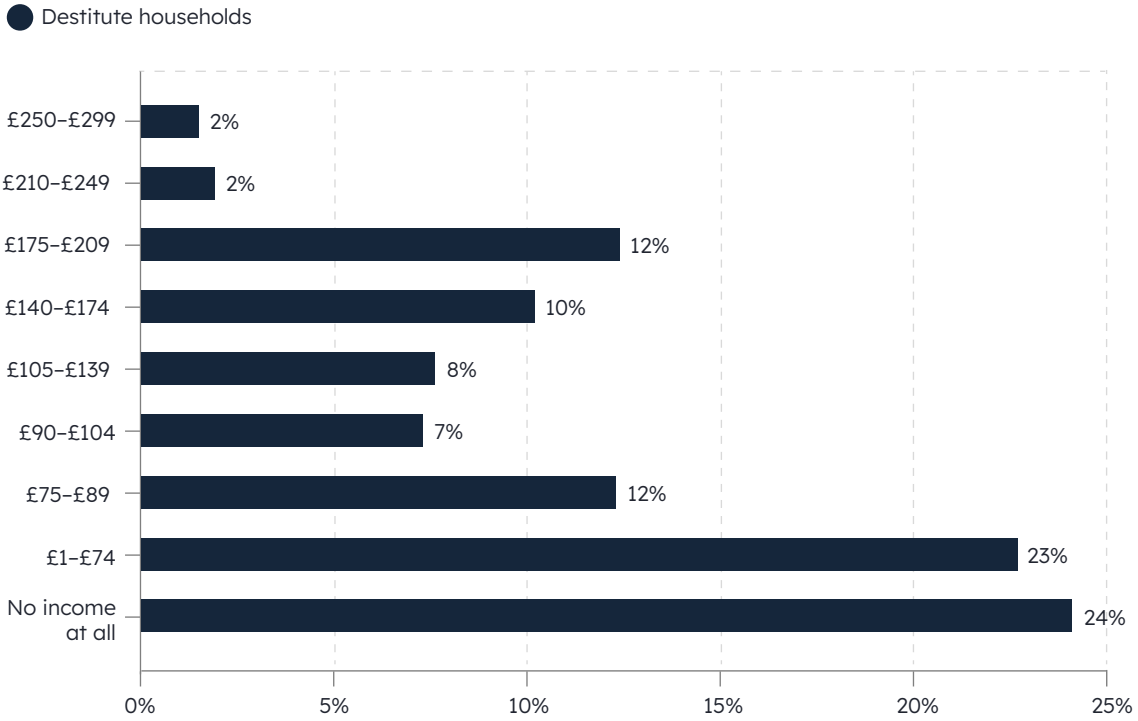


Source: Destitution in the UK Survey 2025 (national-annual weighted)

Income patterns

Figure 2a shows that 69% of destitute households had incomes below the 'extremely low income' threshold we set for our secondary destitution criteria, compared with 57% in 2022 and 75% in 2019. Figure 4a shows the distribution of destitute households across the income bands used in the 2025 survey.

Figure 4a: Banded weekly income level of destitute households, 2025



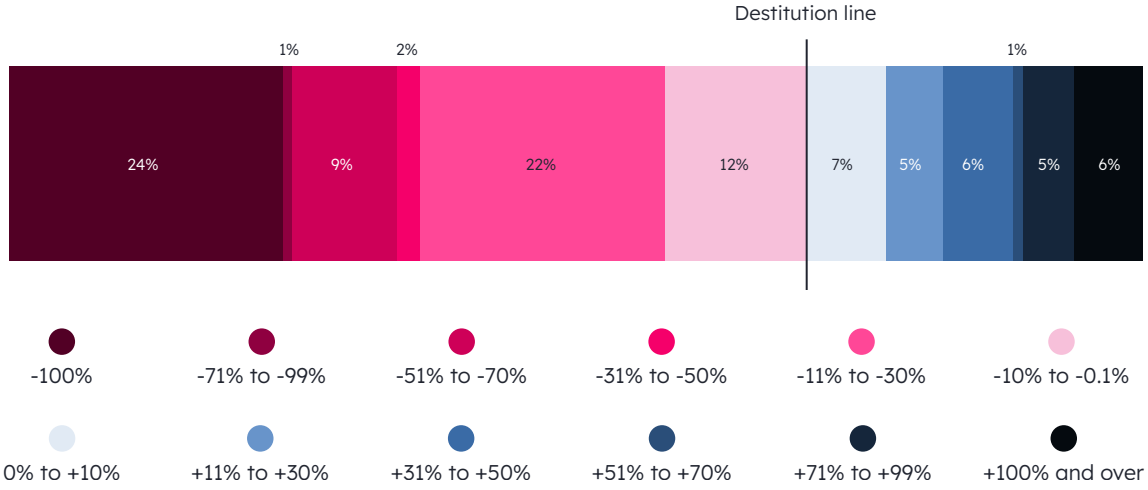
Notes: Net weekly household income after housing costs

Source: Destitution in the UK Survey 2025 (national-annual weighted)

Figure 4a shows that in 2025 24% had no income at all (down marginally from 27% in 2022), but another 35% had less than £90 per week (30% in 2022). In all, only 26% of destitute households had incomes of above £140 per week. If we look at the same measure of income for all households in the main official survey for 2024/25,[10] only around 4% have less than £90 per week as compared with 58% of those who are destitute.

The (in)adequacy of income should, ideally, be assessed allowing for the size and composition of households (as in most official poverty statistics, which use 'equivalised income'). Figure 4b approximates this by presenting the income position of households relative to the income threshold we have estimated to be necessary to be just on the margin of destitution.[11] It plots the approximate proportion of destitute households in percentage bandings below or above that threshold from our survey in 2025.

Figure 4b: Percentage of destitute households, by how far their income falls below or above the destitution line, 2025



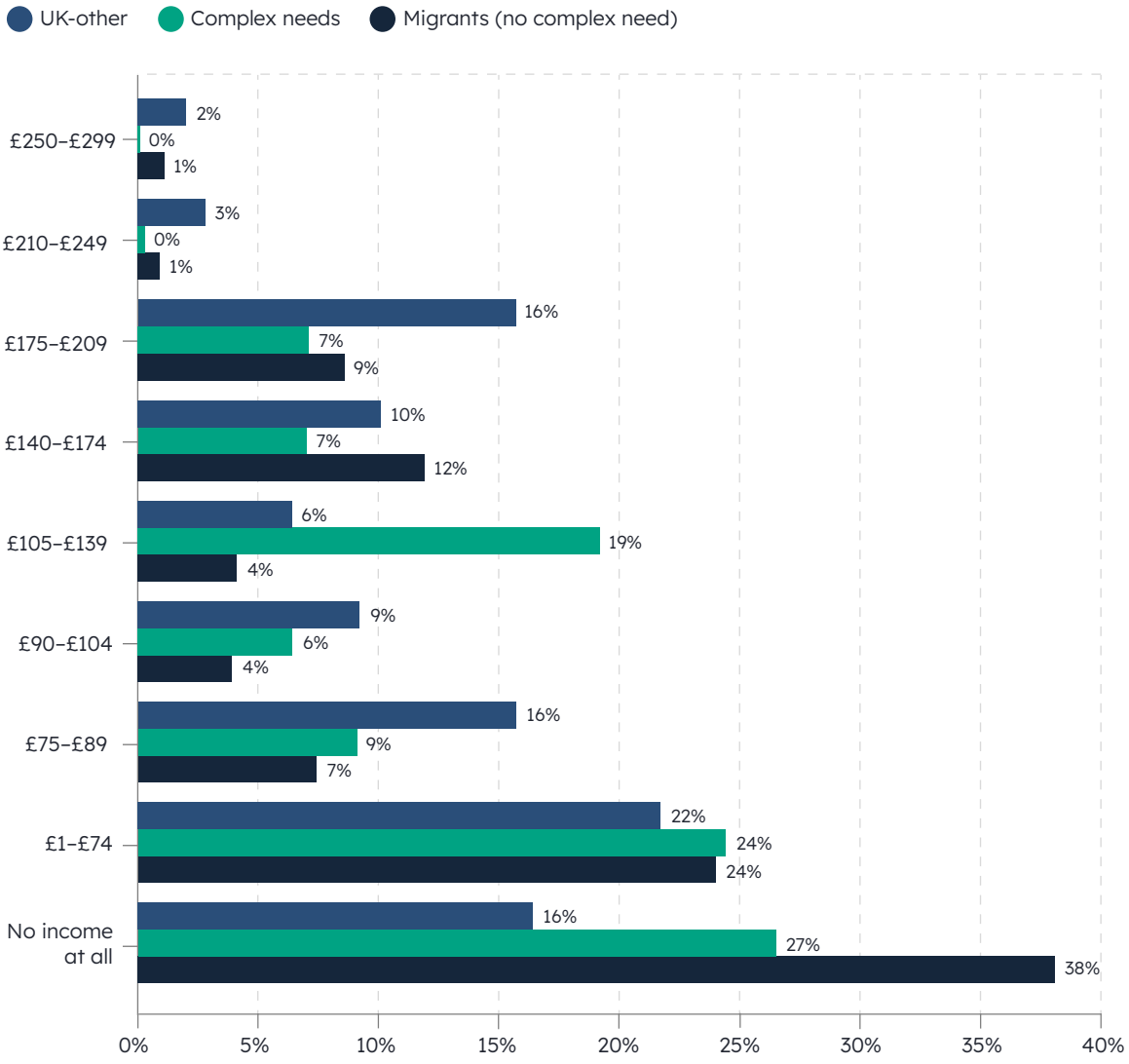
Note: Net weekly household income after housing costs

Source: Destitution in the UK Survey 2025 (national-annual weighted)

Figure 4b shows that destitute households had widely varying incomes relative to the destitution threshold, including 24% with no income (100% below the threshold) and a further 34% whose income was more than 10% below the threshold, and 12% were within 10% of it. On the positive side of the threshold, 7% were only just above the threshold, and another 11% were in the range up to 50% above, with 5% more than 50% above but below twice the threshold and a final 6% with more than double the threshold. The fact that around a third of destitute households were in the positive zone on relative incomes shows that it is still possible to experience the most basic material deprivations even at those income levels.

Figure 5a compares the distribution of incomes for the 3 main analytical sub-groups of destitute households in 2025. While there is a degree of similarity, it is clear that the migrant (no complex needs) group has a high concentration of households reporting no regular income (38%), with another 24% reporting less than £75 per week. For the complex needs group, 27% report no regular income, with another 24% reporting incomes below £75 per week. The UK-other group were substantially less likely than the other 2 subgroups to report very low incomes (none or under £75 per week), and they were more likely to report incomes of over £175 per week (around one fifth did so, as compared with only around a tenth of the other 2 subgroups).

Figure 5a: Income levels reported by the 3 main subgroups of destitute households, 2025

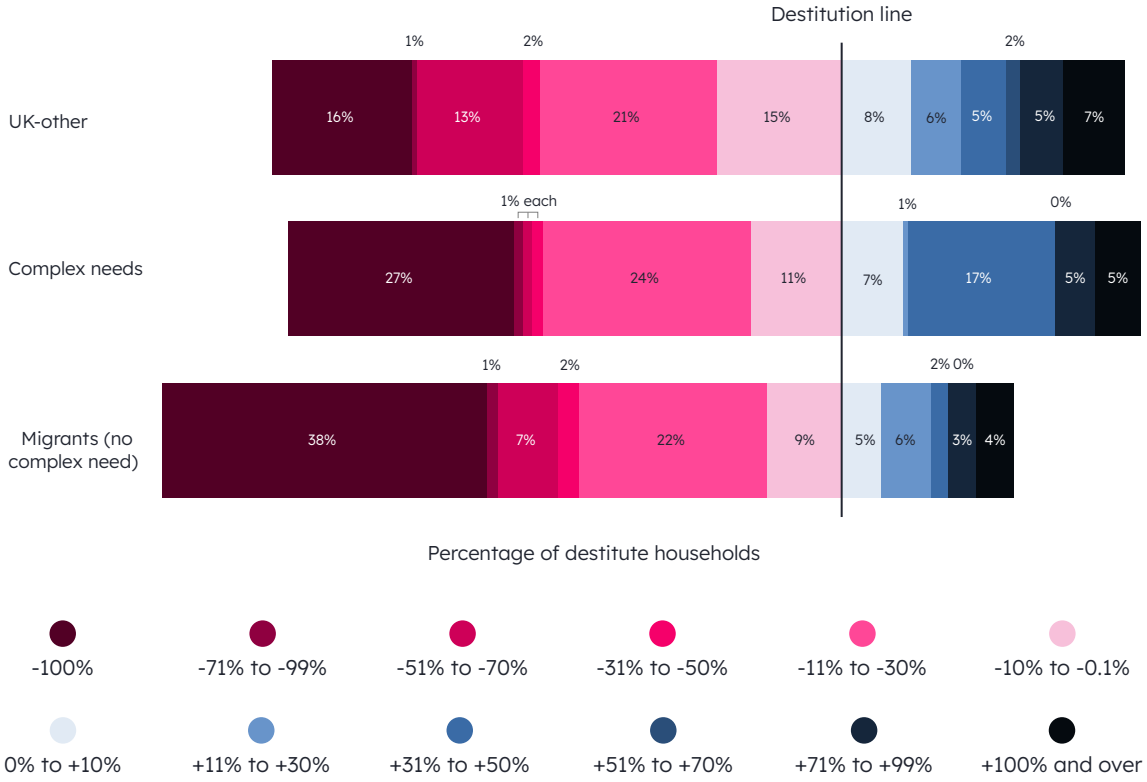


Note: Net weekly household income after housing costs

Source: Destitution in the UK Survey 2025 (national-annual weighted)

Figure 5b (like 4b above) expresses these income levels adjusted for household composition, expressed in percentage bands above or below the relevant destitution threshold related to household composition.

Figure 5b: Percentage of destitute households for different analytical groups, and how far their income falls below or above the destitution line, 2025



Note: Net weekly household income after housing costs

Source: Destitution in the UK Survey 2025 (national-annual weighted)

All 3 groups had a significant concentration in the -100% (no income) category, but this was much more pronounced in the migrant (no complex need) group and also, to a considerable degree, in the complex need group. Around 7 in 10 migrant (no complex needs) destitute households and around half of the other groups were more than 10% below the threshold. The complex needs and UK-other groups had higher shares above the threshold, but for all destitute household types, at least 65% were below the income threshold. In particular, the migrant (no complex needs) group had overall the greatest proportion below the threshold (80%), with relatively few much above.

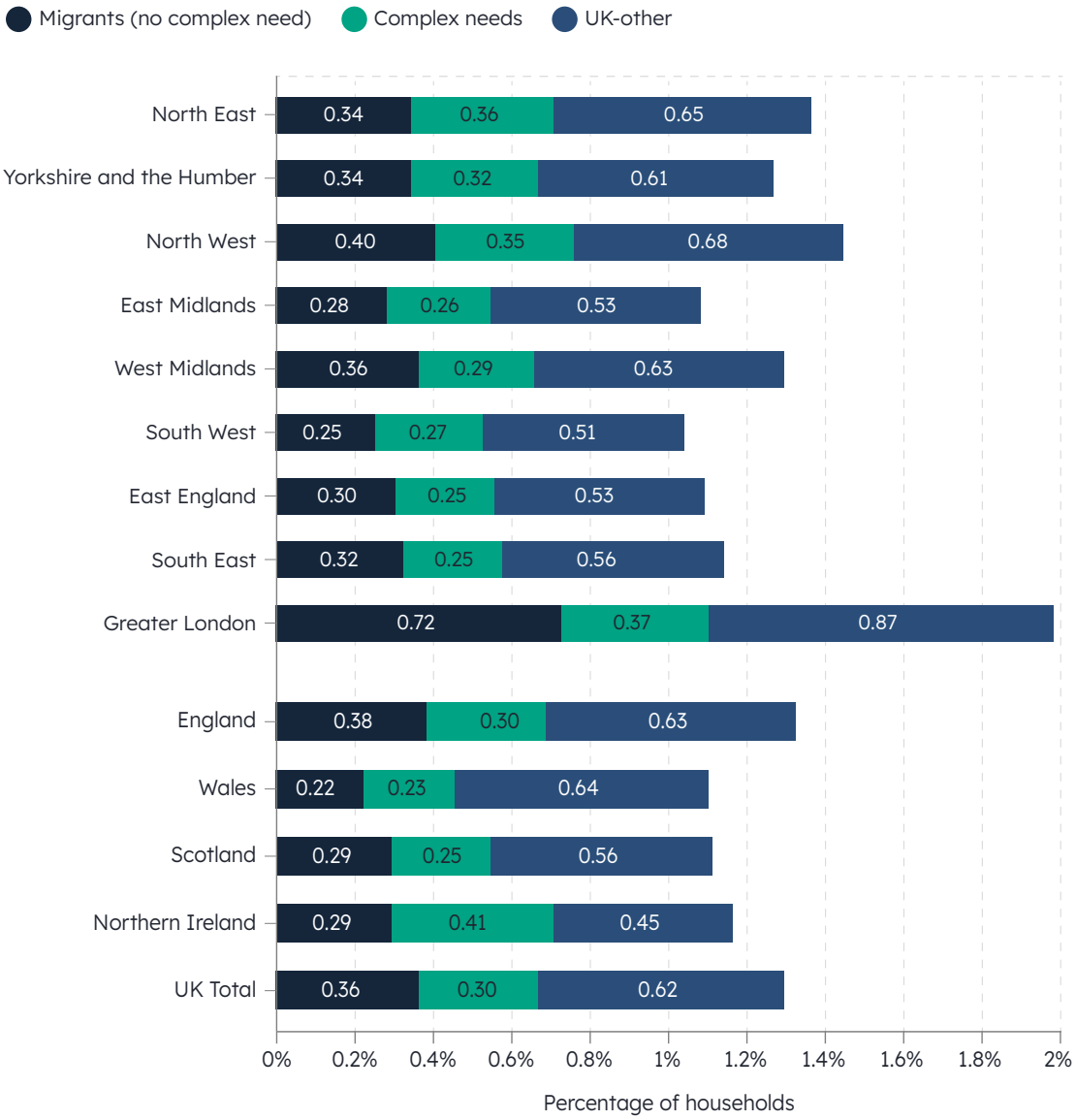
We review sources of income in more detail later, but it is clear that the migrant group may very often have no or limited access to UK social security benefits, while the complex needs group may be primarily reliant upon this source, and in some cases receive additional payments intended to meet the additional costs associated with ill health and disability.

The geography of destitution

In this section we present a picture of levels of destitution across the whole of the UK at regional and local authority levels. This analysis is based primarily on a comprehensive analysis of secondary data sources and modelled estimates for all local authorities but calibrated to match the results of our 2025 destitution survey across the case study areas. As in previous studies in this Destitution in the UK series, the indicators reported in this part of the chapter are expressed on a weekly (or point-in-time) basis. While most of the indicators used are the same or equivalent across the devolved nations of Great Britain, in the category of complex needs it was necessary to use somewhat differing measures to capture common issues (for example, substance use) – see also endnote 13 in relation to Northern Ireland. Fuller details are provided in the Technical Report (Bramley et al., 2026).

First, we present a picture of destitution in 2025 across the regions and countries of UK in Figure 6, using the 3 main analytical subgroups, with the overall UK rate shown in the final bar. The length of the bars indicates the overall destitution rate relative to household population, with the length of each segment representing the contribution of each group – migrants (without complex needs), complex needs cases and the UK-other group.

Figure 6: Destitution rates estimated from secondary indicators by region or country and by analytical subgroup (% of households, weekly basis), 2025



Source: Authors' analysis of secondary indicators at local authority level, as described in Destitution in the UK: 2026: Technical Report (Bramley et al., 2026)

The region with the highest rate of destitution is quite clearly London, where 1.97% of households were destitute and using crisis services in a week in autumn 2025. This rate is nearly double that in the country or region with the lowest level (South West), although several other regions/countries (East Midlands, East England, Wales and Scotland) have similarly low rates, while the South East and Northern Ireland are also clearly below the UK-wide average. The 2 non-London regions with clearly above average rates are the North West (1.42%) and North East (1.35%), while Yorkshire and the Humber (1.26%) and West Midlands (1.28%) sit close to the UK average.

There is increased policy attention being given to regional (and local) inequalities in the UK, exemplified by 2026 changes in UK political leadership as well as by a major review of inequalities.[12] The dominant narrative of a dynamic and prosperous South centred on London forging ahead while the left-behind North languishes may capture some overall economic trends but does not necessarily describe what is happening at the extremes of the distribution in terms of individual households and people. Partly because of its economic dynamism, London displays more extremes of inequality within its boundaries, including a notably high incidence of destitution. The 2 biggest factors behind London's high destitution rate are arguably (a) the extreme pressure on its housing market and high levels of homelessness, and (b) the high concentration of migrants there.

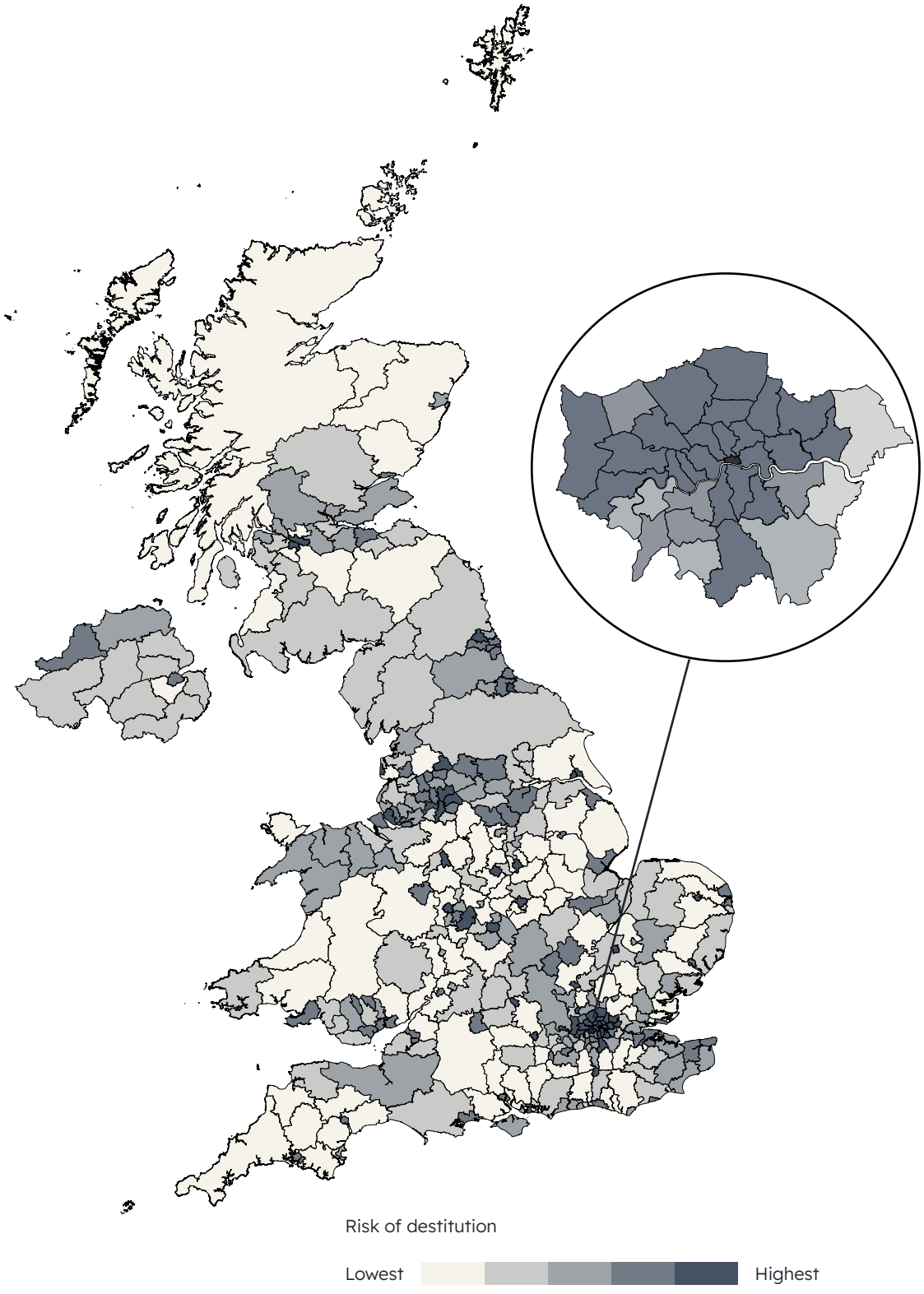
Figure 6 also shows that proportions of destitute migrants (without complex needs) were more than 3 times higher in London than in the lowest region/country (Wales); for complex needs destitution rates, London was similar to the next highest English region (North East), but below the estimate for Northern Ireland;[13] for UK-other the London rate was substantially higher than the next most affected region (also North East). The geography of complex needs reflects factors of past poverty and de-industrialisation as well as urbanisation, whereas the UK-other destitution rate reflects recent and contemporary poverty levels, underemployment and health issues.

The comparable picture to Figure 6 given in the previous Destitution in the UK Study (Fitzpatrick et al., 2023, Figure 21) shows a similar general picture. But differences include a relative worsening for the North West, bringing it up to the level of the North East, a worsening for the South West, East and South East of England, bringing them up to levels comparable with the East Midlands or Wales, and some relative improvement for Wales.

All of the devolved countries have lower rates of destitution than England or the UK as a whole, with Wales now marginally below Scotland and Northern Ireland somewhat higher. Wales has relatively more UK-other destitution than Scotland, but rather less migrant and complex need destitution. The 2023 report highlighted a significantly improved relative picture for Scotland in the preceding period, but it seems that in the recent period the rate of increase is closer to the average, closing the gap. Wales and the North East showed the lowest increases (21–22%), whereas London and the 3 southern English regions outside London had above average rates of growth in destitution in the recent period (50–60% versus 40% on average). While some caution is in order when considering change, given detailed differences in some of the indicators used, the general regional pattern suggests that the 2 big drivers mentioned above, housing pressures and migration, have played a big part in the broad regional trends.

Figure 7 provides a map of all of the local authority districts showing banded levels of overall destitution in 2025.

Figure 7: Map of destitution by local authorities in quintile bands, 2025



Note: City of London and Isles of Scilly are excluded (as too small, untypical and with incomplete data)
Source: Destitution in the UK survey 2025 (weekly weighted)

The Technical Report provides more detail on geographical patterns and changes (Bramley et al., 2026), but it is clear that in terms of broad typology of local authority districts the highest destitution rates characterise 'core cities', 'cosmopolitan' areas of London and 'multicultural suburbs' more generally, while lower rates are associated with rural, coastal and 'prosperous' areas of England.[14]

Table 2 shows a listing of the top 30 local authorities (2023 boundaries) in Great Britain.

Table 2: Top 30 local authorities' predicted destitution rates based on secondary indicators, showing rates for each component and overall (% of households, weekly snapshot), 2025

Rank	Local Authority Name	Migrants (no complex needs)	Complex need	UK-other	All destitute
1	Newham	1.10	0.46	1.54	3.10
2	Westminster	1.19	0.71	1.14	3.03
3	Manchester	0.90	0.51	1.21	2.62
4	Tower Hamlets	0.97	0.48	0.98	2.43
5	Hounslow	0.99	0.33	1.09	2.41
6	Southwark	1.01	0.45	0.93	2.39
7	Camden	0.93	0.63	0.81	2.38
8	Brent	0.86	0.38	1.07	2.30
9	Nottingham	0.79	0.46	1.04	2.29
10	Oxford	1.03	0.39	0.85	2.27
11	Ealing	0.91	0.39	0.97	2.26
12	Luton	0.83	0.43	0.99	2.25
13	Hillingdon	1.05	0.35	0.83	2.24
14	Redbridge	0.79	0.34	1.09	2.22
15	Leicester	0.83	0.40	0.98	2.20
16	Middlesbrough	0.66	0.61	0.93	2.20
17	Kingston upon Hull	0.60	0.52	1.07	2.20
18	Hackney	0.76	0.46	0.95	2.18
19	Coventry	0.89	0.42	0.86	2.16
20	Crawley	0.75	0.35	1.06	2.16
21	Haringey	0.68	0.44	1.00	2.12
22	Liverpool	0.70	0.44	0.95	2.10
23	Glasgow City	0.89	0.35	0.83	2.06
24	Barking & Dagenham	0.57	0.35	1.15	2.06

Rank	Local Authority Name	Migrants (no complex needs)	Complex need	UK-other	All destitute
25	Kensington & Chelsea	0.92	0.38	0.76	2.06
26	Slough	0.66	0.36	1.02	2.05
27	Barnet	0.90	0.32	0.81	2.03
28	Salford	0.69	0.40	0.93	2.03
29	Hammersmith & Fulham	0.84	0.42	0.76	2.01
30	Reading	0.80	0.33	0.84	1.98

Note: Rows highlighted in blue denote case study area

Source: Authors' analysis of secondary indicators at local authority level, as described in Destitution in the UK: 2026: Technical Report (Bramley et al., 2026)

5 of the top 10 authorities in 2025 were in the top 10 in 2022, including Newham, which was ranked highest in both years. Nonetheless, there has been quite a degree of shuffling of positions in this table since 2022, with perhaps the most striking change being that a number of authorities have come up into the topmost categories seen in this table, which may be associated with higher living standards, such as Westminster, Oxford and Reading. Similar comments apply to some London boroughs not generally seen as especially poor, including Barnet, Camden, Kensington and Chelsea, Hammersmith and Fulham and Hillingdon. Some of these changes are likely to be associated with the factors driving the changes in the 3 main components of destitution, namely levels of migration, as well as the intensifying crises of housing affordability and homelessness. It is notable that the rates seen in these most affected areas are some 6 times those in the least affected areas, which tend to be a mix of rural and commuter districts in Southern and Midland England and in Scotland (including the Highlands and Islands).

4. The profile and experiences of people affected by destitution in the UK in 2025

Key points

- The concentration of destitution within the single working age population further intensified in 2025; this group accounts for only 20% of all UK households but 53% of destitute households.
- Young households (under 25) have 4 times the average risk of destitution, but the bulk of those affected are in the middle-aged cohorts.
- Risks are extremely low for those aged over 65, who comprise only 7% of the destitute population as compared to a 33% share of all UK heads of households.
- More than three-fifths (61%) of destitute respondents reported some degree of disability or limiting health condition; this was most common in the complex needs group and least common amongst migrants (no complex needs). Over one-third of destitute respondents with the most severely limiting health conditions reported that they were not receiving any disability-related benefits.
- Two-fifths (40%) of all destitute households were in some form of homeless or insecurely housed situation, rising to half of destitute migrants (no complex needs) and four-fifths of destitute respondents with complex needs. These proportions fell in 2022 but have risen again in 2025, with a particular concentration in hostels, bed and breakfasts (B&Bs) and other shared settings.
- In 2025, as in previous rounds of the study, health concerns (physical or mental) and financial/debt issues remain by a wide margin the most frequently mentioned problems experienced by destitute households (by 48% and 45% of respectively); respondents with complex needs reported a far wider array of problems over the past 12 months than the migrant (no complex need) or UK-other households.

- Benefits remain key as a source of financial support for 7 in 10 destitute households, but this was true for only 48% of migrants, who were also less likely to report financial support from most other sources. Almost one third (31%) of migrants reported no source of financial support over the past month in 2025, even higher than the 2022 figure (26%).
- In-kind support from most sources appears to have reduced in 2025, particularly from food banks, but also from parents, friends and relatives. Again, migrants (no complex needs) were systematically less likely to report receipt of in-kind support than the UK-other or complex need groups.

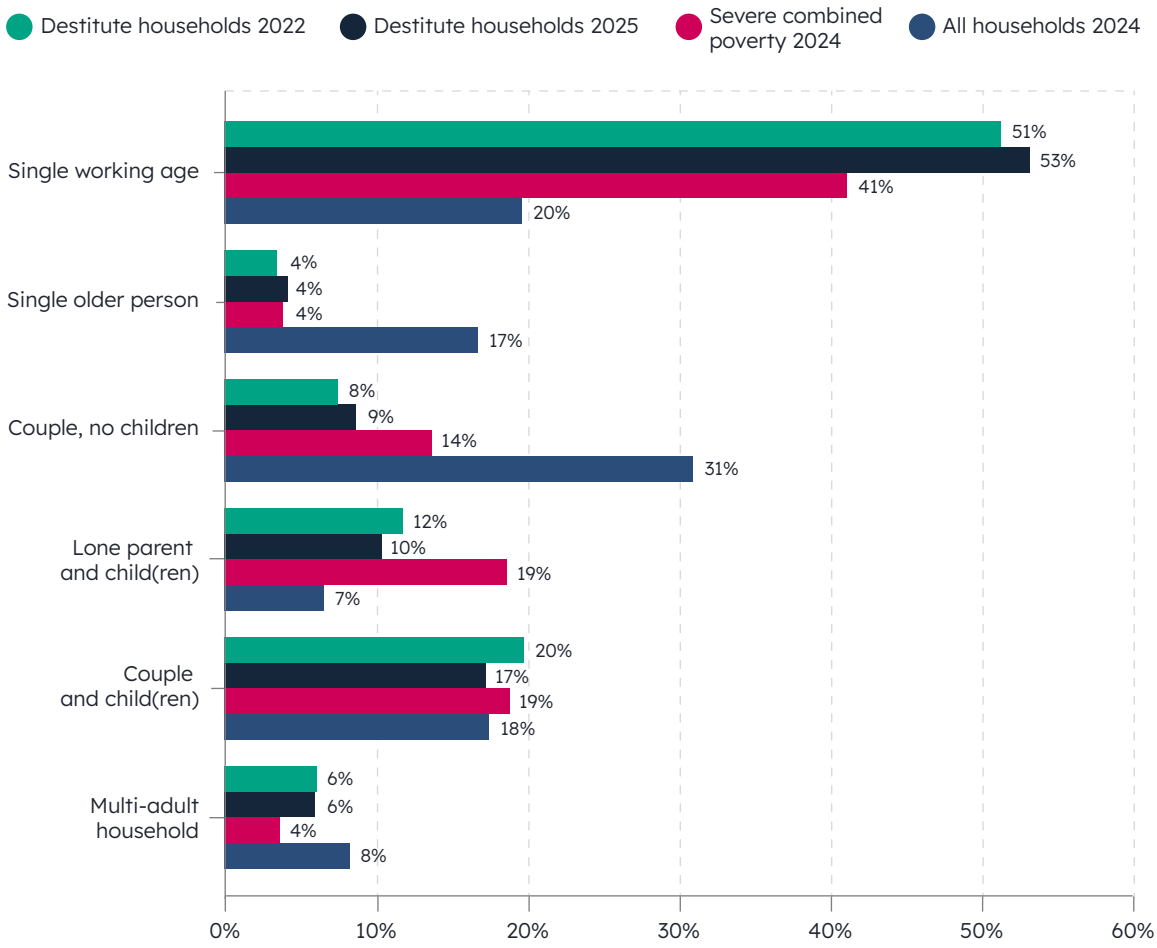
Introduction

In this chapter we examine the profile of destitute households and people across the UK in 2025, starting with the basic demography in terms of household composition, age, number of children and gender. We then look at disability and the extent to which those with disabilities are receiving related financial support. This is followed by a profile of housing circumstances, including forms of homelessness, before documenting a range of adverse experiences that households may have had in the preceding year. The chapter concludes by reviewing the evidence on the sources of both financial and 'in-kind' support on which destitute households drew during this period. In most of these instances we are able to compare with one or 2 previous rounds of the Destitution in the UK surveys (in 2019 and 2025), as well as benchmarking our findings with recent national profiles of the overall household population and those experiencing severe poverty. We also compare profiles across the 3 main analytical groups of households experiencing destitution.

Household composition

Figure 8a shows the household composition of destitute households in both 2025 and 2022, benchmarked against all households across the UK and households across the UK experiencing severe combined poverty (see note to figure).

Figure 8a: Household type of destitute households in 2022 and 2025, compared with households in severe combined poverty and all UK households in 2024



Notes: 'Household' in the Destitution in the UK surveys refers essentially to the family group living together, whether in a self-contained private household or in various temporary or homeless situations. The benchmark data from The Family Resources Survey (FRS) and Households Below Average Income (HBAI) will exclude those not usually resident in private households. 'Severe Combined Poverty' means living on less than 40% of the national median net equivalised income after housing costs (AHC) and either with a high score on FRS material deprivations relevant to their household composition or reporting bills or payment problems on rent, utilities, and so on. It should also be noted that, as compared with previous iterations of the study, slight changes were made to the algorithm to determine household type in preparing this chart, with equivalent changes applied to the 2022 data. Older couples are included in the relevant household type (couples without or with children) rather than presented separately.

Sources: Destitution in the UK Surveys 2022 and 2025 (national-annual weighted); Family Resources Survey & Households Below Average Income 2024/25.

A majority of destitute households (53% in 2025) were single and of working age, a further increase on the proportion in 2022 (51%). For comparison, only 20% of all UK households were single working age, although as many as 41% of those in severe combined poverty were. This reinforces the extreme concentration of the most serious forms of deprivation in this demographic group – the very same group that seem at highest risk of further cuts in state support in the context of current 'warfare versus welfare' debates.[15]

Lone parent households generally feature quite strongly in profiles of households in poverty (JRF, 2026), and this is true to a certain extent for destitute households, with 10% of destitute households in 2025 (12% in 2022) being in this group. This implies a somewhat higher risk relative to the share of all UK households who are led by a lone parent (7%). However, it should be noted that, for lone parents of dependent children within the main household population of the UK, their share of severe combined poverty was higher at 19%.[16]

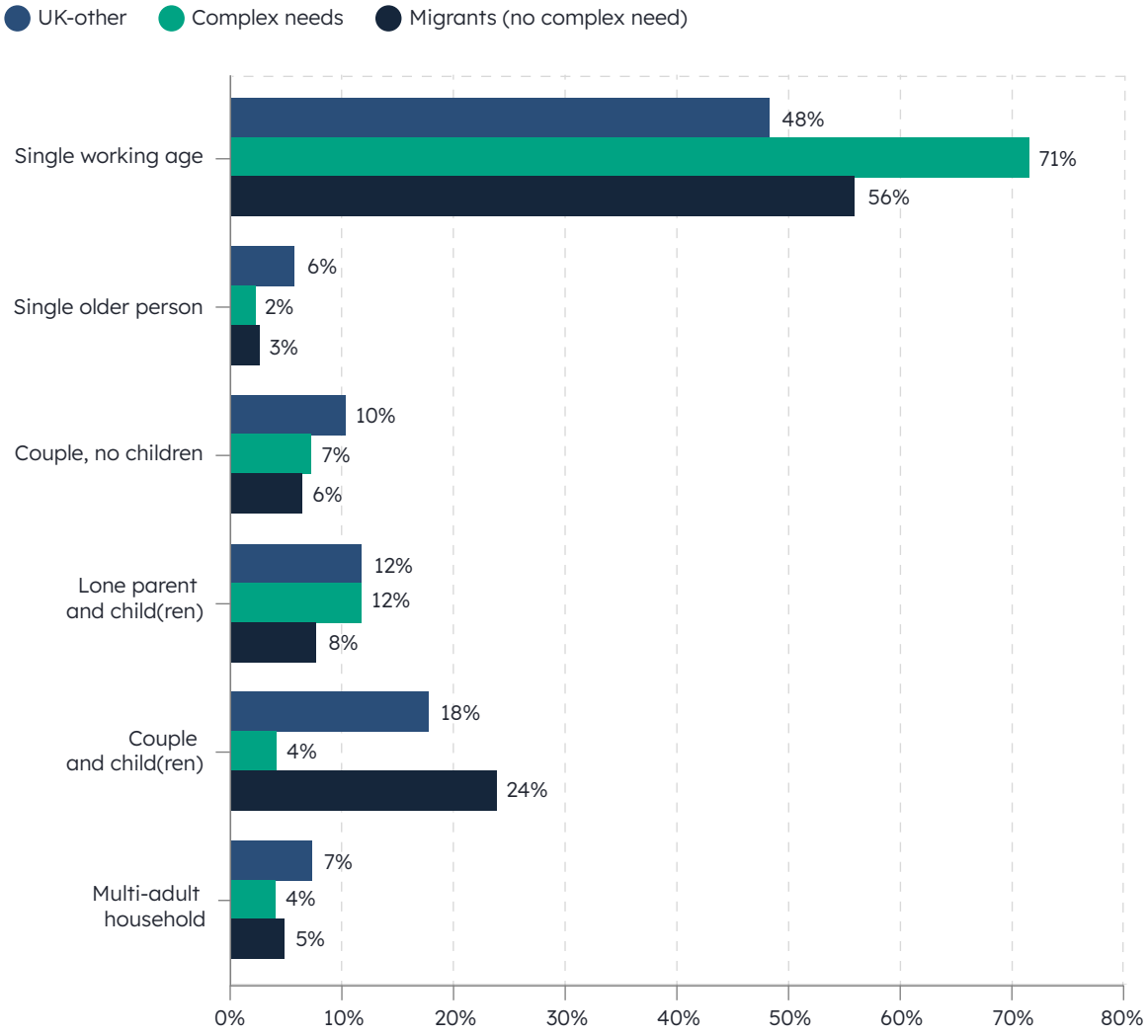
At the other end of the risk spectrum, single pensioners were a relatively small proportion (4%) of all destitute in both 2022 and 2025, and they comprised the same small share of the benchmark severe combined poverty group nationally, while 17% of all households in the UK were single older people. This data confirms that this group continues to be at very low risk of destitution and the more extreme form of poverty, linked to the relatively high level of protection that they receive from the UK social security system, including the much-debated 'triple-lock' on the old-age pension. The other group most clearly under-represented in the destitute population is couple households without children, including those both over and under pension age, comprising one third (31%) of all UK households but fewer than 1 in 10 of those who were destitute in both 2022 and 2025.

Couple families with dependent children (and possibly other non-dependent children or related adults) constituted 17% of destitute households in 2025 (20% in 2022). These shares are quite similar to all UK households and those in severe combined poverty.

Multi-adult households (which may include non-dependent children) represented 6% of destitute households in both years, somewhat below their share of all such households in the population, although slightly above the 4% in severe combined poverty.

Figure 8b shows how the household composition mix varies across the 3 main analytical groups within the 2025 destitute cohort.

Figure 8b: Household type mix of destitute households by 3 main analytical groups, 2025



Source: Destitution in the UK Survey 2025 (national-annual weighted)

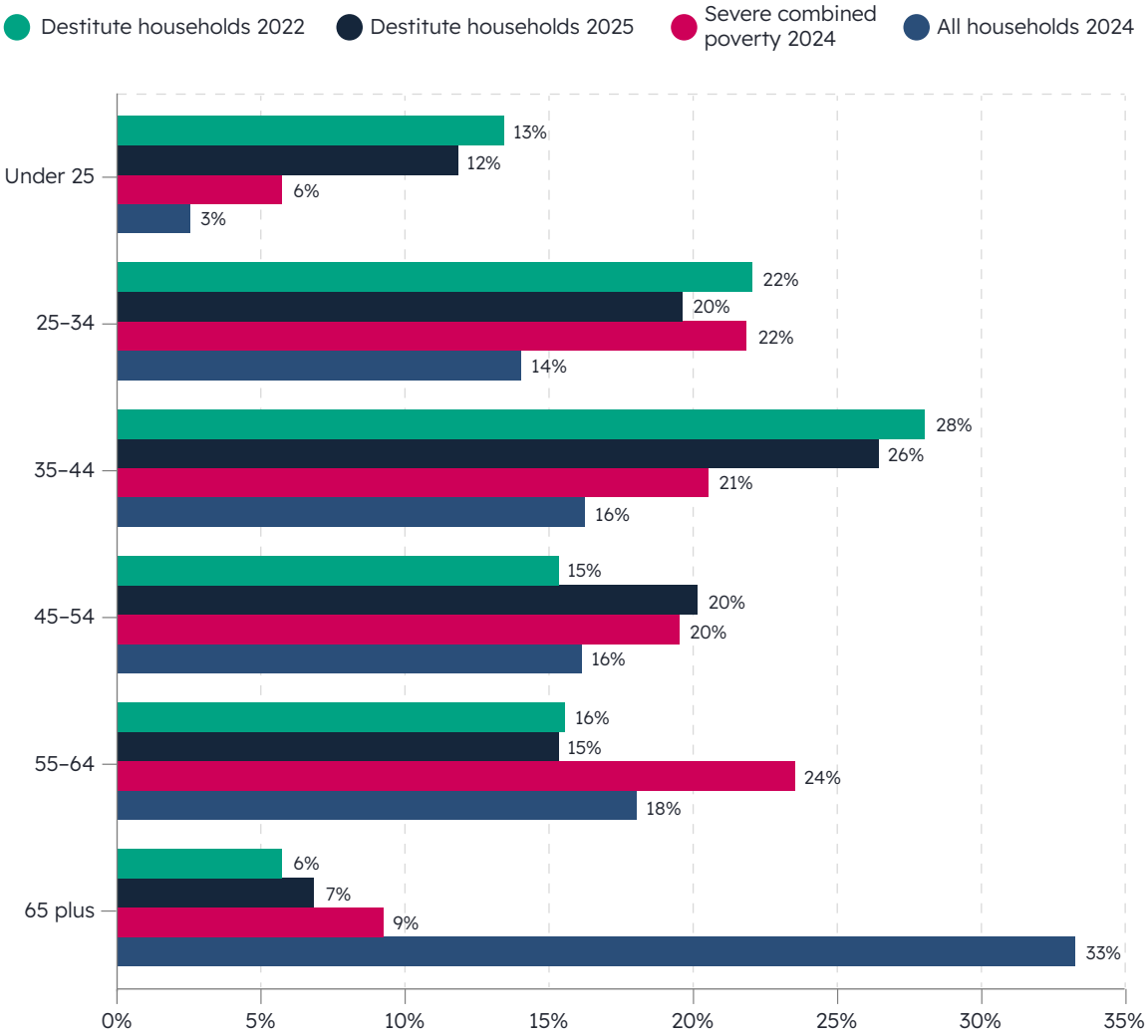
This figure shows that there is not great variation between the household type profiles of the 3 subgroups of destitute households. The main difference is that complex needs households are even more predominantly single working age (71%), whereas only around half of UK-other, and 56% of migrants (no complex needs), fall into that group. Migrant households are somewhat more likely than UK-other, and much more likely than complex need households, to be couple families with children.

Further information on household composition of migrant and ethnic minority households is provided in Chapter 5.

Age profile

Figures 9a and 9b provide an analysis of destitute households broken down by age bands, with national benchmarks provided in the former, and the analytical subgroup lens provided in the latter.

Figure 9a: Age of destitute household heads in 2022 and 2025, compared with household heads in severe combined poverty and all UK household heads in 2024



Notes as for Figure 8a.

Sources: Destitution in the UK Surveys 2022 and 2025 (national-annual weighted); Family Resources Survey & Households Below Average Income 2024/25.

Only 12% of destitute households were aged under 25 in 2025, but it is important to note that this is about 4 times their share of all households nationally and double the share of those experiencing severe combined poverty.

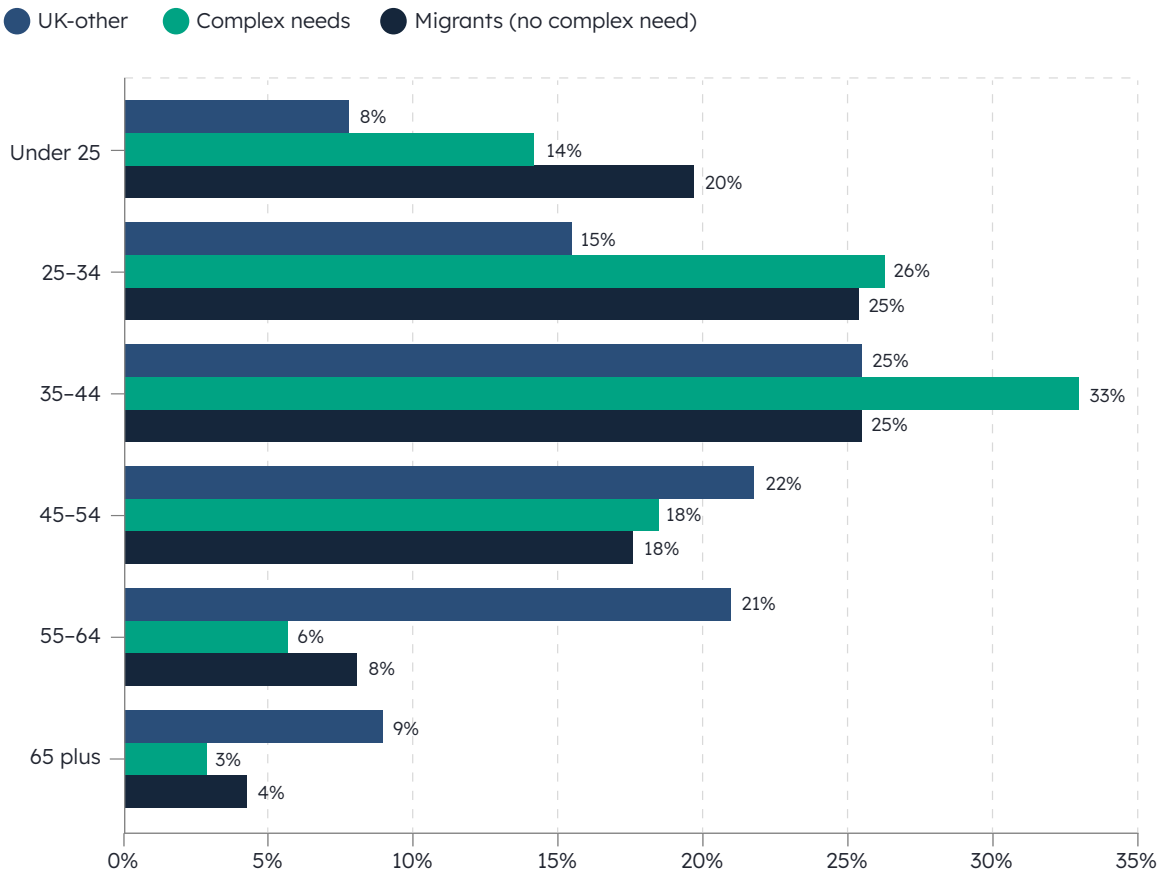
The most prominent age group experiencing destitution were those aged 35–44 (26%), followed by those aged 25–34 and 45–54 (both 20%). All 3 of these age groups were more prominent in the destitute cohort than in the overall household population.

Another 15% of the destitute population were in the pre-retirement age group of 55–64, below their share of all UK households, and of households in severe combined poverty nationally.

The proportion of destitute cases aged over 65 was only 7%, echoing the earlier finding on household types, which is somewhat below the 9% share of severe combined poverty households, and very small compared to the overall 33% share of all households represented by those aged 65-plus.

However, across the whole age spectrum the main change is that destitution is tending to affect an older population, but predominantly one in the middle age range. Most notably, the age group 45–54 increased markedly (from 15% to 20%) between 2022 and 2025.

Figure 9b: Age mix of heads of households who were destitute by 3 main analytical groups, 2025



Source: Destitution in the UK Survey 2025 (national-annual weighted)

Figure 9b shows that both migrants (with no complex needs) and complex needs destitute households tend to have a somewhat younger profile than the UK-other group of those destitute. More than half (52%) of the UK-other group were aged over 45, while around 7 in 10 of the complex needs and migrant (no complex needs) destitute groups were aged under 45. Around 1 in 5 migrants and 1 in 7 complex needs respondents were aged under 25, compared with only 8% of UK-other destitute. For the complex needs group, the most common age band was 35–44, accounting for 33% of the total.

Gender

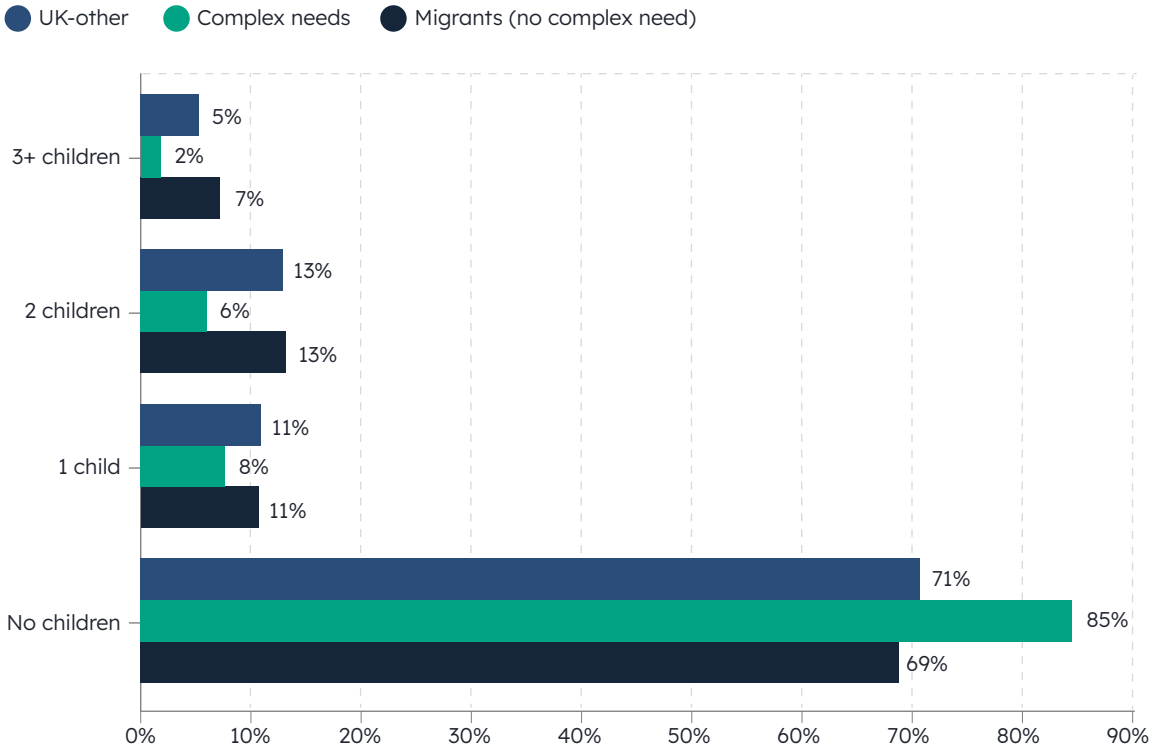
In 2025, 49% of destitute respondents were female, 51% male, with 0.3% giving a response of 'other'. This is a modest fall from the proportion that was female in 2022 (53%) and is likely related to the changing balance between the 3 analytical groups of the destitute population (see Figure 1a). Just one-third (33%) of complex needs destitute respondents were female in 2025, compared with 47% of migrants (no complex needs) and 54% of UK-other destitute respondents.

Number of children

The majority of all destitute households contained no dependent children (72%), with the proportion of childless households much higher amongst the complex needs group (85%) than amongst the UK-other (71%) or migrants (no complex needs) (69%) groups (see Figure 10).

Recent debates about and changes in the UK welfare benefit system have focused particularly on the 2-child benefit limit, which was phased in from 2017 but then removed in April 2026 before it was fully implemented. The 2-child limit pulled larger families into poverty and into deeper poverty (Latimer and Waters, 2024; Clegg and Judge, 2025; Schmuecker and Tims, 2025). The destitution survey and our national benchmark survey (the FRS 2024-5) were both conducted before the recent change to remove the 2-child limit.

Figure 10: Destitute households by number of children in 3 main analytical groups, 2025



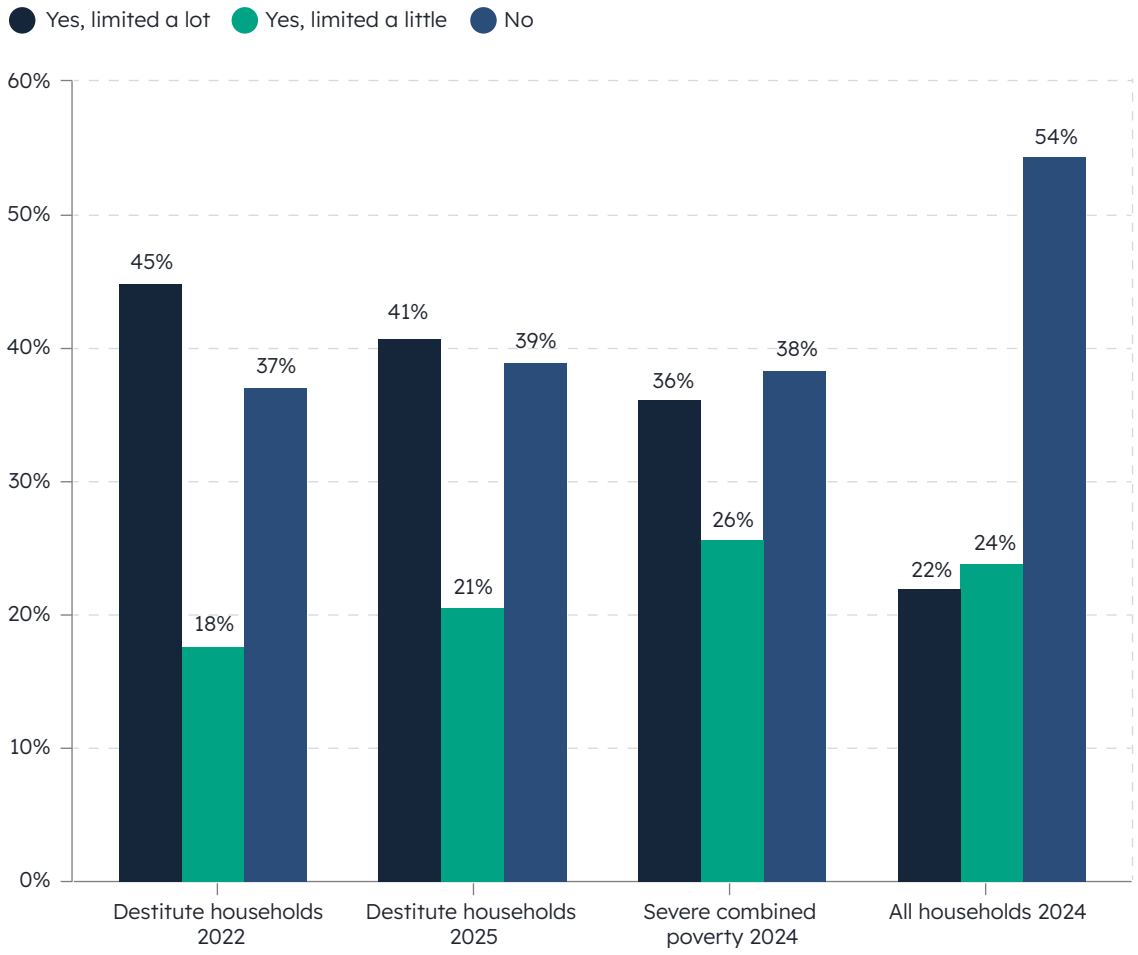
Source: Destitution in the UK Survey 2025 (national-annual weighted)

Figure 10 shows that households with 3 or more children were quite a small minority of destitute households in 2025, particularly in the UK-other and complex needs category, but slightly more prevalent (at 7%) among migrant households (no complex need). According to the FRS, around a quarter of households had children, and around 1 in 20 had 3 or more children. This means the UK-other group and migrant (no complex needs) group are more likely to contain children than the population as a whole, while the complex needs group is less likely.

Disability

The Destitution in the UK survey has, since 2019, included a standard question on limiting disability experienced over more than a year at 2 levels (activities limited ‘a lot’ or ‘a little’), which can be benchmarked against censuses and national surveys. Between 2019 and 2022 the proportion of destitute respondents reporting either of these rose from over half (54%) to 61%, with 45% reporting activities being limited ‘a lot’. Figure 11a builds on this by showing the figures for destitute cases in 2025 against 2022, and comparators for all those in severe poverty and all households UK-wide.

Figure 11a: Limiting health conditions or disabilities among destitute household heads in 2022 and 2025, compared with household heads in severe combined poverty and all UK household heads in 2024

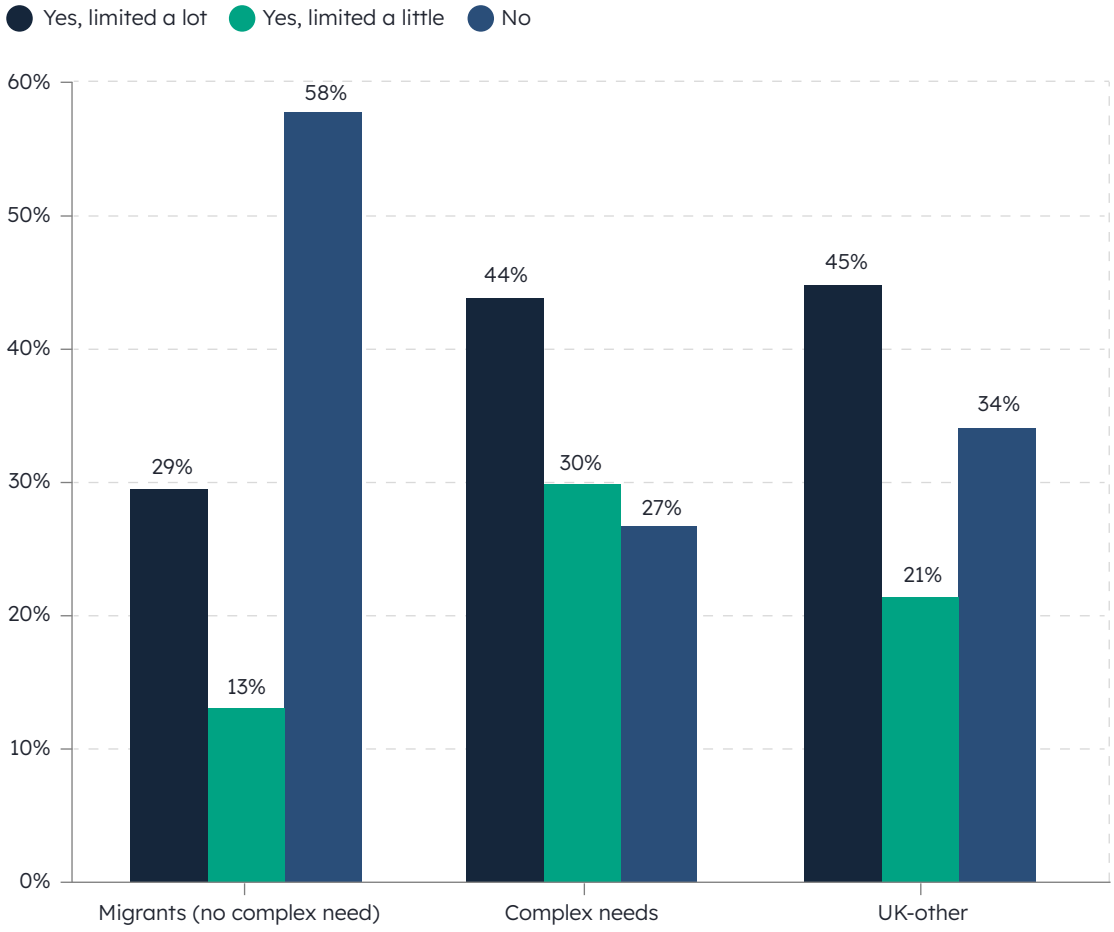


Notes as for Figure 8a.

Sources: Destitution in the UK Surveys 2022 and 2025 (national-annual weighted); Family Resources Survey & Households Below Average Income 2024/25.

This shows a modest fall in destitute cases 'limited a lot', largely offset by an increase in cases 'limited a little' (to again total 62% in 2025). This is likely to be associated with the changing mix of destitution groups, as illustrated below. The pattern for the benchmark population group in severe combined poverty shows the same level of reported disability overall, but a lower share of 'limited a lot' and a higher share of 'limited a little'. Compared to the destitute population, there were much lower levels of conditions which limited their activities 'a lot' across all UK household representatives (22% versus 41%) but slightly more with conditions limiting them 'a little'.

Figure 11b: Limiting health conditions or disabilities by the 3 main subgroups of destitute respondents and overall, 2025

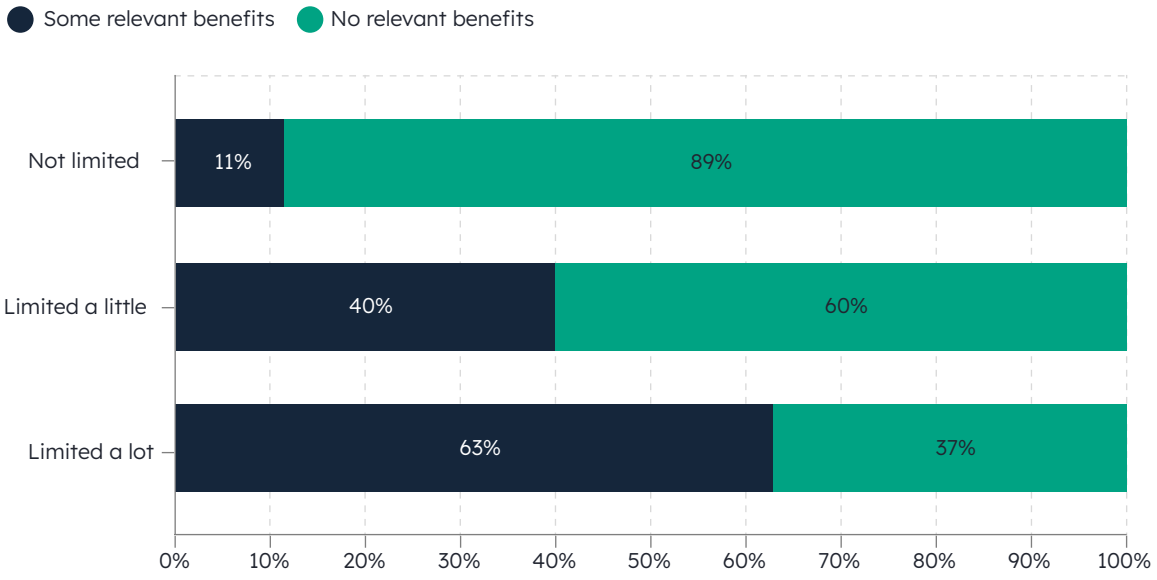


Source: Destitution in the UK Survey 2025 (national-annual weighted)

Figure 11b shows the proportions experiencing the 2 levels of limiting conditions across the 3 analytical groups of destitute households in 2025. The migrant group (no complex needs) recorded a substantially lower level of limiting conditions than the other 2 groups, although levels of 'limited a lot' were still somewhat higher than for all households (as shown in Figure 11a). Unsurprisingly, the complex needs group reported a high presence of limiting conditions at both levels, bearing in mind that these could include mental as well as physical ill health and physical or sensory disabilities. Perhaps more surprising is the finding that the UK-other group had an even higher incidence of 'limited a lot' than the complex needs group (this was also the case in 2022). This finding may be related to the older age profile of the UK-other group.

The UK has a number of benefits intended to support persons with disabilities or long-term health conditions, some intended to reflect the degree of incapacity to engage in paid work over the longer term, and some intended to compensate for the additional cost of the requirements of everyday living (for example, adaptive equipment, heating, transport). In the 2025 destitution survey we asked about whether the following benefits were being received: Disability Living Allowance (DLA) or Personal Independence Payment (PIP, or Adult Disability Payment (ADP) in Scotland); Attendance Allowance (AA); the Health element of Universal Credit; and Employment Support Allowance (ESA). It is interesting to look at the pattern of receipt of these benefits, which is presented in summary terms in Figure 12.

Figure 12: Receipt of relevant disability benefits by degree of limitation of condition, destitute crisis service users, 2025



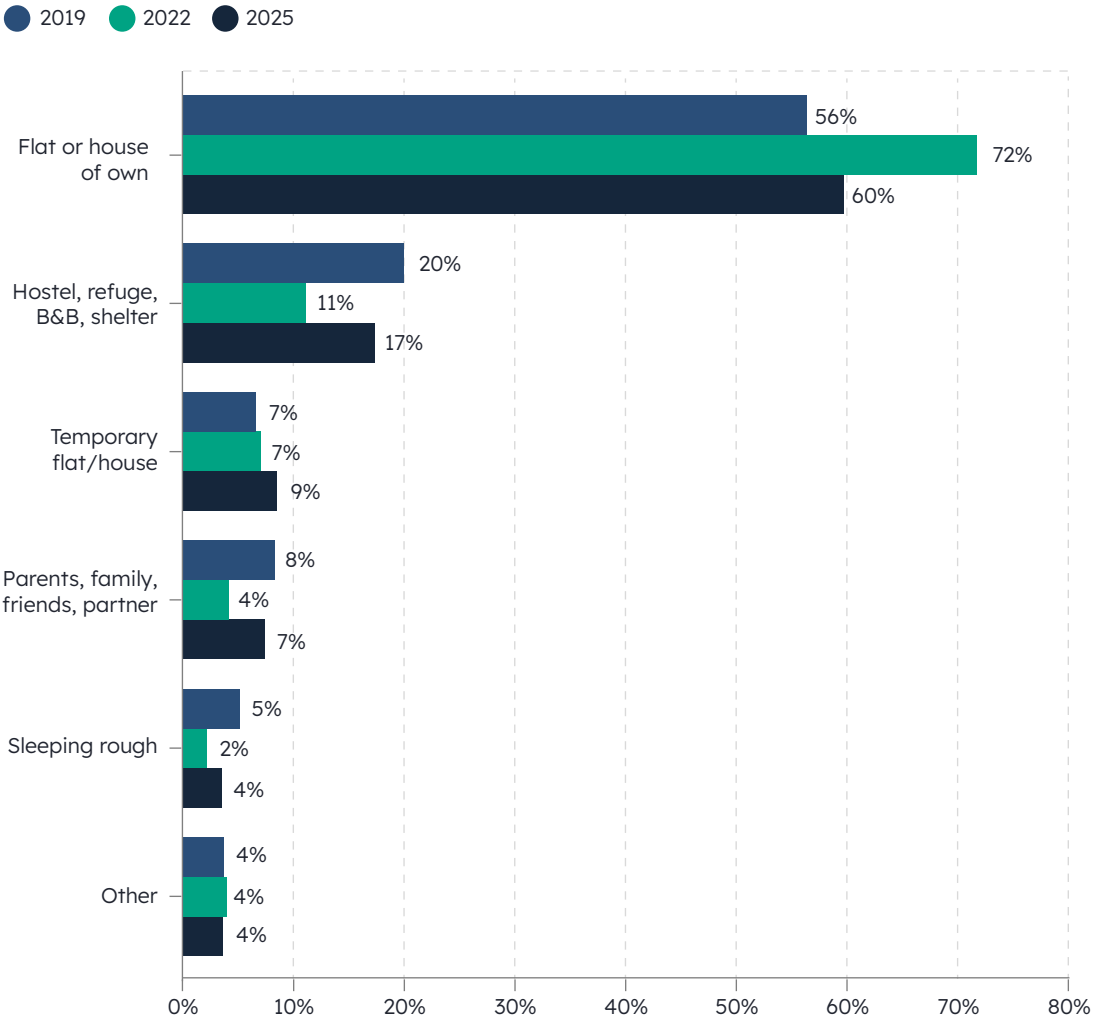
Source: Destitution in the UK Survey 2025 (national-annual weighted)

We would expect people who did not report any limiting long-term condition to not be receiving such benefits, in most instances. Conversely, we would hope that those who were reporting such conditions, especially those where the condition limited their activities ‘a lot’, would indeed be receiving such benefits. Figure 12 indicates that, while there are relationships of that nature, they are not clear-cut. Concerningly, over one-third (37%) of destitute people reporting activities being limited ‘a lot’ were not receiving any of these benefits. On the other hand, one-tenth (11%) of destitute service users reporting no limiting conditions were receiving some of the disability-related benefits, which will be due in some cases to the nature of the health condition.

Housing and living arrangements

The destitution surveys ask where people are currently living, which is valuable for capturing the different kinds of temporary and living arrangements which a large minority of the destitute population are experiencing. Figure 13a shows responses to this question over the last 3 waves of the survey.

Figure 13a: Current living arrangements of destitute respondents

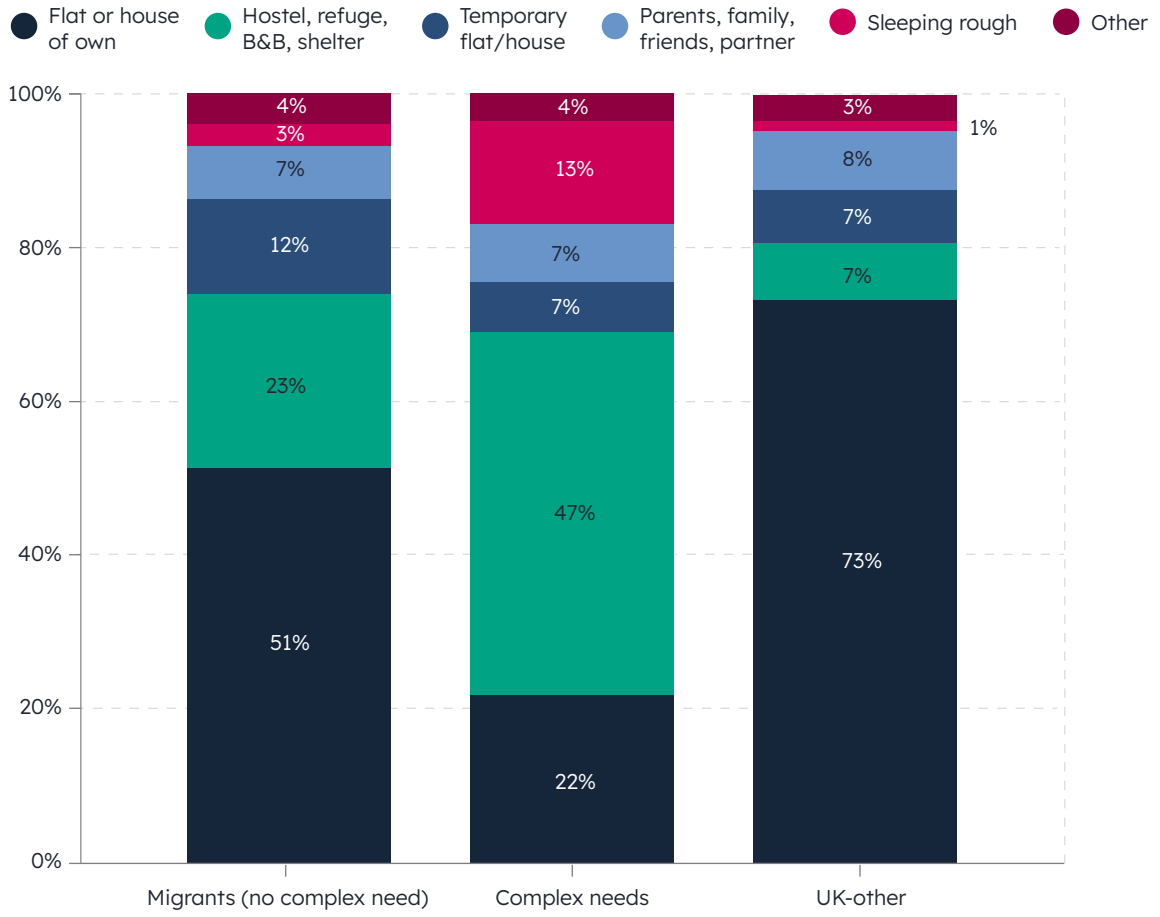


Source: Destitution in the UK Surveys 2019, 2022 and 2025 (national-annual weighted)

In 2019, 56% of destitute households were living in a flat or house of their own, but by 2022 this had jumped to 72%; however, in 2025 this change had largely reversed, dropping back to 60%. The corollary of this were changes in the other categories, which effectively represent different forms of homelessness or insecure housing, dropping proportionately in 2022 then rising again in 2025. As noted above, the 2022 survey was dominated by the cost of living crisis following closely on the heels of COVID-19. The former (cost-of-living crisis) drove a lot of UK-other households from general poverty into destitution for the first time, while the latter (COVID-19) generated responses like 'Everyone In', which temporarily accommodated former rough sleepers, hostel users and sofa surfers in hotels (Watts-Cobbe, McMordie et al., 2023). Subsequently these changes have partially reversed, seeing a steep rise in migration and in homelessness and rough sleeping, alongside a stabilisation in the extent of destitution among UK-other households.

The sharp differences in living arrangements between the 3 analytical groups in 2025 are shown clearly in Figure 13b.

Figure 13b: Current living arrangements of destitute respondents by main analytical group, 2025

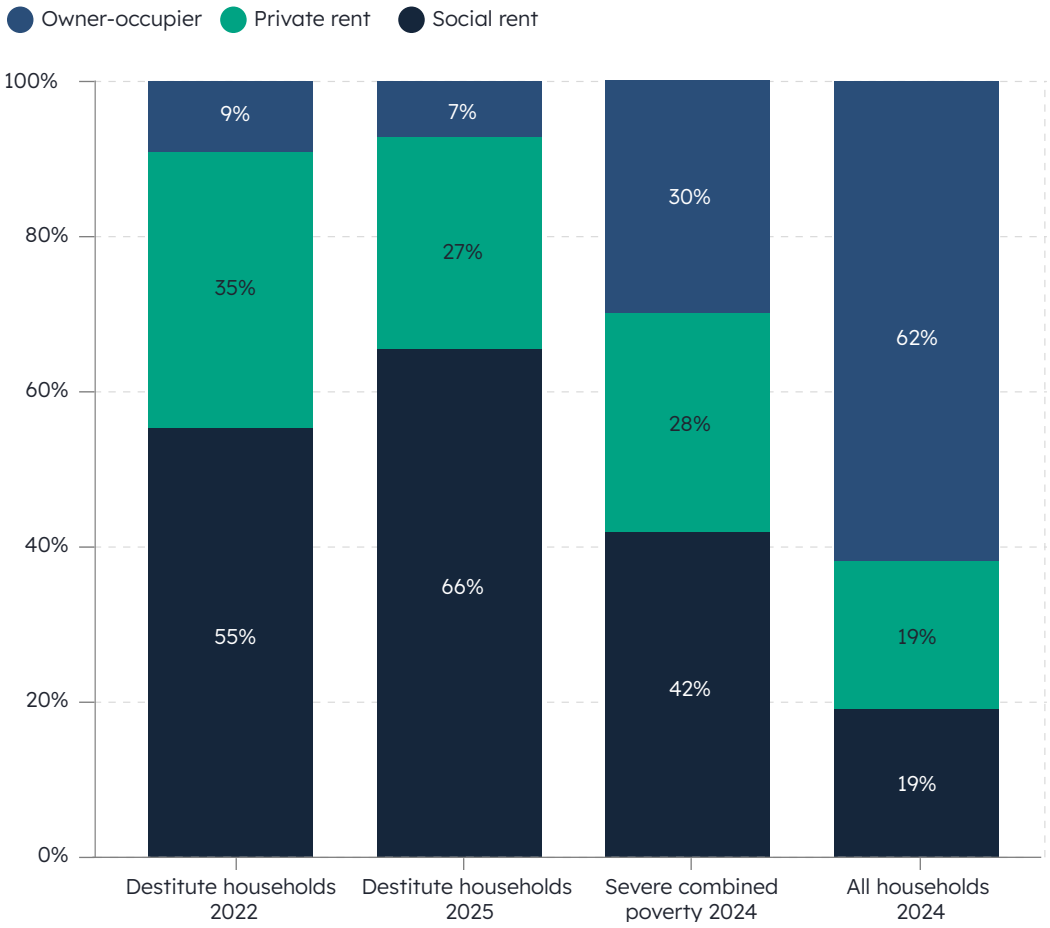


Source: Destitution in the UK Survey 2025 (national-annual weighted)

Nearly three-quarters (73%) of the UK-other group of destitute households in 2025 were living in a flat or house of their own (mainly rented); this was true for half (51%) of migrants (no complex needs), and only 22% of the complex need group. Amongst migrants, over a fifth (23%) were in hostels, shelters or B&B (Bed and Breakfast) accommodation, 12% in temporary house/flat, and 7% staying with relatives or friends. For the complex needs group, almost half (47%) were in hostels or similar, 7% in each of temporary accommodation and staying with relatives or friends, and 13% were sleeping rough.

It is only those destitute households who are in their own home for whom we can compare tenures with mainstream households, including those experiencing severe combined poverty. Figure 14 presents this comparison, including destitute households in both 2022 and 2025.

Figure 14: Housing tenure of destitute households in homes of their own in 2022 and 2025, compared with households in severe combined poverty and all UK households in 2024



Notes as for Figure 8a.

Sources: Destitution in the UK Surveys 2022 and 2025 (national-annual weighted); Family Resources Survey & Households Below Average Income 2024/25.

Figure 14 shows that very few 'housed' destitute households were owner-occupiers (7% in 2025, 9% in 2022). The increasingly dominant tenure for destitute households has been social renting, up from 55% in 2022 to 66% in 2025, while the remaining housed destitute households have mainly been in private renting (27% in 2025, noticeably down from 35% in 2022).

The benchmark national tenure shares in 2024 for all households were 62% owner-occupier and 19% each for private and social renting. We can see in Figure 14 that households in severe combined poverty have a tenure pattern which is somewhere between that of the destitute population and all UK households, including a significant share of owner-occupiers (30%), and a similar share in private renting (28%), with 4 in 10 in social renting (42%).

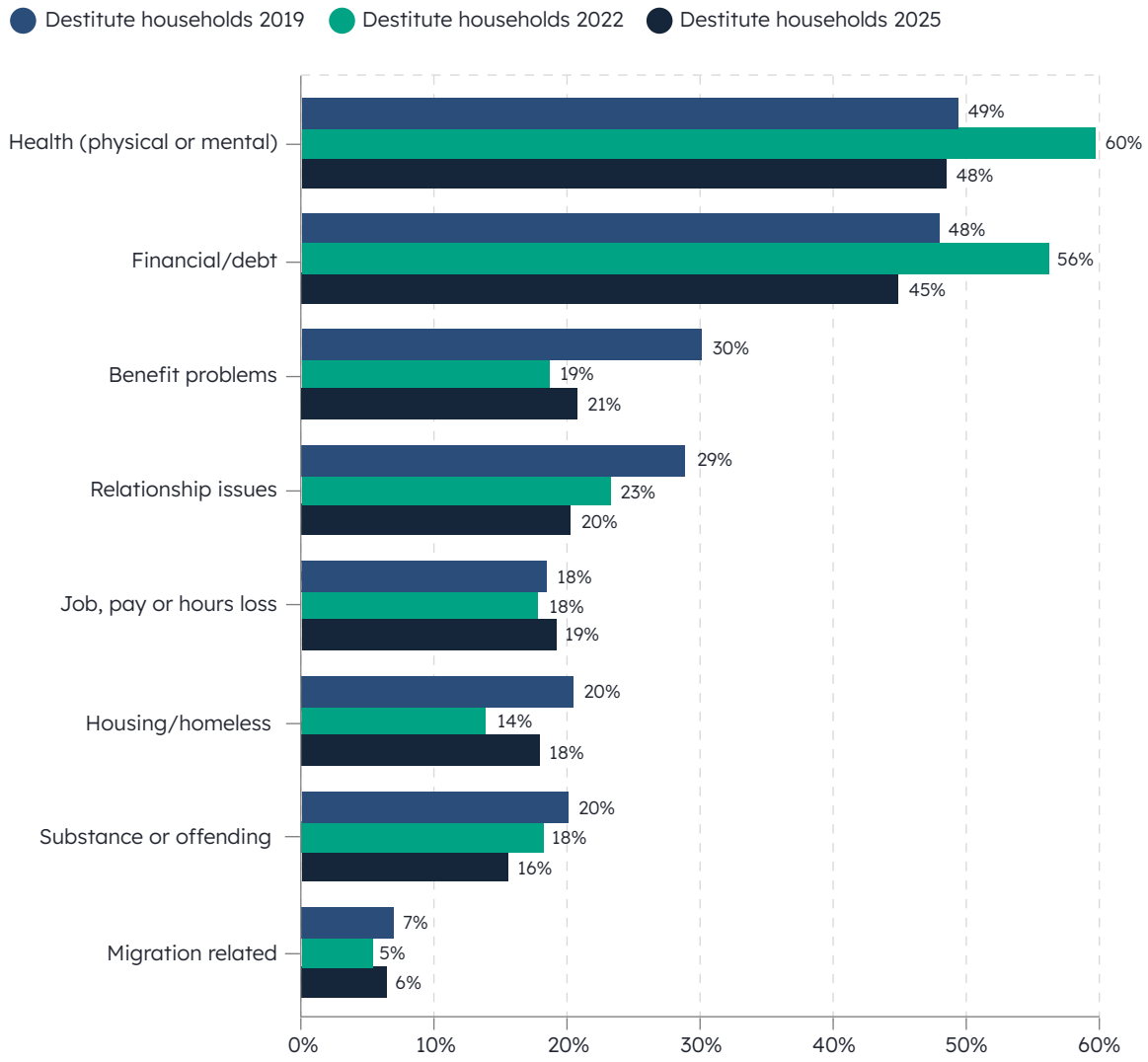
Recent problem experiences

The 2025 Destitution in the UK survey has again asked respondents about a range of adverse experiences over the previous 12 months, including factors which may have contributed to their current situation. Figure 15a shows how frequently each of 8 groups of issues were mentioned in each of the 3 survey years (2019, 2022, 2025).

In 2025, as in previous rounds, the 2 categories of issues reported most often were health (physical or mental) and financial/debt problems. Although these have reduced in frequency compared with 2022, both remain by a wide margin the most frequently mentioned problems (reported by 48% and 45% of destitute household respectively, very close to the 2019 survey values).

The next most frequently cited issues were benefit problems and relationship issues. In both of these cases, frequency of mention remains at a similar level to 2022 but a lower level than in 2019. In 2019 there was undoubtedly a major emphasis on UC shortly after its main roll-out, with a number of issues to which our study of that year drew attention. Some of those issues have been addressed, to at least some extent, and the system could be said to have bedded down more now, but with important continuing issues (see Chapter 1).

Figure 15a: Problems/issues that destitute households experienced in the previous 12 months (grouped problems)



Source: Destitution in the UK Surveys 2019, 2022 and 2025 (national-annual weighted)

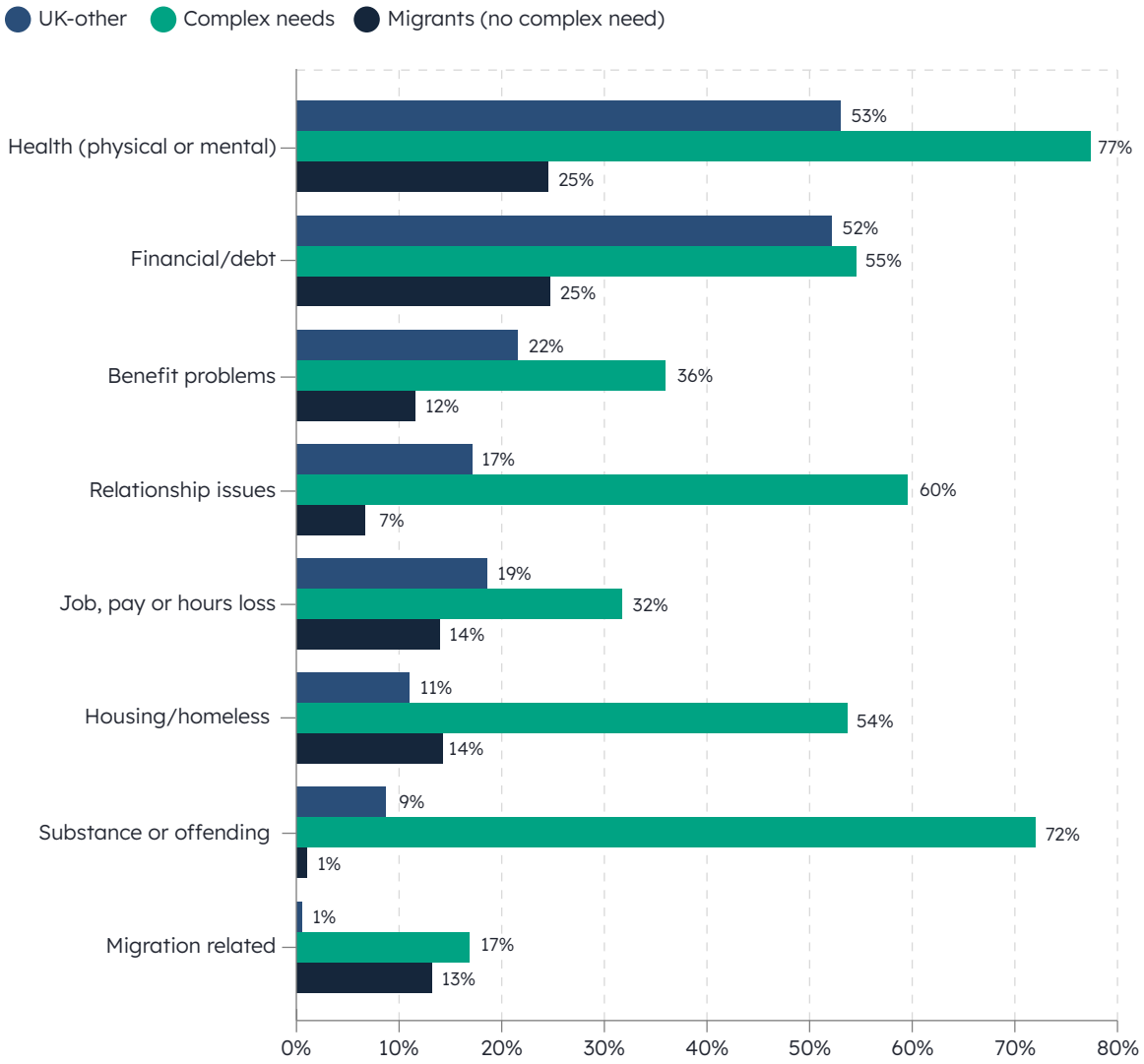
Issues of loss of jobs, pay or hours have continued to be cited by a similar proportion (18–19%) of destitute respondents. The fact that this is nearly double the proportion currently receiving income from work indicates that destitute households are not necessarily out of the labour market, but rather that job loss is a contributory factor to destitution.

Housing/homeless issues dipped in 2022, for reasons mentioned above (see discussion of Figure 13a), but have bounced back up subsequently. There has been a modest reduction in substance and/or offending issues, while migration-related issues remain at the relatively low frequency that they have shown in previous surveys, notwithstanding the substantial growth in migrant destitution over time.[17]

More than half of destitute respondents mentioned problems in 2 or more of these 8 areas, implying a widespread pattern of multiple difficulties contributing to destitution.

Figure 15b presents a complementary picture of issues across the 3 main analytical groups for the latest 2025 wave. As in previous years, the most striking finding is that, unsurprisingly, complex need cases report virtually all types of problem to a much greater extent than the other 2 groups. The only area where UK-other comes close is financial/debt problems. Again, it is not surprising to find that substance use or offending, relationship issues, and housing/homelessness issues exhibit the greatest differential frequency of mention between complex needs and the other groups, not least because to some extent this reflects the definition of complex needs applied in the study.[18]

Figure 15b: Problems/issues that destitute households experienced in the previous 12 months, comparing the 3 analytical subgroups, 2025 (grouped problems)



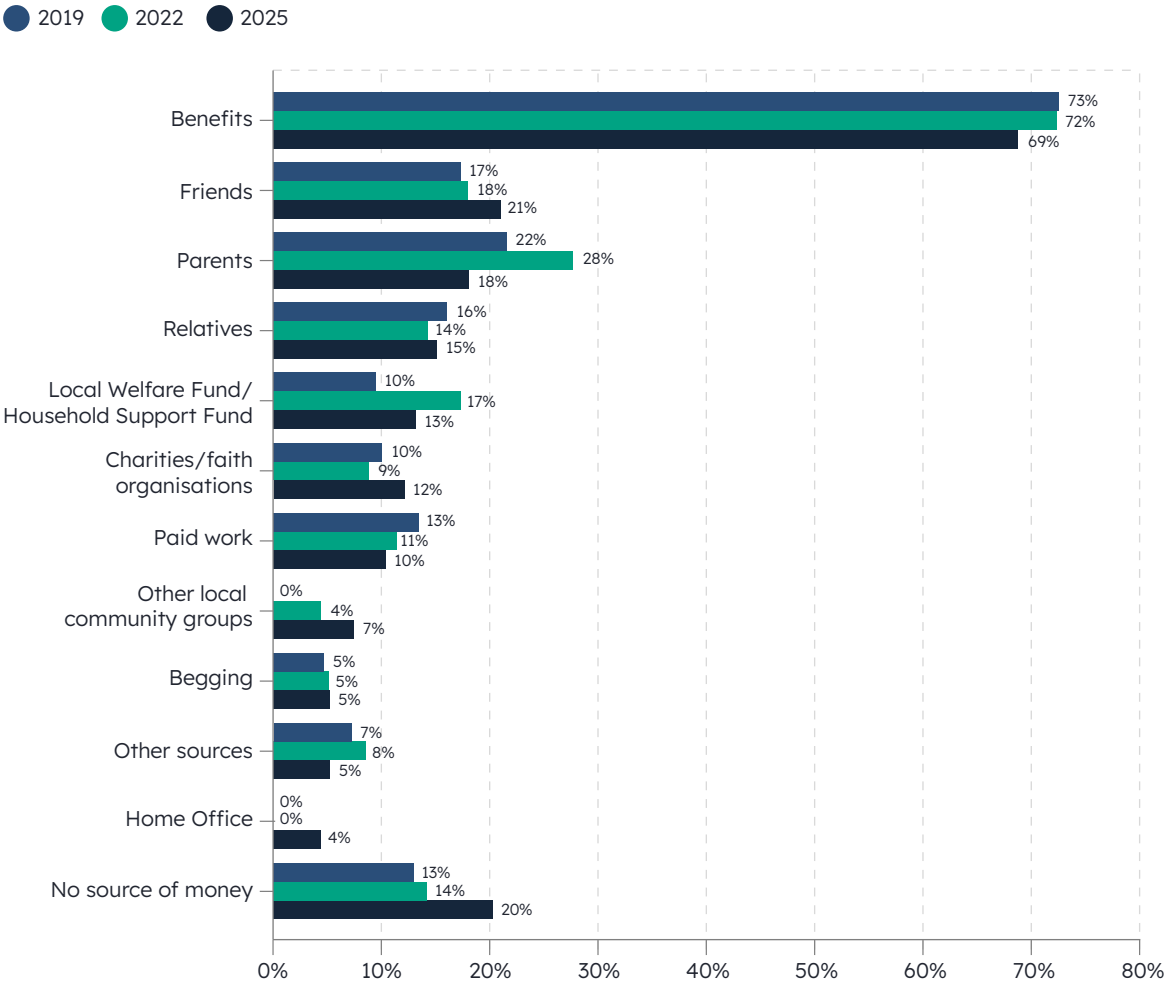
Source: Destitution in the UK Survey 2025 (national-annual weighted)

The migrant group (no complex need) is least likely to report these adverse experiences within the last 12 months. Apart from migration-related issues, it is only in the case of housing/homelessness that this group are slightly more likely than UK-other to mention relevant problems. From our fieldwork experience and the qualitative work reported in the following chapters, we would suggest that the route into destitution tends to be different for migrants than UK nationals, so many of the experiences asked about in this question are less relevant.

Sources of financial support

We reported in the previous chapter on the data from the survey on respondents' reported incomes. However, the Destitution in the UK surveys have also asked about sources of financial support received in the previous month in order to capture ad hoc, one-off or irregular monies received as well as regular incomes. Figure 16a reports on the responses to this question across the last 3 surveys, with these listed in descending order of frequency of mention in 2025.[19]

Figure 16a: Sources of financial support for destitute service users in the previous month



Source: Destitution in the UK Surveys 2019, 2022 and 2025 (national-annual weighted)

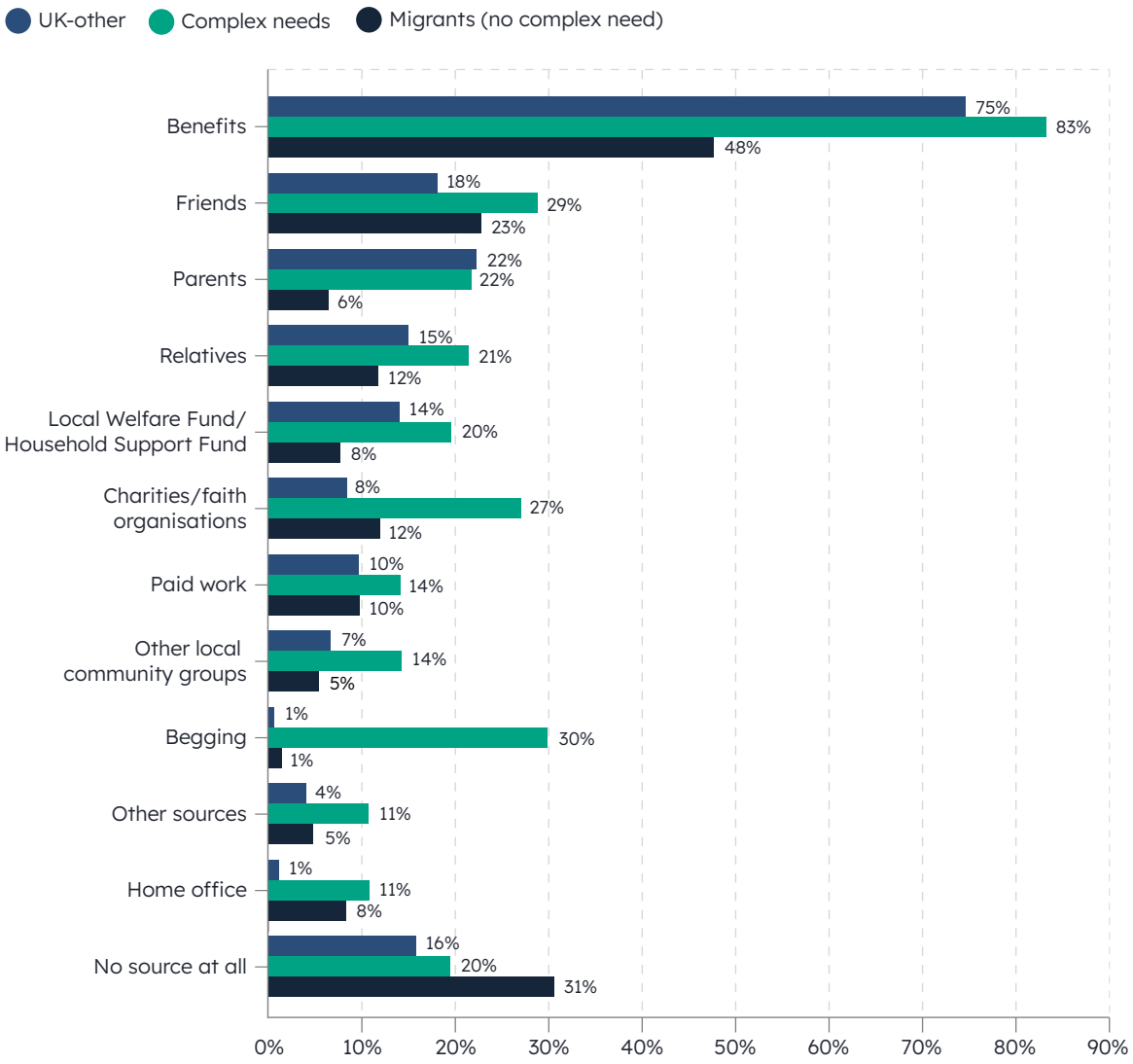
There is a fairly high degree of similarity between the 3 years in terms of the pattern of frequencies revealed across the 12 categories. Benefits dominate, with approximately 70% of respondents citing this in each year. There are some interesting features in the changes between 2022 and 2025, including the sharp decline in parental financial support and the partially offsetting rise in financial support from friends. LWF and HSFs played a bigger role in the 2022 cost of living crisis, and this is reflected in a noticeable spike in that year. Local community groups seem to be playing a growing, if still very small, role.

Home Office financial support was not previously included in the questionnaire, and this might have taken some of its 4% from benefits or 'other' source, both of which appeared to have fallen. It remains the case that paid work continues to play a limited role for households in destitution (10% are in paid work), although as noted above loss of work may have been a significant factor leading to destitution. The most concerning feature is the noticeable increase in the proportion reporting no source at all, sitting at 20% in 2025.

Figure 16b shows how sources of financial support varied across the 3 analytical groups of destitute households. This indicates that, in general, complex needs households tend to receive financial support from more sources than both the UK-other and migrant groups. Standout sources of money for complex need households are begging (30%) and charities and faith organisations (27%), with the former source in particular almost never noted by the other 2 groups, while the complex needs group are even more likely than the UK-other group to be in receipt of benefits (83% versus 75%).

As can be seen in Figure 16b, migrants (no complex need) are much less likely than the UK-other and complex need groups to be in receipt of benefits, with only 48% reporting that they had access to this form of financial support. This will reflect issues around recourse to public funds, which are examined in more detail in later chapters. It is also notable that migrants (no complex need) have much less access to financial support from parents than the other 2 analytical groups. This probably reflects the lack of family located in the UK for many, albeit they were almost as likely as the UK-other group to report financial support from other relatives, and somewhat more likely to report such support from friends. The most striking and worrying finding is that almost one third (31%) of migrants reported no source of financial support over the past month, even higher than the 2022 figure (26%).

Figure 16b: Sources of financial support for destitute service users in the previous month, comparing the 3 analytical subgroups, 2025



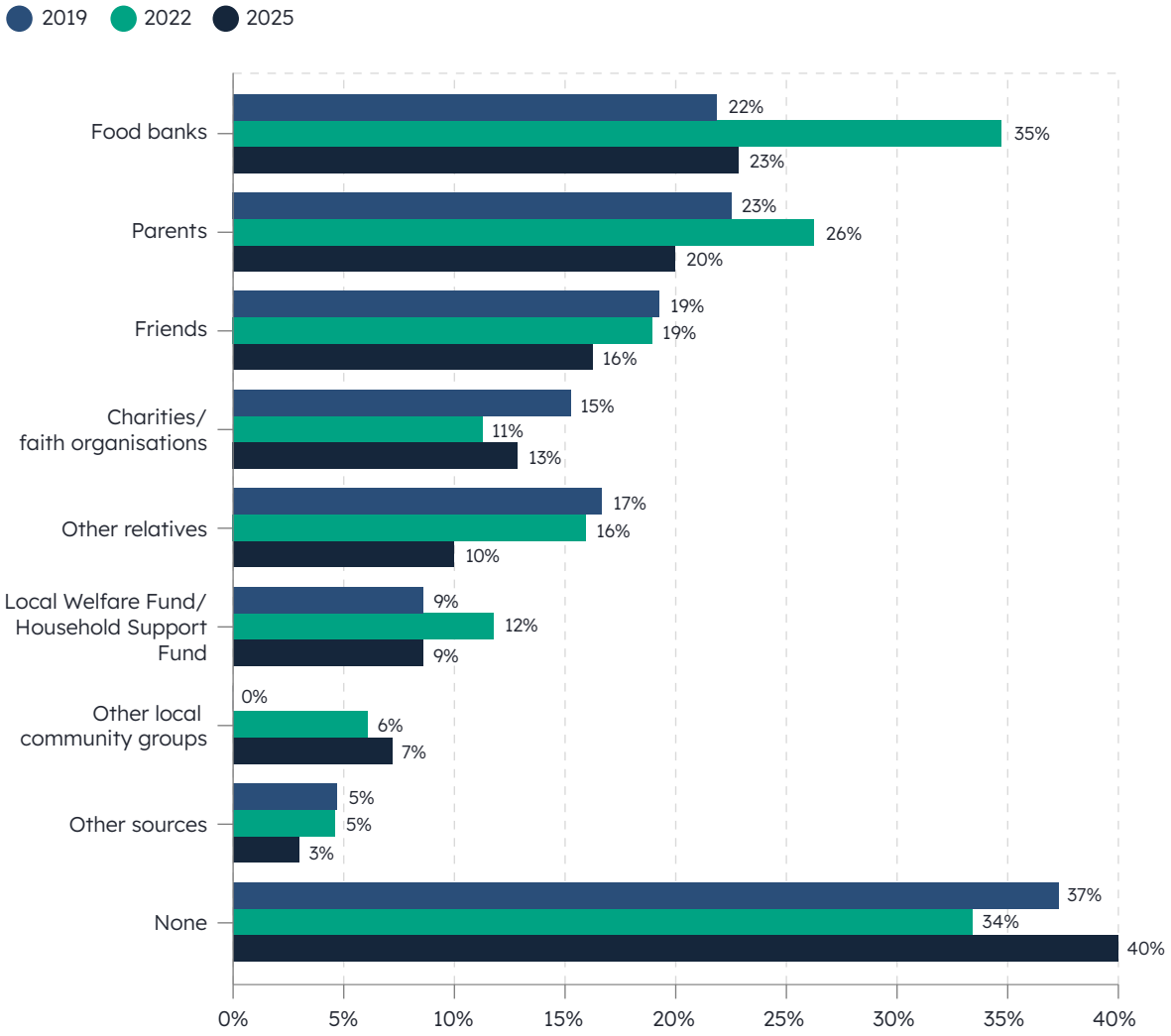
Source: Destitution in the UK Survey 2025 (national-annual weighted)

Sources of in-kind assistance

Similar analyses of reported in-kind assistance sources can be presented across 3 waves of the survey and the 3 analytical groups of destitute service users. Figure 17a presents the 3-wave comparison of in-kind support. The standout feature of this Figure is the big spike in food bank support in 2022 (from 22% up to 35%, and then back down to 23% in 2025). This is consistent with time series data published by Trussell (see Bramley et al., 2026).

There was a much smaller uptick and fall in use of Local Welfare Assistance and HSFs, rising from 9% to 12% before dropping back to 9% in 2025. This may partly reflect the change in the profile of the destitute population in 2025, with the UK-other group the most likely to access these funds but now somewhat less dominant in the destitute population. However, it is also worth noting that the value of HSF funding allocated to councils did decrease between 2023 and 2025 (Clegg et al., 2025).

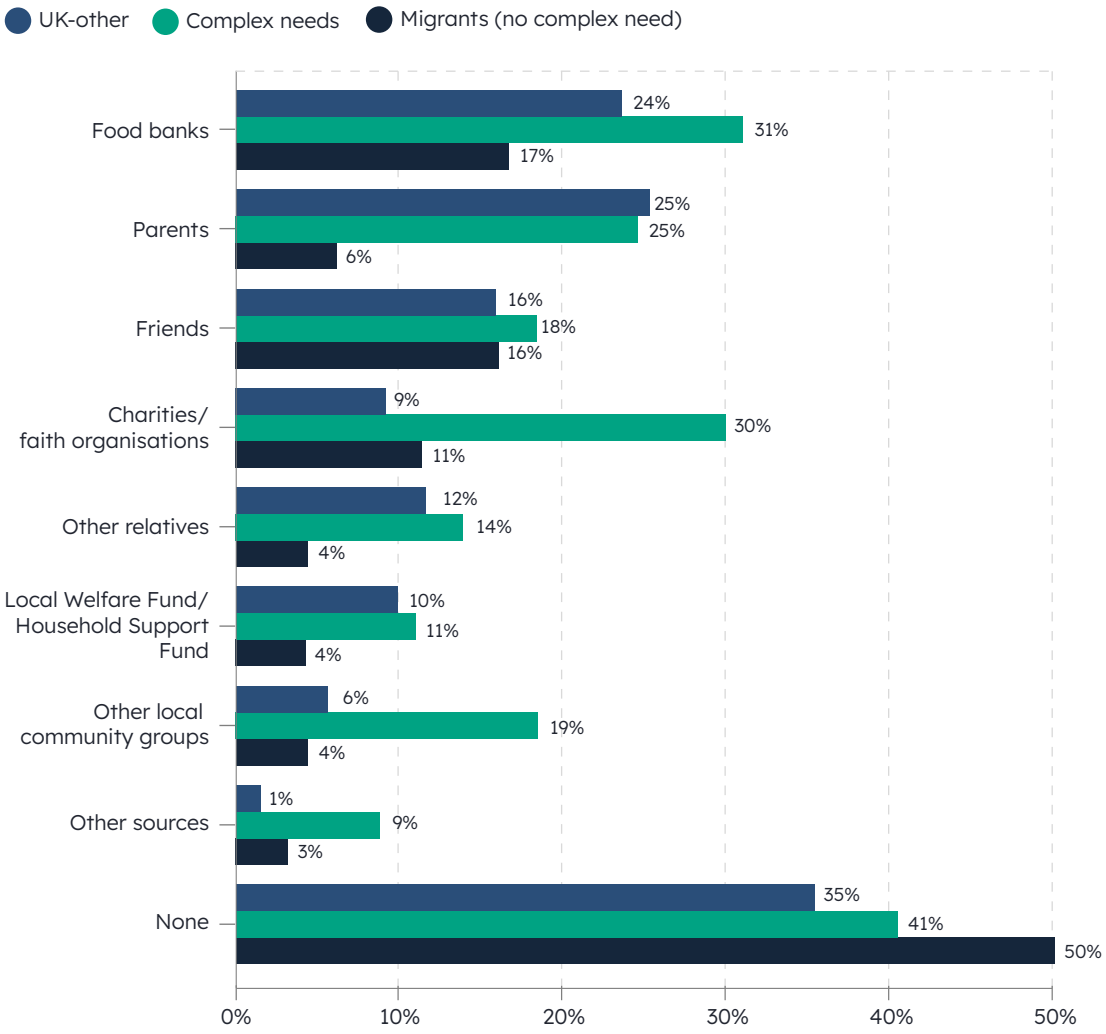
Figure 17a: Sources of in-kind support for destitute service users in the previous month comparing 2019 with 2022 and 2025



Source: Destitution in the UK Surveys 2019, 2022 and 2025 (national-annual weighted)

As with financial support, there is a net fall in support from both parents and other relatives and friends, between 2019 and 2025, and a growth (to 40%) in those reporting no in-kind support. The only sector offering some very modest increase, at least as compared with 2022, is charities and faith groups, albeit this effectively just returns it towards the levels seen in 2019. This decline in most forms of in-kind support could be evidence of generosity fatigue, after the step-up during COVID-19 and the initial cost-of-living crisis, but it may also reflect continuing hard times for the parents, friends and relatives of people in destitution, who may not be a lot better off. It also reflects to some degree the growing share of migrants in destitution over this period, given that, as the next figure will show, this group is systematically less likely to receive in-kind support from most sources.

Figure 17b: Sources of in-kind support for destitute service users in the previous month by the 3 analytical subgroups, 2025



Source: Destitution in the UK Survey 2025 (national-annual weighted)

Indeed, the most striking feature of Figure 17b is that half (50%) of migrants (no complex need) reported no in-kind support over the past month in 2025. This is up from just over one-third (37%) in 2022. This is especially worrying given that this group is least likely to have income from UK benefits or other sources of financial support (see Figure 16b), and in many cases are not allowed to work. Charities/faith groups, food banks and other community groups seem to be reaching more complex need households than migrants, although the UK-other are not much more likely to receive support from these sources either.

The picture painted of a declining extensiveness of support being obtained from a range of sources needs to be tempered by other evidence from the survey of a noticeably higher frequency of use of most services over the year. This suggests that more of the destitute population are experiencing prolonged difficulty and reliance upon repeated use of services, particularly charities such as food banks, whilst other parts of the destitute population are not accessing these much at all.

The combination of very low incomes reported by migrants in destitution, and the increasingly limited support, whether financial or in-kind, that they seem to be receiving, give cause for profound concern and provide important context for looking more closely at this group, as we do in all subsequent chapters of this report.

5. The intersection between destitution, ethnicity, migration and asylum

Key points

- All minoritised ethnic groups were over-represented in the destitute population in 2025, especially those of Black, Mixed or Other ethnicity.
- Destitute migrants (no complex needs) were mainly from minoritised ethnic groups (70%), whereas the UK-other group was overwhelmingly White (91%), and the complex needs group was predominantly White (67%).
- Only 38% of destitute Black households had a flat or house that they rented or owned, as compared with 66% of White and 67% of Other ethnicity destitute households.
- The proportion of all destitute respondents who were born overseas rose from 25% in 2019 to 32% by 2025.
- The share of all destitute respondents who have experience of the asylum system has remained steady since 2019 (at 9%); but the proportion who come from outside of Europe and have no experience of the asylum system has doubled over this period (from 10% to 20%).
- Amongst destitute respondents with experience of the asylum system, a majority (59%) had secured refugee or leave to remain status by the point of survey in 2025, a substantial increase on 2019 (when it was 37%); only a small minority (5%) had had their claim for asylum refused.
- Over half (57%) of destitute migrants had recourse to public funds when they were surveyed in 2025, and one fifth (18%) did not. One quarter (25%) were not sure if they had access or not.

Introduction

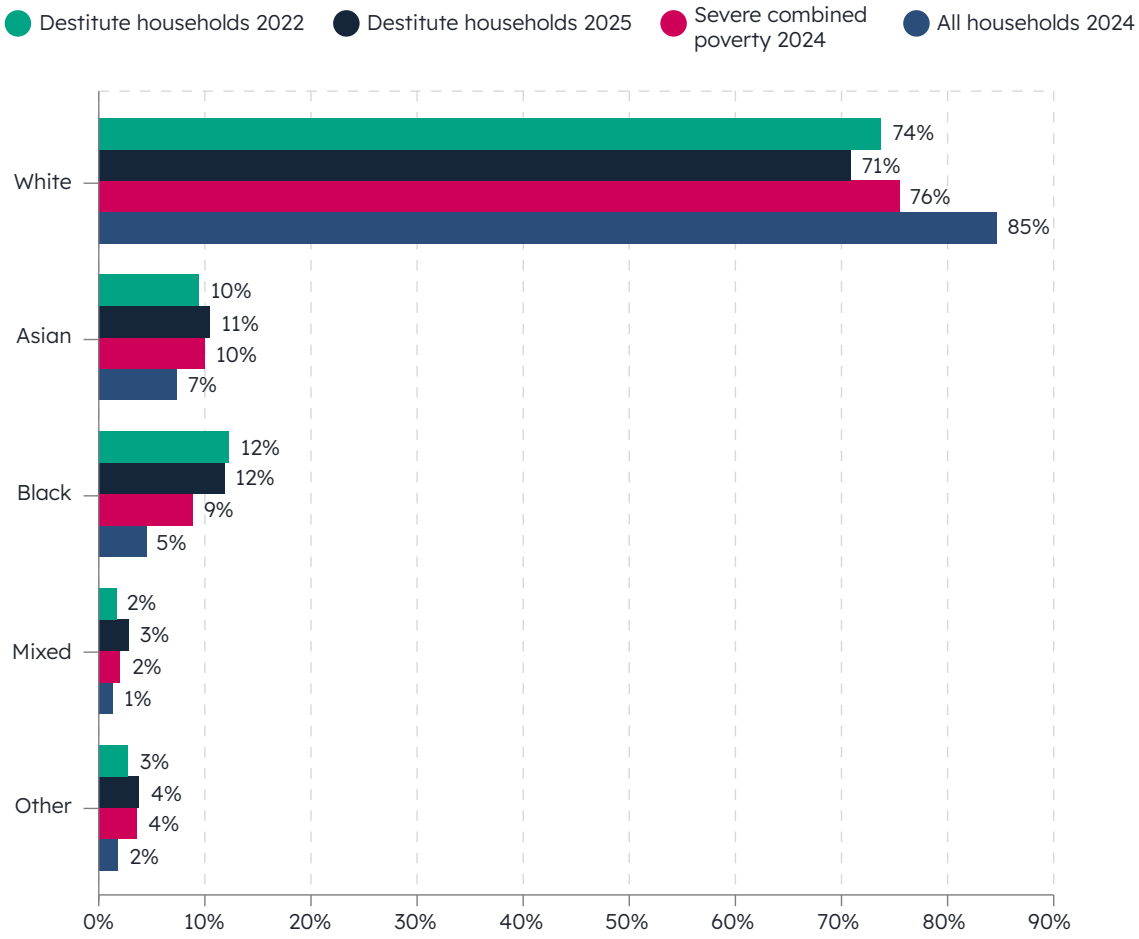
In this round of the Destitution in the UK study, it was decided to focus the qualitative follow-up to the survey on migrants and look at the range of issues that particularly affect them. As noted in earlier chapters, there were a number of reasons for this focus, including that the 2022 qualitative interviews had focused on UK-born households, that migrants' share within the destitute population has been rising, and that in a number of key respects, including lack of financial and in-kind support, migrants seem to be particularly disadvantaged.

Migrants are defined in this study by country of birth (not being the UK or the Republic of Ireland[20]). Because a high proportion of migrants are from minoritised ethnic groups, it is also relevant to include our review of the interaction between ethnicity and destitution within this chapter, as well as the intersection between ethnicity, migration and asylum status, and whether households had access to public funds including social security benefits and housing and homelessness assistance.

Ethnicity and destitution

Figure 18 shows that destitute households in both 2022 and 2025 were substantially less likely to be of White ethnicity than all UK households (71–74% versus 85%), as were households living in severe combined poverty (76%).

Figure 18: Ethnicity of destitute household heads in 2022 and 2025, compared with household heads in severe combined poverty and all UK household heads in 2024



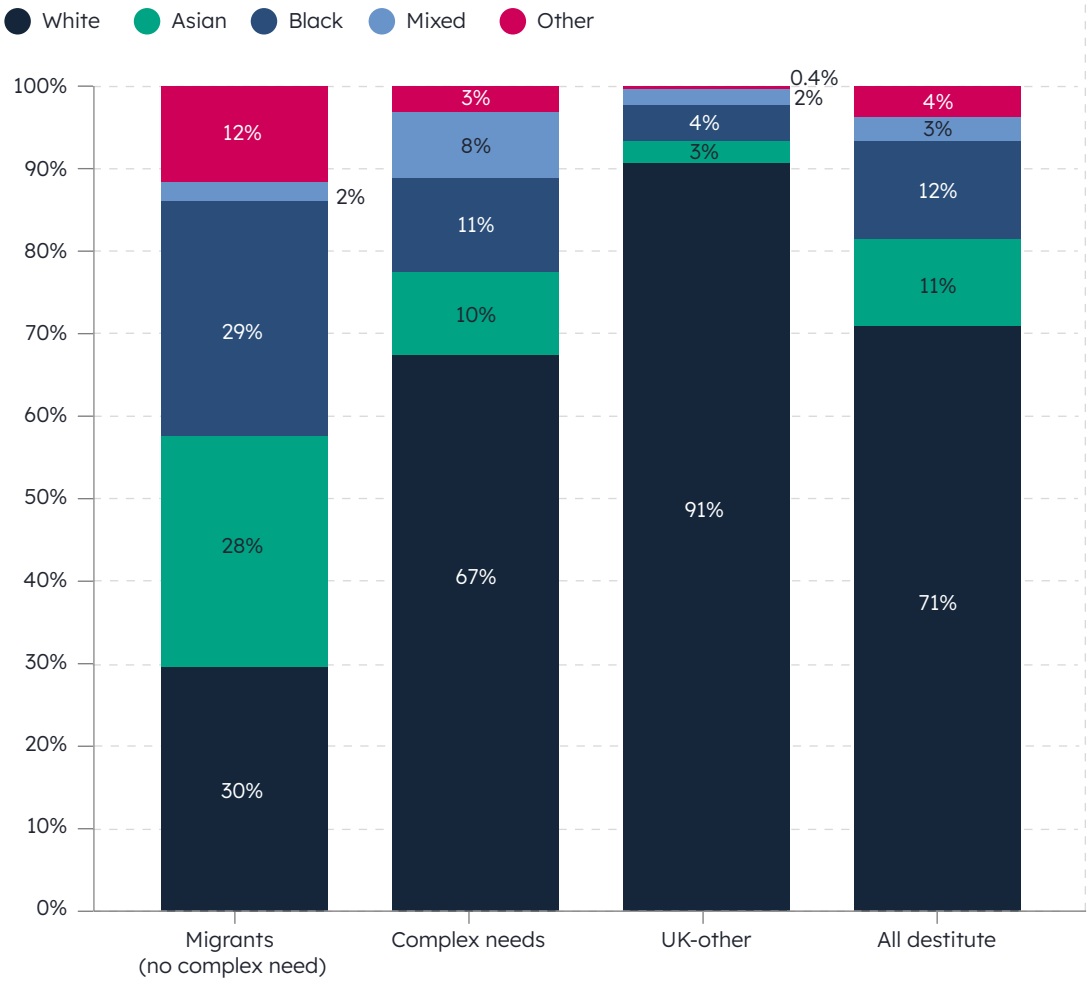
Notes as for Figure 8a.

Sources: Destitution in the UK Surveys 2022 and 2025 (national-annual weighted); Family Resources Survey & Households Below Average Income 2024/25.

While Asian household representatives are somewhat over-represented in both the destitute and severe combined poverty populations, the over-representation of Black households is far more marked. One in 8 (12%) of destitute households in both 2022 and 2025 were led by a Black person, as compared with 9% of UK households in severe combined poverty and 5% for all UK households. Although the numbers are smaller, there was also over-representation of household representatives identifying as having a Mixed ethnicity in the destitute population as compared with their share of all UK mixed households. This is an increase from 2022. There is some other evidence for this group being significantly disadvantaged in some other domains, for example homelessness.[21]

The Other ethnic group, which includes a high share of recent migrants, including from the Middle East/Africa, also shows a higher risk of destitution than the UK-wide population. A higher share of this group was also present within the Severe Combined Poverty group.

Figure 19: Ethnic composition of destitute household heads by the main analytical subgroups and overall, 2025



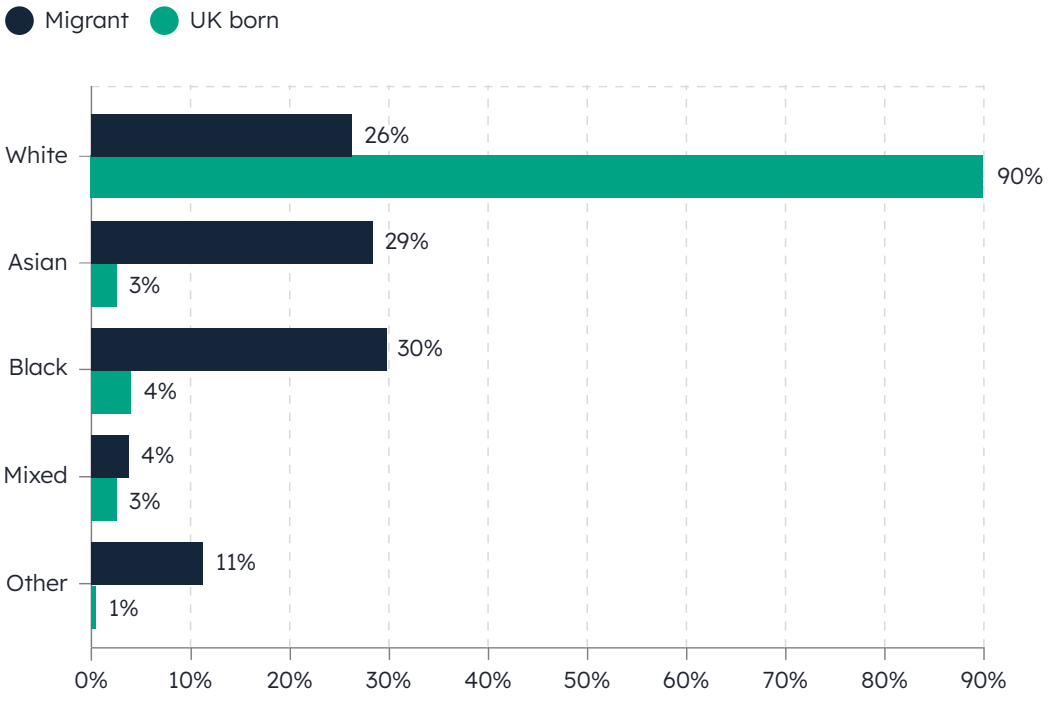
Source: Destitution in the UK Survey 2025 (national-annual weighted)

As might be expected, the ethnic makeups of our 3 analytical subgroups differ markedly (see Figure 19). The migrant group (no complex needs) are predominantly (70%) from minoritised ethnic groups, with a roughly equal share of Black and Asian (just under 30% each), a smaller share of 'Other' ethnicities (12%) and 2% identifying as being of Mixed ethnicity. On the other hand, the complex needs group is predominantly White (67%), but with a sizeable share from minoritised groups (some of whom are also migrants): 11% are Black, and 8% are Mixed, both very much higher than their shares of UK total population (5% and 1%, respectively). The UK-other group is 91% White, with 4% Black, 3% Asian, 2% Mixed and only 0.4% Other.

Ethnicity, migration, demography and housing

To reinforce the point that ethnicity is strongly related to migration, Figure 20 contrasts the ethnic profile of migrants with those born in the UK among the destitute cohort of 2025. For this analysis, taking all migrants (including those with complex needs), we find that only 26% identify as White, with 30% Black, 29% Asian, 11% Other and 4% Mixed. In sharp contrast, 90% of the UK-born destitute respondents identified as White.

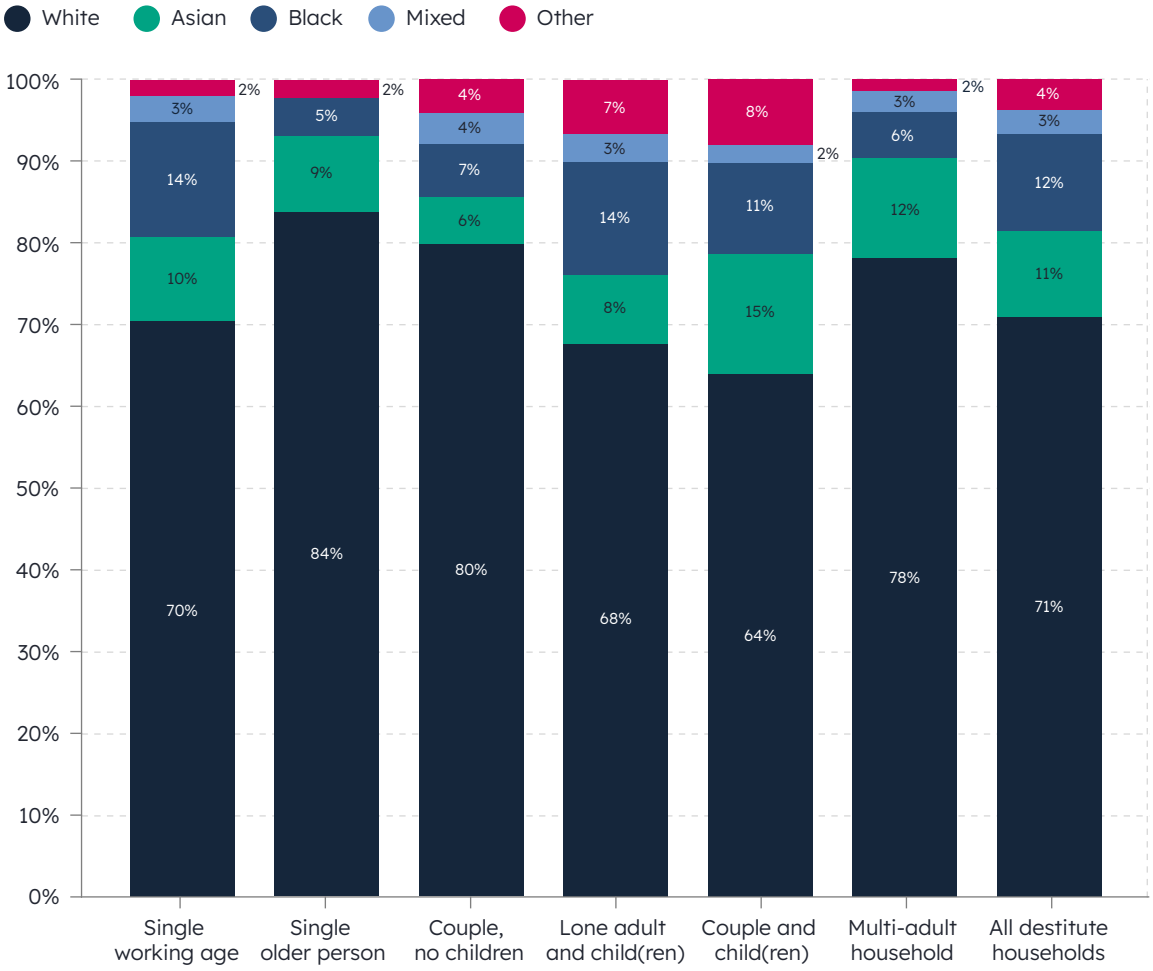
Figure 20: Destitute respondents by ethnicity and migrant status, 2025



Source: Destitution in the UK Survey 2025 (national-annual weighted)

There are some noticeable differences in the ethnic mix in different household types within the destitute cohort (Figure 21). Single working age (the most common type of destitute household) has a similar ethnic mix to all destitute households, except for having slightly more Black and fewer Other ethnic respondents. Single older households are predominantly White but with 9% Asian, 5% Black and few Mixed or Other. The couple with no children group (which includes pensioner couples) is similar to the single older person groups, but with slightly more Mixed and Other and fewer Asian respondents. The 2 groups of families with children are similar, with a third or slightly more of minoritised groups, particularly Black in the case of lone parents but more Asian and Other in the case of couples with children. Multi-adult households are more similar to couples with no children, with 78% White, but rather more Asian respondents and fewer of Mixed ethnicity.

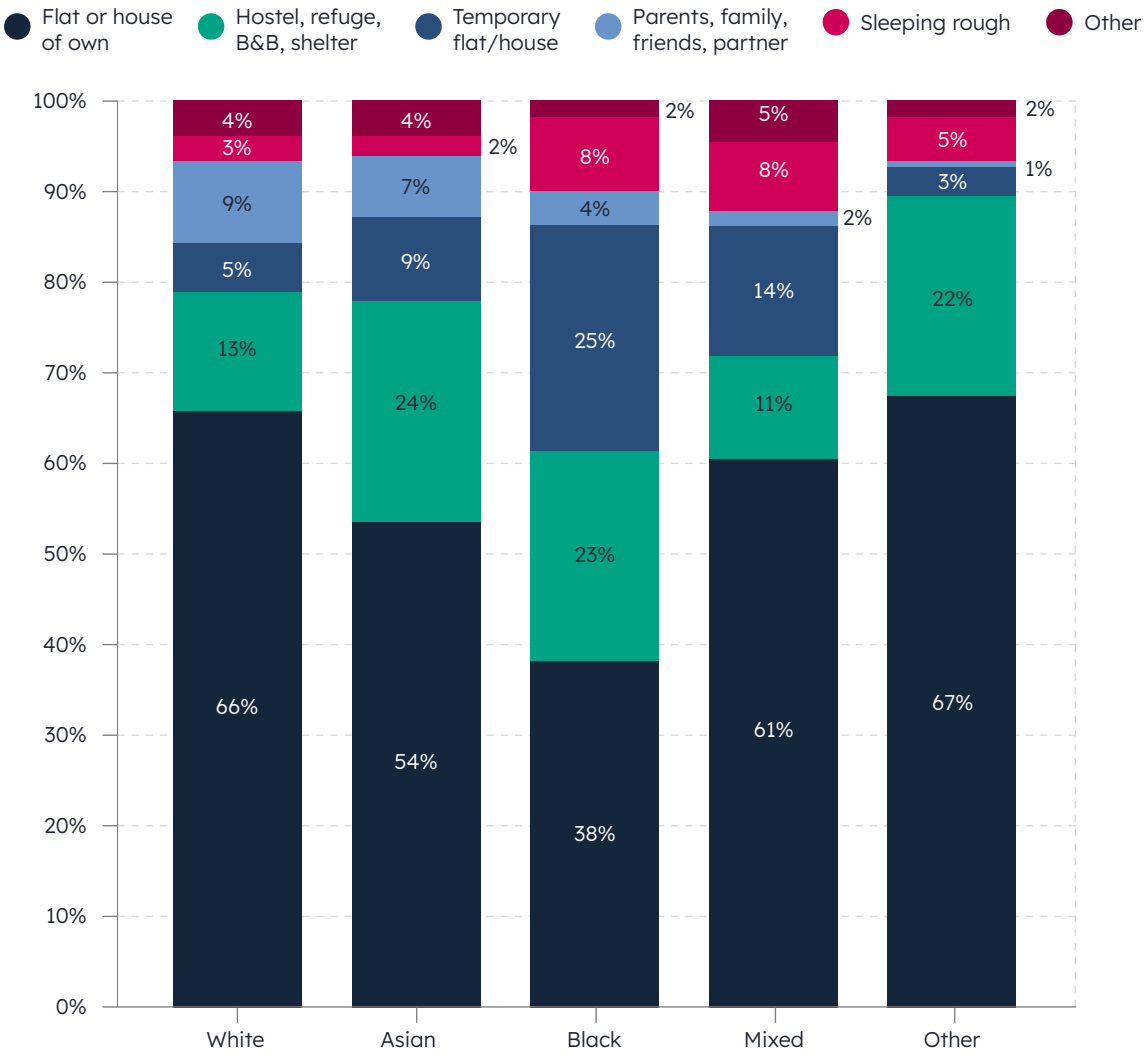
Figure 21: Ethnic composition of destitute respondents by household composition, 2025



Source: Destitution in the UK Survey 2025 (national-annual weighted)

While destitute households often lack settled permanent housing, this is strikingly more so for Black households, as shown in Figure 22, where only 38% of destitute Black households had a flat or house of their own (mainly rented). Asian households were also quite disadvantaged in this respect, with only 54% in their own house or flat at the point of survey, while for White, Mixed and Other ethnicities 61–67% had their own housing.

Figure 22: Housing and living arrangements by ethnicity of destitute respondents, 2025

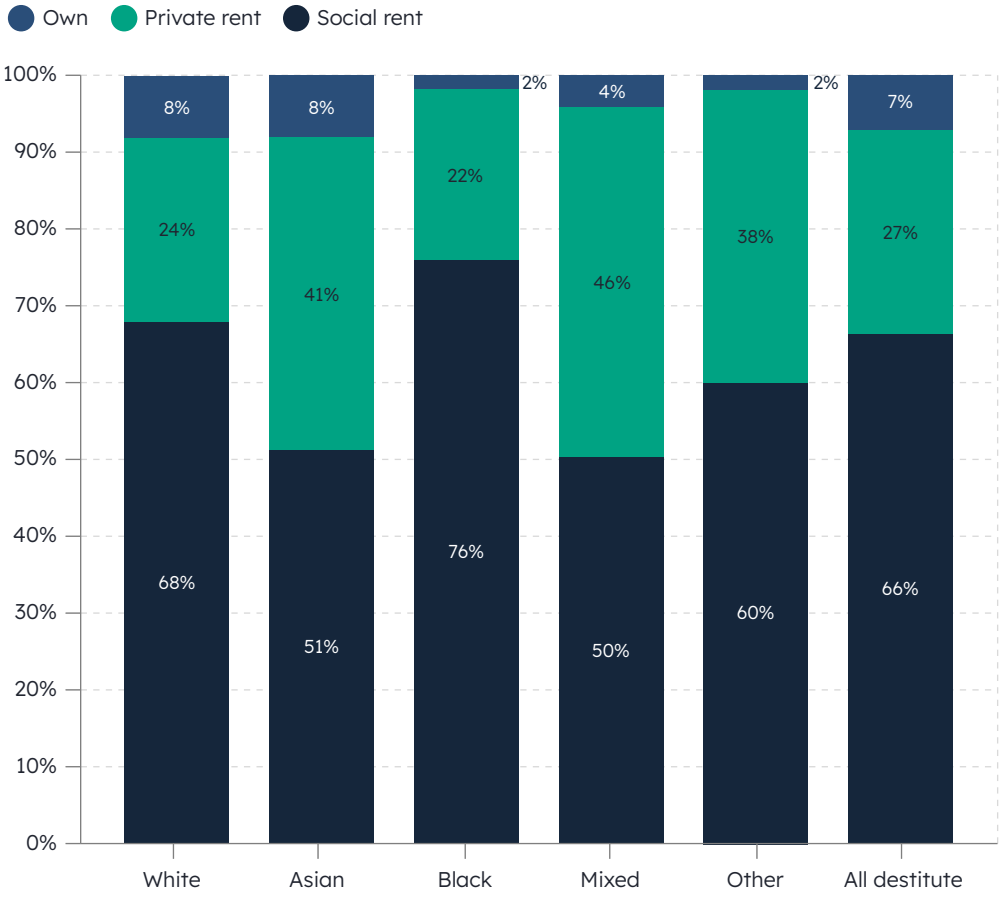


Source: Destitution in the UK Survey 2025 (national-annual weighted)

Looking at the other alternative accommodation options, rough sleeping is at least arguably the worst, and this was most commonly reported by Mixed and Black households (both 8%). Hostels and associated forms of accommodation, including B&B, are also often unsuitable, and these were experienced more by Asian, Other and Black households.

Figure 23 shows the housing tenure breakdown for destitute households who had their own house or flat in 2025, across the ethnic groups. White and Asian households were more likely to own their own home, but it was still a small minority. Asian, Mixed and Other ethnicity households were more heavily reliant upon private renting, where issues of tenure insecurity or affordability would have been more likely. The White and Black groups were most likely to be in social renting.

Figure 23: Housing tenure of destitute households in homes of their own by ethnicity, 2025



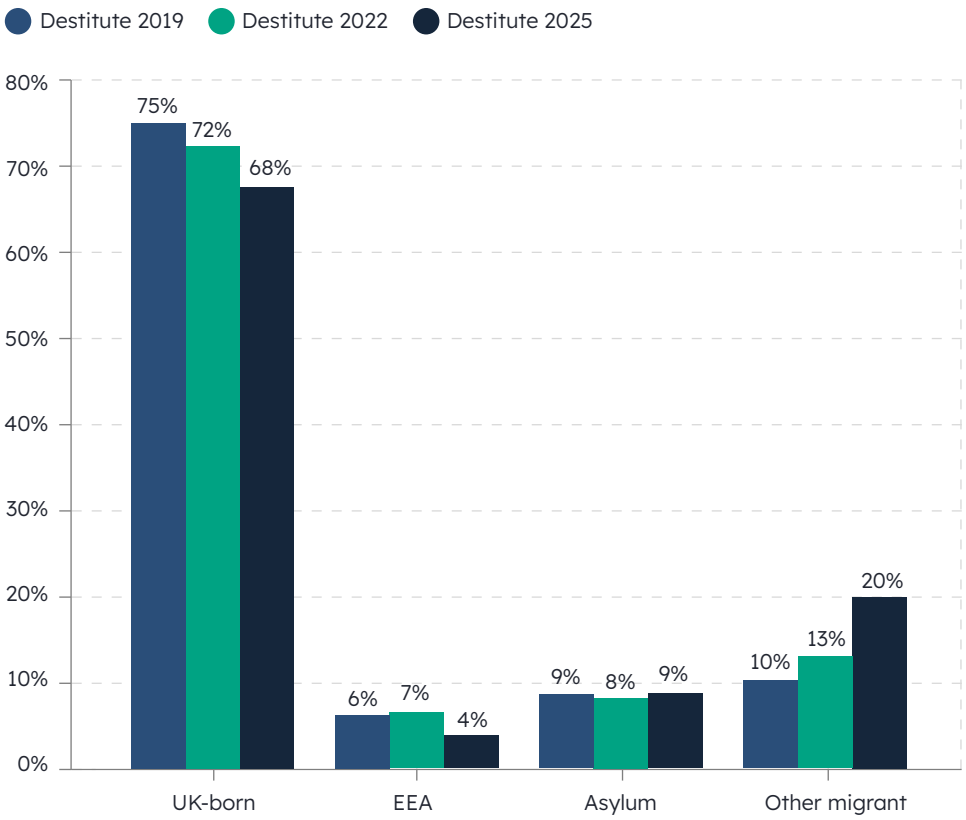
Source: Destitution in the UK Survey 2025 (national-annual weighted)

Migrant origins

In this section we review the origins of all migrants who are destitute (that is respondents born outside of the UK and the Republic of Ireland, combining those with and without complex needs).

Figure 24 distinguishes 4 broad groups within the destitute cohorts over 3 waves of the survey, depending on whether they were born in the UK, the EEA, whether they had experience of the asylum system, or fitted into none of these categories.

Figure 24: Summary of the migration profile of all destitute respondents in 2019, 2022 and 2025



Sources: Destitution in the UK Surveys 2019, 2022 and 2025 (national-annual weighted)

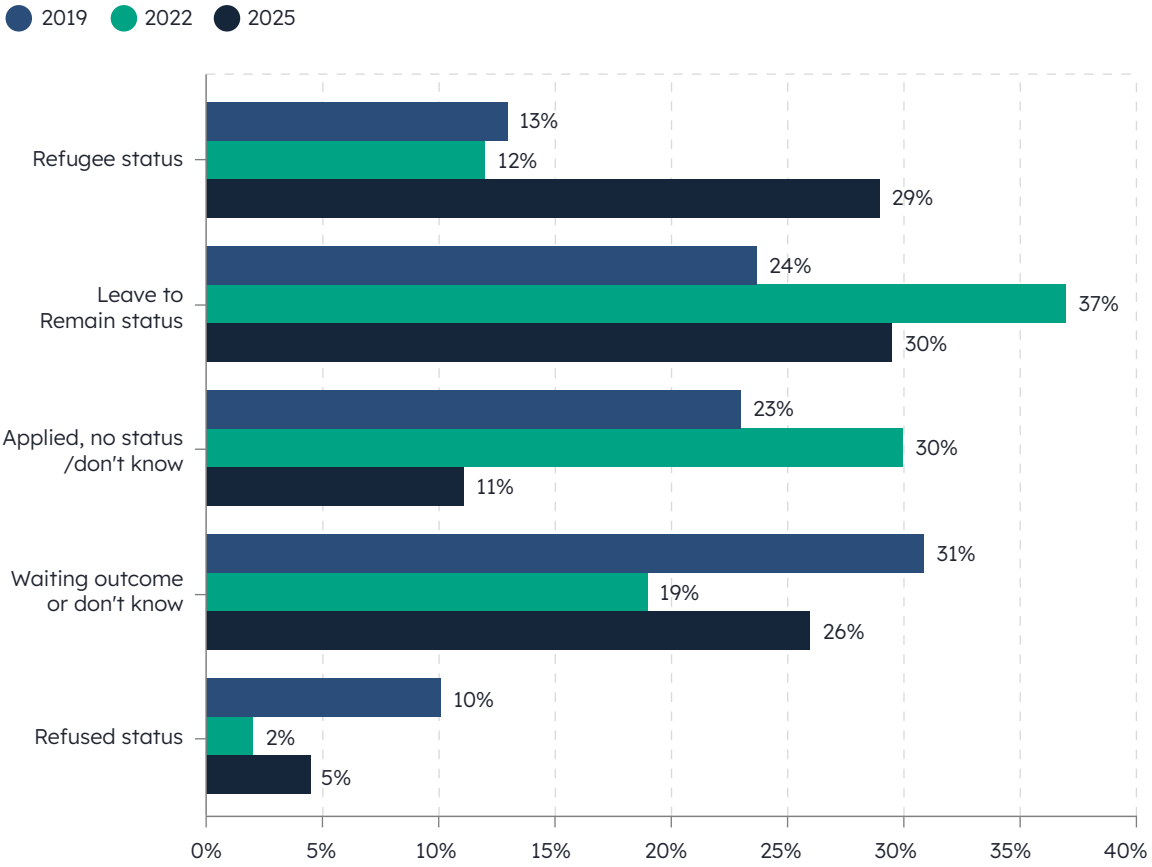
Figure 24 shows that there has been a downward trend in the proportion of destitute households who were born in the UK, from 75% in 2019 to 68% in 2025. There has also been a decline, in the period after 2022, in the proportion who were born in the EEA, following the post-Brexit transition. The proportion of destitute households with experience of the asylum process has been effectively steady at around 9%. The category which has quite clearly grown, doubling its share since 2019 (from 10% to 20%), is migrants from the rest of the world (beyond Europe) who have not been in the asylum system.

This reflects the overall picture of UK migration in the post-COVID period, which saw a major surge in (mainly non-asylum) gross and net in-migration over a period of 2–3 years, which has now subsided (see Technical Report, Bramley et al., 2026). In the 4 years 2022–25 the annual net in-migration number was 526,000 persons, whilst the number of asylum applications was 97,000 per year (of which 84,000 received an initial assessment and 44,000 were granted Leave to Remain or equivalent). The former numbers included many coming on work or study visas and their dependants, although this may include some undocumented migrants who do not have a valid visa, and it is clear that a significant number have been destitute in the recent period.

Apart from EEA (13%), the most common regions of birth for destitute migrants are South Asia (29%), sub-Saharan Africa (23%), the Middle East and North Africa (18%), and the former USSR and Eastern Europe (9%), with much smaller numbers from Latin America (2%), South East and East Asian (2%), the Caribbean (2%) and other countries (2%).

For those with experience of the asylum system, we ask about their status at the point of survey. Figure 25 captures these data for the last 3 waves of the survey.

Figure 25: Status categories of destitute respondents who had applied for asylum in 2019, 2022 and 2025

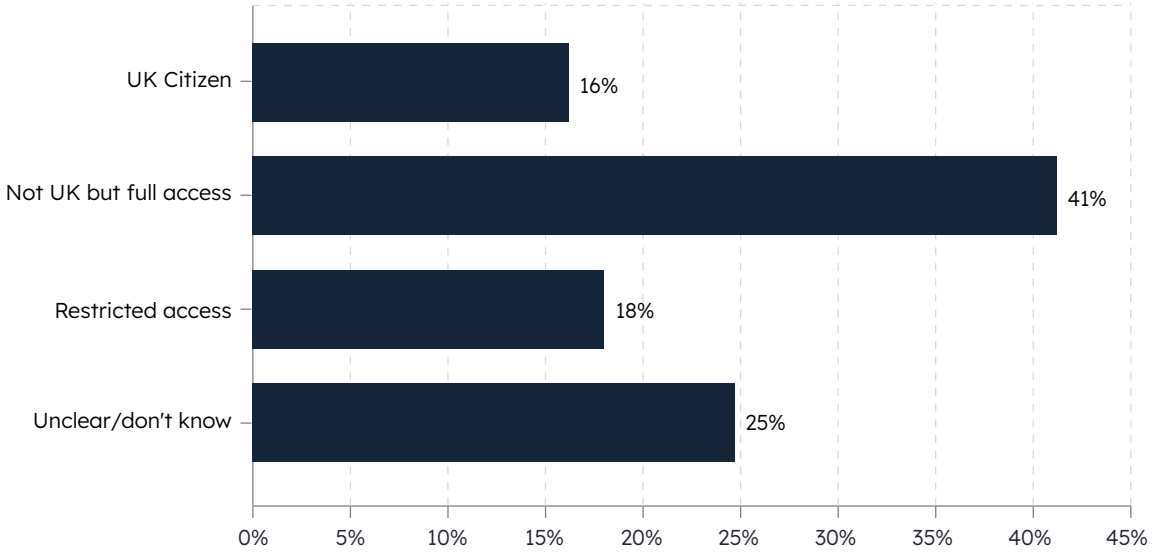


Sources: Destitution in the UK Surveys 2019, 2022 and 2025 (national-annual weighted)

Most asylum applicants do eventually get refugee or leave to remain status, but the process can be protracted, especially if an appeal is made. As of autumn 2025, a majority of destitute respondents in our sample using crisis services with experience of the asylum system (59%) had secured refugee or leave to remain status. This is a substantial increase on our surveys in 2019, especially, but also higher than in 2022 (37% and 49%, respectively). One quarter (26%) had applied but were awaiting the result of an appeal or were unsure of their status, while another 11% were awaiting an initial decision on their application. A small minority (5%) in 2025 had been refused, although that proportion had been somewhat higher in 2019 (10%).

In 2025, a new question was added at the end of the questionnaire, to shed light on the extent to which destitute migrants were affected by the NRPF restriction applied to some groups (see Chapter 1). Figure 26 shows the responses to this question in summary form, for migrants who were destitute and who answered this question (18% of cases were missing).

Figure 26: Whether destitute migrants' access to public funds/services was restricted, 2025



Sources: Destitution in the UK Survey 2025 (national-annual weighted), migrants only

Full UK citizenship was reported by 16% of destitute migrant respondents, while 18% of destitute migrant respondents indicated that they had restricted access to public funds. The most common response category was to confirm that the respondent was not a UK citizen but that they believed they had full access to benefits/public services (41%). Interestingly, however, quite a lot of respondents (25% of destitute migrants) ticked the 'Don't Know' response, implying that they did not know whether their access was restricted or not. This is perhaps part of a wider story about migrants' limited knowledge of UK systems and their precise entitlements.

6. Income, work and debt issues amongst migrants with experiences of destitution in the UK

Key points

- Income sources and levels varied by immigration status, as well as by work and household circumstances. But most interviewees were still living under the destitution line when we spoke to them, with some barely able to buy the food they needed, never mind other necessities.
- Few interviewees were in regular employment, with experiences of working in the UK confined mainly to low-paid and/or informal work, including exploitative cash-in-hand arrangements.
- People seeking asylum and other migrants without the right to work were often highly qualified professionals frustrated that they were unable to put their skills to use in the UK.
- Other key barriers to work included lack of recognition of overseas qualifications, limited English, physical and mental health issues, and childcare responsibilities.
- There was less evidence of problematic public sector and utilities debt affecting destitute migrants than we have previously found with UK-born interviewees experiencing destitution. In part this likely reflects the fact that many migrants with experience of destitution in the UK have spent considerable periods living in institutional forms of accommodation.

Introduction

As was made clear in the preceding chapter, migrants experiencing destitution in the UK are in an exceptionally disadvantaged position, and it was determined that this year's qualitative work should focus on their circumstances and experiences.

As described in greater detail in Chapter 2, a sample of 31 migrant (that is, non-UK born) respondents experiencing destitution at the time of the autumn 2025 survey were selected for interview, including:

- people currently seeking asylum in the UK (that is, those awaiting the outcome of an asylum application or appeal)
- other migrants with NRPF or only limited recourse to public funds
- other migrants who did have recourse to public funds.

This chapter draws on these interviews with migrants with direct experience of destitution in the UK to consider how issues of (inadequate) income, coupled with the profound barriers to work that many faced, drove them into this situation of extreme hardship. We also review how their experiences of problematic debt seem quite distinctive from that of UK-born people facing destitution.

Insufficient income driving destitution

The fundamental driver of destitution amongst vulnerable migrants in the UK, as with all people who are destitute, is being unable to afford to buy the necessities of life. All but 7 of our interviewees were still destitute when we spoke to them around 5 months after they had been surveyed, and for most this meant still having an income level below our extremely low destitution level.

Sources of income varied by immigration status, so here we structure our discussion by considering first, the position of people seeking asylum (drawing on testimony from both those currently seeking asylum and those with recent experience of the asylum system), second, (other) migrants with limited or no recourse to public funds, and third, migrants who had recourse to public funds.

People seeking asylum

Only 5 of our interviewees were currently seeking asylum at the point of interview (with a live claim or appeal), but half of the total sample (n=15) had had experience of the asylum system, much of it fairly recent.

At the time of fieldwork, people seeking asylum living in self-catering accommodation received a £49.18 weekly subsistence allowance for each member of the household, loaded onto an 'Aspen' debit card, and those living in hotels and barracks where food was provided received a £9.95 weekly allowance.[22] While the asylum support allowance for those in self-catering accommodation is intended to cover necessities including food, clothing, and toiletries, there are restrictions on what it can be used to buy,[23] and it cannot be used for contactless payments such as bus fares, haircuts, and other services that might be considered essential. Interviewees with experience of the asylum system tended to say that their asylum support allowance was just about enough to cover their food costs but nothing else:

"… I get around £50 support for daily life. It's a little bit – not really sufficient … With this sum of money, normally, I can buy food in advance for all the week."

(Man, aged 38)

"I do appreciate the £50 … On the other hand, it's not sufficient to meet all my basic needs…it provides me 3 times meal a day. Unfortunately, I cannot [meet] any other personal needs out of this £50."

(Woman, aged 27)

One woman also described how humiliating it could be to use the Aspen card:

"It's like a gift card, to be honest … If I have to go for shopping, for food, I have to put my PIN in every time, and most people just keep on … looking me at [me] weirdly."

(Woman, aged 25)

The practical difficulties of having no access to cash for things like bus fares were noted by some interviewees,[24] as were strategies to work around this, with the help of friends:

"It's not easy, and you can't keep on relying on your roommates and asking over and over again, 'Can you use my card so you can give me cash?' … So I can help secure that kind of cash for transportation, like to go for the appointments at the Home Office and maybe doctor's or appointments, or just to meet up with friends."

(Woman, aged 25)

Despite the inadequacy of the asylum support allowance, one man had been living on much less than the full amount as he was using some of it to support his family in his home country:

"… when I came here, I left my family behind, so I had to live on £5 or £10 and send the rest to my family back in [country]."

(Man, aged 54)

Migrants with no or limited recourse to public funds

There were 8 interviewees amongst our qualitative sample who had an NRPF status or whose access to government benefits and services was otherwise restricted at the point when we interviewed. This meant that they were unable to claim mainstream social security benefits or housing or homelessness assistance (see Chapter 1).

For some, this NRPF status or restricted access was as a result of their having a work or student visa which explicitly excluded them from relying on public funds, while others had overstayed their visa (including one young man who had come to the UK as a child), or had come to the UK on a spousal visa which they had lost when they split from their partner. In one case, the individual had no access to benefits or government services because they were undocumented and had no right to remain in the UK.

In 6 of these NRPF cases, either the interviewee and/or their partner was supporting the household via paid work. One man, who had remained in the UK after his student visa expired, had worked informally on building sites to support his family over an extended period. His testimony made clear how unscrupulous employers could exploit the desperation of people in these circumstances. He told us that he was deliberately underpaid for the skilled work he did:

"… the construction guys, if you have skills in your hand, you will get the work … I don't complain about the work, but … I … complain about the money … I am getting £120, if I have the [residency] paper[s] I will get … £240. They are paying me half of the money, just because of my status … [Exploitation] is an everyday thing for immigrants like me, if they're working without paper[s], yes …"

(Man, aged 38)

He went on to describe other unacceptable aspects of the work conditions he endured:

"… [the] abusive language … [lack of] break[s] given to us, like now, 'You can't take a break right now, it's very busy.' So things like that … I am in construction, and if I'm working I need a break, I need to eat … if I'm working for the last 3 hours non-stop, I need to drink water … because we are literally sweating. We take off our T-shirts as well when we work."

(Man, aged 38)

The acute insecurity faced by people relying on cash-in-hand work to meet their most basic needs was emphasised by another interviewee who now had access to public funds, but described feeling like a 'ghost' when he previously had an NRPF status and worked informally on a farm to get by:

"… do you know how scary it is where you'd be like I don't know where my next meal is going to come from if I mess up?"

(Man, 30)

In 2 cases, accidents at work had precipitated an experience of destitution for those who had been working in informal working arrangements. In these cases, serious injuries – perhaps related to a lack of adherence to health and safety regulations – had resulted in a period of being unable to work and, with no access to sick pay, had led to sudden loss of income (which in one case triggered a period of rough sleeping).

Even those with legal employment were often in dire straits because they could make no call on public funds to supplement their very low incomes. One man we spoke to had attained a work visa with an NRPF condition after completing his studies in the UK. He explained that he had been employed part-time in a supermarket for 4 years, earning approximately £1,200–£1,300 per month. However, he paid £1,000 per month towards rent, utilities and Council Tax, leaving only £20–£300 per month to buy necessities for himself, his wife and their baby. They struggled to buy food for themselves, although they always ensured the baby had what it needed.

Another woman's husband had similarly come to the UK as a student and now had a work visa with an NRPF condition. She described how they too were really struggling after having a baby despite his working full-time in a warehouse:

"The baby is too expensive, and we are not earning that much, so yes, we are going into more and more debt … Sometimes I do cleaning jobs, but I can't do it every day [because of childcare], but sometimes when my husband is home, I go and do the cleaning jobs … it helps."

(Woman, aged 24)

These 2 cases, and others like it, highlighted the extremely precarious situation faced by families with NRPF and small children, where one member of the couple was in low-income paid work, and the other – usually the mother – was not only unable to earn due to childcare responsibilities but also unsupported by UC, as other similar households with access to benefits would be. In practice, this meant that families were living on very low incomes, putting children as well as adults at high risk of severe material deprivation.

The circumstances of the 2 interviewees with NRPF who were not in paid work were even more precarious. One lone parent with 3 children had lost her spousal visa when she split up from her partner; her only source of financial support was from statutory social work services for her children. Most desperate of all was the position of an older woman, aged 68, who was a long-term visa overstayer, who had no source of income at all and relied on charities and food banks to get by, sometimes having only one tin of food a day to eat. Statutory services had been unable to help her due to her NRPF status, apart from her GP (General Practitioner) to a limited extent.

Migrants with recourse to public funds

Echoing the findings of the survey (see Chapter 5), most of our interviewees (n=18) did have access to public funds by the point we interviewed them, in some cases because they had changed immigration status – in many instances gaining refugee status – since they responded to the 2025 survey.

In the main, these participants were receiving UC but nonetheless remained destitute. As has been established through multiple rounds of the Destitution in the UK study, and was re-confirmed in the income thresholds calculation for the current iteration of the study (Bramley and Ayed, 2026), UC levels, especially for single people, are too low to keep recipients out of destitution, with most reporting running out of money part way through the month:[25]

> **"That money is only enough for 2 weeks max. After that, I have to go to charities, to food banks to ask for help and support. It's a very difficult time for me to be honest, and it's affected me mentally. I want to move on from this situation, but with this little money I'm getting, I cannot make any progress."**
>
> (Man, aged 28)

> **"[I] run out of money … under the Universal Credit benefits … run out of money every fortnight, and the rest of the month [can't]…leave the refuge."**
>
> (Woman, aged 39)

Securing disability benefits (especially PIP), has been a key route out of destitution identified amongst UK-born interviewees in previous rounds of the study (Fitzpatrick et al., 2023). In the 2025 survey, 37% of all respondents reported receiving at least one disability-related benefit, but this was true for only 17% of migrant respondents.

None of our migrant interviewees was in receipt of PIP, and only 2, both in their 60s and with serious physical health problems, had secured the health element of UC. One man who was in receipt of the health element of UC explained what a huge difference these additional funds has made to his day-to-day quality of life:

"I must admit, when they declared me unfit for work, they gave me some extra money … I think it was £90 [per week], but that has helped tremendously … it did help me clear some of the debt that I had in terms of energy and that sort of thing. Now I'm able to keep up with the energy bills …"

(Man, aged 63)

Language barriers prevented some other interviewees with disabilities from claiming additional benefits that may be due to them:

"I'm only getting Universal Credit and the reason for that, because I have the language barrier, I cannot speak or read and write in English, I cannot apply for disability payments."

(Man, aged 28)

Multiple barriers to work

In the 2025 survey, only 1 in 10 of all respondents, including migrants, reported being in paid work. Amongst our qualitative sample, 4 had formal employment at the point of interview, while another 3 had husbands in regular employment. In virtually all cases this was low-paid and/or part-time work, and 5 of these 7 interviewees living in (legally) working households were nonetheless still destitute. Several other interviewees had engaged in informal, cash-in-hand work, either on a sustained or intermittent basis, as discussed above. Across the sample, most work experience in the UK was in catering, hospitality, delivery, security, cleaning and other service sectors.

The fundamental barrier to work faced by the majority of our interviewees, for at least some of their time in the UK, was having no right to work. All of those with experience of the asylum system had been in this situation, as well others whose initial visas had expired, or who had lost their spousal visa after splitting from a partner. While some research participants had acquired the right to work by the time we interviewed them, either because their immigration status had changed or they had acquired a domestic violence-related exemption, others were still excluded from the formal labour market, including all of those currently seeking asylum.

Across all of these groups, the inability to work in the UK was a source of immense frustration and anxiety. Almost without exception, individuals expressed a strong desire to work in order to pay their own way, to support their families, and to protect their mental health and self-respect:

"I can't work. I'm not allowed to work because I don't have any visa. I'm still hoping to get a decision from the Home Office … Definitely, I will work, because I have to work to take care of my children … I'm tired of begging, asking for help. I'm tired. If I'm working, you know, I have status to work, of course, I can get myself things that my children need."

(Woman, aged 43)

"I want to be like a human being, to just experience that working life."

(Woman, aged 25)

"I would love to work, and I would do any job."

(Woman, aged 30)

Many migrants we spoke to were highly qualified professionals, including people with backgrounds in scientific research, accountancy, teaching, nursing and social work. These interviewees often emphasised that, were they permitted to work in the UK, they could use their skills to make a valuable societal contribution:

"I am an educated woman, I am an assistant nurse, and I got educated in some part of Europe and if I am granted that [refugee] status, I will be able to assist others as well."

(Women, aged 27)

"Because you're not allowed to work, your hands are tied, so it's difficult … I am a social worker in [home country], and things in my country are not easy."

(Woman, aged 61)

For research participants who did have the right to work, or after they acquired this right, there could still be ongoing barriers to employment that related to their immigration background. Key concerns included the lack of recognition of overseas qualifications and the need for UK-based experience and/or references:

"I started applying for teaching jobs, but they say, 'No, you're not qualified for teaching.' … previously, before coming to UK, I was already trained for high school education … [but] they said, 'No … We cannot give you a job [at] that.'"

(Woman, aged 43)

"[My husband] was working as an accountant [in home country]. Only when he applied for the job [in UK], they said, because he didn't have the UK experience of accountancy … he tried to train himself, online courses in this and that, but … he couldn't get the accountancy job … So that's why he started working … a security job …"

(Woman, aged 43)

"I am permitted to work. I guess it's difficult to get a job, because some of them require UK experience. So I'm trying … I have an advisor … every day I try to apply jobs … I don't want to claim [benefits]."

(Man, aged 38)

One interviewee felt that he would be discriminated against because of his African name, implying a fear of racial prejudice on the part of potential employers (see also Fitzpatrick et al., 2025):

"… the biggest [issue] is my name. If my name was John, or my name was David, or Jacqueline, or Denise, it would be easier, but as soon as they see [African name] … I feel like there's a [prejudice] – as much as I hate to say it, but it is an experience."

(Man, aged 30)

Several research participants felt that their limited English restricted their job opportunities, but they were keen to address this and were taking active steps to do so:

"I'm … taking an English course 5 days a week. I've just completed that, actually. I also took an ICT course since September last year."

(Man, aged 24)

Other barriers to work were not necessarily related to immigration status, and included serious physical health problems and childcare responsibilities (several female interviewees had very young and/or disabled children). A number of research participants explained that mental health problems, triggered or exacerbated by their experiences of homelessness and destitution, or other traumas such as domestic violence, made it difficult for them to work:

"[I can't work] … because of my mental health, I was in deep depression, extreme anxiety. Now … I feel like I'm getting better because of I go outside. I sometimes go to park. I meet people. I want to share my life with … career advisers, and then I go to my Jobcentre appointment."

(Woman, aged 47)

"I wanted to look for work but my physical and mental condition is not [in] a state to do anything because I've lost all my teeth and my physical appearance is horrible, so I don't think anyone would be willing to give me a job."

(Man, aged 28)

Less experience of problematic debt

In previous iterations of the Destitution in the UK study, we have flagged that problematic debt, particularly debt owed to DWP, local authorities and utility companies, was a crushing burden on the majority of people experiencing destitution in the UK. In fact, this was very often the factor that pushed them over the precipice from poverty into destitution (Fitzpatrick et al., 2023).

In the 2025 survey, 45% of all respondents reported that they had problems with serious debt or getting behind on bills, but this was true for only 25% of migrants (without complex needs). A small number of our migrant interviewees mentioned rent and/or Council Tax arrears (see Chapter 8), and, as noted above, one man had fallen behind with his energy bills but, on receiving disability top-up benefits, had been able to settle those debts. A couple of interviewees had arrears on their utility bills, but in both cases had a payment plan for managing them:

> "… generally I don't like to have any debt, so normally I will prioritise my … Council Tax, things like that. For the first 2 or 3 months when I came here, because I had to spend a lot of money on the house to just prepare it, so this means that there was an outstanding balance for the gas. I wasn't able to afford to pay for that, so then I had to call the company and they have created a payment plan …"
>
> (Woman, aged 45)

Only one interviewee mentioned paying back a DWP loan, while just one other mentioned having problematic consumer debt:

> "… when we came [to] this country like we found one or 2 credit cards, in this kind of situation we started to use them and that credit card balance has become headache because we are not able to pay them back."
>
> (Man, aged 34)

Overall, therefore, this data implies a relatively limited role for problem debt and arrears in pushing vulnerable migrants into destitution. There are probably a range of explanations for this. To begin with, some of our interviewees had spent extended periods living in institutional forms of accommodation, such as asylum hotels or homeless hostels, where they were not responsible for paying rent, Council Tax or utilities (see Chapter 8). People seeking asylum and others with an NRPF status have no entitlement to the mainstream social security benefits that would allow them to access DWP loans or advances. They may also struggle to secure consumer credit given their very low income and, in some cases, lack of a UK credit record or required ID. More speculatively, the idea of taking on any kind of debt may be a source of extreme anxiety for people who feel that their foothold in UK society is already precarious, with some interviewees stressing that they sought always to live within their extremely modest means, however hard that may be.

All that said, there were a couple of distinctive forms of debt that affected some of our migrant interviewees. First, several people we spoke to mentioned borrowing quite substantial sums from friends or family to pay for their visa applications:

"We asked our friends to help us because we didn't have the money for the water meter … then the visa fee, so we were struggling with that. So we asked our friends, and whenever we get enough money, we will try to pay it back … we didn't have that amount, so we are in debt to our friends."

(Woman, aged 24)

Second, a couple of interviewees mentioned debt associated with 'immigration health surcharges'. These are charges that most migrants to the UK have to pay as part of their online immigration application, enabling them to use the NHS free of charge from when their visa is granted. One young man we spoke to needed an operation after an accident at work that happened when he still had a NRPF status. He then successfully applied for a visa and paid the NHS surcharge as part of that immigration process, but was nonetheless charged for the treatment that predated his visa being granted:

"… I broke my elbow in October and I'm still a ghost [NRPF]. Bearing in mind in May I'd already paid £2,500 for NHS surcharge. Then now in November, December, I'm getting calls from the NHS asking me, 'Oh yes, now it seems like you don't have …' I'm like, 'But the surcharge has been paid', do you know how scary that call is?"

(Man, aged 30)

Others who do not have permission to use all NHS services, for example because they have overstayed their visa, need to pay for hospital treatment, sometimes in retrospect if that treatment is urgent. One interviewee said his wife had spent 2 nights in a UK hospital giving birth to his daughter. He reported that he had then been charged £10,000 by the NHS:

"… if you're getting operated [on], like … they [NHS] have to charge me. Then they're going to put me in the debt … My daughter was born here back in 2023 … and £10,000 is like they are charging me for 2 days [in hospital] … Until the time my [residency] documents are sorted out, it's not possible for me to pay, because I am the only one who is working … Like for 2 days £10,000? … I don't know for what they are charging £10,000."

(Man, aged 38)

These kinds of very high sums charged for use of the NHS are clearly problematic – and frightening – for migrants to the UK struggling to get by on very low incomes.

As noted in Chapter 1, the Immigration and Asylum Bill proposes a 'refugee tax', by which people granted asylum in the UK face having to pay back around £10,000 towards the cost of their accommodation and support once they start earning. Such a move would clearly risk many more refugees on low incomes being pushed into destitution as a result of unmanageable public debt (Refugee Council, 2026a).

7. How migrants cope with destitution in the UK: access to necessities

Key points

- Migrant interviewees with experience of destitution in the UK often struggled to afford a sufficient quantity and quality of food, relying on food aid services to get by; it was common for parents to skip meals to feed their children.
- Sourcing even very basic toiletries was a significant challenge for most interviewees; lack of access to period products was a particularly distressing issue for some of the women we spoke to.
- To access clothes and shoes, most interviewees relied on food banks, charity shops or other second-hand sources, including for any dependent children.
- Fewer concerns were expressed about meeting the costs of heating and lighting, in part because many migrant interviewees were living in institutional forms of accommodation, or else shared utilities costs with other households in multiple occupancy settings.
- An inability to afford transport costs was an overwhelming concern for the majority of our interviewees, affecting all aspects of their lives.
- Interviewees often sacrificed other core necessities – including transport costs – to ensure that they could maintain access to the internet and a mobile phone.

Introduction

This chapter draws on our 31 qualitative interviews with migrants with experience of destitution in the UK to consider how they accessed the core necessities of life covered in the 'material deprivation' part of our definition of destitution (see Box 1): food, toiletries, clothes and shoes, heating and lighting (note that experiences of rough sleeping are considered in the next chapter, alongside housing and homelessness more generally). In addition, we also asked interviewees if there were other necessities that they were having to live without, or struggling to afford, and found that they prioritised access to transport and internet/mobile phones.

Going hungry

In the 2025 survey, 61% of destitute respondents reported having gone without food over the month before the survey, including almost half (47%) of migrants (no complex needs), although the proportion of the UK-other (63%) and complex needs (76%) groups that lacked food was even higher.

While those living in institutional accommodation like hostels or hotels usually had at least some meals supplied, access to food was a major problem for those living in self-contained accommodation. As noted in Chapter 6, interviewees living in their own house or flat, or in self-contained homeless or Home Office accommodation, often told us that the asylum support allowance (for people currently seeking asylum) or UC (for those with access to public funds) enabled them to access little other than food. However, many reported struggling to afford even to eat properly, including several research participants living in working households.

"So I'll tell you frankly … we have just one meal per day."

(Man, aged 54)

"… sometimes I eat once per day …"

(Man, aged 38)

And as we have discovered in previous iterations of the Destitution in the UK study (Fitzpatrick et al., 2018, 2020, 2023), it was common for parents to report skipping meals so that their children could eat:

"Yes, it's happened [skipping meals] me and my wife, we don't tell anyone. For my kid whatever we'll be hungry, but we will feed her."

(Man, aged 34)

"I always try for my children not to go without food, but sometimes I starve myself."

(Woman, 43)

Purchasing cheap, discounted food was a coping strategy adopted by many struggling to get by on extremely low incomes, as was only ever using the cheapest shops:

"I usually go to the shop after 8.00pm so I can buy some products with a discount. It's usually about meats and fish, something like this …"

(Woman, aged 63)

"If we want to buy the rice and flour and all that, we go and buy from the shops like Iceland, Poundland, like that."

(Woman, aged 25)

Bulk buying and freezing were other means of economising on food that were widely reported:

"I try to buy in bulk. I buy a lot."

(Woman, aged 52)

"I … buy things that can take me a while to finish, storage freezer stuff, and then I minimise to make sure that I don't spend over £25 so that the rest of it, I will go to Savers and buy the toiletry stuff and so on, and if there's a little bit of left, then that I will … [use for] transportation."

(Woman, aged 25)

Food banks and community services that provided free or heavily subsidised food were a lifeline for many of our interviewees, with the majority of those we spoke to using these services at least intermittently (see also Chapter 4):

"To be honest, since 2 days ago my money ran out and I get my money every 15th of each month, and I had to go to the food bank today … this money is only enough for 2 weeks … my priority is the food … my living condition is … that I have to be on survival."

(Man, aged 28)

"It's like if I pay £4 so they're going to give me food, it's a kind of basket, there's multiple foods, vegetables, £15. If I pay £4 so they offer me £15 [worth] of stuff."

(Man, aged 34)

Some of the men interviewed had used soup runs and other hot food services aimed mainly at homeless people:

"If I'm hungry, I go to soup kitchens. I know where the places where I can get my free meals, you see."

(Man, aged 43)

"There's so many food places for all the homeless people. There is like different churches, different places, a soup kitchen that comes here. The only thing is you have to be there on time at that particular day obviously, and you don't get to choose the food. Sometimes it's there, sometimes it's not, sometimes you might not like it, but regardless, you get food … They give you one sandwich, one coffee. Yes, you've got to be grateful, but that's it."

(Man, aged 30)

As indicated by the above quotation, there was a great deal of gratitude expressed about these food aid services, but both quality and quantity could be lacking. A lack of fresh food, or inability to meet cultural needs, was a common issue for those relying on food banks:

"I was finding it difficult to adjust, but now I have to. I'm getting used to the meals. They are different and that is why I was finding it difficult, but … I get hungry after eating because of the type of food we eat."

(Woman, 44)

"She can't eat pork meat, so she had to give these pork cans to other women in the shelter. The fruits were not really good, and the quality was not really good."

(Woman, aged 39) [interviewed with the help of an interpreter]

Struggling to access toiletries

In the 2025 survey, 50% of all destitute respondents had gone without basic toiletries in the past month because they couldn't afford them, including 40% of destitute migrants (no complex needs).

The slightly lower percentage of migrants reporting lack of access to toiletries as compared with UK-born destitute respondents likely reflects the provision of rudimentary toiletries to migrants living in hotels, hostels or other institutional provision. But sourcing these products was a struggle for the majority of our interviewees, especially those living in self-contained accommodation, with many relying on food banks, churches and charities for what they needed:

"For toiletries, here, the staff got me registered with the food bank. They provided me with the toothbrush, toothpaste, and other things like that. Just to be clear, I am hardly getting by just now."

(Man, aged 26)

"[charity] … do offer toiletries, like the basic toilet rolls and the basic products. You see, £49 a week [asylum support allowance] is not much, it doesn't really give you a lot, but once a month we receive a donation through these charities, and that helps us to get by."

(Woman, aged 61)

As with food, economising efforts involved buying only the least expensive items and purchasing in bulk:

"Actually, we just buy it from the cheap shops like Savers. We buy the cheap stuff."

(Man, aged 54)

"… my mum has taught me to buy tissue in bulk. So I go to Lidl and get … that big-ass pack – and that will last me … toiletries, yes, if you buy them in bulk, you can get them cheap."

(Male, aged 30)

Nonetheless, some interviewees had had to resort to pretty desperate measures as a result of being unable to afford the toiletries they needed, compromising their comfort, their hygiene and their dignity:

"I'll have a shower in the morning, so I don't put deodorant on, so it saves it, not using it every day."

(Woman, aged 63)

"There are times like, for example, toilet paper. If it runs out, there are other things you can do. You can jump in the shower straightaway after."

(Man, aged 30)

Lack of access to period products was a particularly distressing issue for several of the women interviewed:

"I had a number of female needs, necessities that I wanted to purchase, but I couldn't afford."

(Woman, aged 30)

"Right now … I am facing this problem because I'm on my periods and I have no pads."

(Woman, aged 47)

Strategies to secure suitable clothes and shoes

Accessing weather-appropriate clothes and shoes was another widespread challenge for those we interviewed, again consistent with our survey findings that 50% of all destitute respondents had not been able to dress appropriately for the weather, including 52% of destitute migrants (no complex needs).

Some migrant interviewees reported that they did not have suitable winter clothes when they first arrived in the UK:

"… it was a winter time and it was very cold and I didn't have a jacket although I was wearing very good boots, and later on I managed to purchase a jacket and I'm out of that situation."

(Woman, aged 27)

One interviewee who had had to leave virtually all her belongings behind when she fled domestic violence reminded us that weather-appropriate clothes are also required in summer:

"She needs something for this [warm] weather, actually … She doesn't have suitable clothes as well, because it was winter [when she left] and all the clothes are for suitable for winter and they are warm clothes. So she has a problem with this as well."

(Woman, aged 39) [interviewed with the help of an interpreter]

Few, if any, of those we spoke to could afford to buy new clothes; even very cheap new clothes were well out of their financial reach. But some commented that they managed because they had old clothes and shoes that still fitted:

"I don't really buy clothes because I'm still using what I have. I have enough clothing … I got some jackets I've had for 5 years. A lot I have is from a long time ago, and they still fit."

(Woman, aged 52)

Many others relied on charities and churches for what they needed:

"Especially in the winter, they give us jackets and proper shoes. Luckily enough, we managed to have this organisation's support."

(Woman, aged 61)

Or they used charity shops or second-hand clothes websites:

"… my son-in-law came to visit and stay with us, and he said, 'Why don't you go into charity shops?' … he introduced me to the world of charity shops … Brand new jumpers and all that in charity shops, with the tags on, and you're paying £2 or £3 instead of £30–£40."

(Woman, aged 63)

"there is an app named Vinted and [for] my son … the old [school] uniforms … and Vinted store, there are shoes available and stuff like that. [They are] second-hand …"

(Woman, aged 43)

Access to appropriate clothing was a particular worry for those with growing children, and insofar as any new items were purchased, they tended to be for children:

"My eldest son, he needs clothes. I plan that next month we'll buy for his summer clothes and also my baby, he needs some clothes now – maybe next month."

(Woman, aged 32)

A small number of interviewees reported a form of mutual aid whereby clothes were recycled or shared amongst family members or community groups:

"Yes, there is this new community that I joined … Any mother who is not using their old stuff will just post in the group, and then we, the new mothers who are in need of some things, just accept it and then go and pick them."

(Woman, aged 44)

"I have a brother here in [city] who is in a similar situation, so we share our clothes now. We share the things that we have until, hopefully, we can find a job. For example, if I found myself in need for a jacket or a pair of shoes, you borrow from your brother until things get better, until this crisis goes by."

(Man, aged 26)

Fewer concerns about accessing heating and lighting

As compared with the widespread challenges experienced accessing food, toiletries and clothes and shoes, and in sharp contrast to the findings of the last Destitution in the UK study (Fitzpatrick et al., 2023), there was relatively little discussion in the qualitative interviews this year about difficulties paying for heating and lighting. This is consistent with the survey findings that destitute migrants were less likely than other destitute households to report these forms of deprivation, especially heating (see Chapter 3).

Again, this will partly reflect the fact that many destitute migrants were currently, or in the recent past had been, living in institutional forms of accommodation where heating and lighting were provided (see Chapter 8). Moreover, some of those living in their own accommodation in the private rented sector reported that their heating and lighting was covered by their rent, or that these utilities costs were affordable because they were shared with other households (in what sometimes sounded like HMO (houses in multiple occupation) or illegal subletting-type arrangements):

> "No, [heating and lighting costs are] manageable because we share. We are sharing with another family, so it's manageable."
>
> (Woman, aged 24)

That said, a small number of interviewees living in their own rented accommodation did report having arrears on their utilities bills (see Chapter 6), while others commented on the strategies they used to keep energy bills down:

> "So since January I've been really careful about putting the radiators on, even though it's not been that warm. It's gotten warmer. I'll put a jumper on or I'll have a hot water bottle sometimes at night if I'm cold. Lighting, as well, I only have lighting on, in the room that I'm in, I don't leave it on in the other rooms. If I've got the television on, I don't put the light on, because I think there's enough light that goes in the television."
>
> (Woman, aged 63)

Other key necessities that are problematic to afford include transport and the internet

Transport costs were a major concern across the board in this year's qualitative fieldwork, with virtually every interviewee raising it in some form or another as a key essential that they struggled to afford. This sometimes left them socially isolated and struggling to manage everyday living:

> "… the [bus] day saver is about £6 … and if you go out on daily basis, if you go for shopping, grocery and for taking class or for appointment, it's too hard to manage."
>
> (Woman, aged 47)

"Transport is so expensive. That's why … we don't go out a lot of times, because if we just want to go for a little, for just for shopping, for both of us, it's just take £10 for the one day. So it's so expensive."

(Woman, aged 25)

"… here in the UK, the transport is very expensive. A full day ticket is £7.30, which is a lot and more than I can spend. I do not have the means or the resources to be able to afford that."

(Woman, aged 61)

Difficulties in affording transport costs affected those in work, as well as people reliant on asylum support allowance or UC. One older woman explained that she spent a large proportion of her very limited earnings on transport to work:

"Also I spend £3 every day for the transport to get to my job and back, I usually work around 3 hours per day let's say, and so in total every month it's going to be around more than £50 sometimes for transport."

(Woman, 63)

'Walking everywhere' was a money-saving strategy commonly mentioned across the whole sample:

"Until now, I go everywhere in [city] on foot. I almost never use any service like bus or trams – almost never. Because, on the flat, under 2 hours, I can manage it."

(Man, aged 38)

"I have to walk everywhere, and it's a bit tiring and tough sometimes."

(Woman, aged 61)

As was economising on other core needs in order to afford essential travel costs:

"I try to save money and to budget the expenses for transport separately, so I try to manage all of my income in general so I usually have money for the transport saved."

(Woman, aged 63)

Free travel for over 60s in some parts of the country, and, in Scotland, for under 22s, helped some households, and were very much appreciated:

"Well, because I'm over 60, I've got a bus pass."

(Man, aged 63)

The other core essential that our interviewees prioritised was internet and mobile phone access, which was indispensable for myriad practical purposes, and also for keeping in touch with family and friends:

"… I need my phone because I talk to my daughter pretty much every day … A lot of my friends are in [UK region], so my phone is like – without it I wouldn't be okay."

(Woman, aged 63)

Several research participants explained they traded off other necessities – especially travel costs – to ensure that they could afford to maintain internet access:

"… it's very difficult when it comes to finding the internet. I have to budget every month £25 for the Internet, and I always go on foot because I cannot afford paying the bus fares … so I end up always walking to my schools or going to the city as well."

(Woman, aged 27)

"I'm able to pay my phone bill every month, about £23 … but sometimes I not go anywhere, I stay home."

(Man, aged 38)

While transport and internet were the most common additional necessities mentioned across the sample as a whole, other particular items were mentioned by some households, especially families with children. For example, an inability to purchase buggies and toys for children came up several times:

"The children … They still use pushchair, but the one I have is not that good … but it's difficult for my situation [to buy it second-hand], because I have twins. The [pram] I'm having is, the wheel is not very strong."

(Woman, aged 43)

"For the baby … we don't have lots of toys … 6 months ago, we [were] … referred to a baby bank. We … got some toy[s]. Now she's grown up, she needs some more toys … we are [having] difficulty in buying [them]."

(Woman, aged 44)

It is clear, therefore, that destitute migrants felt keenly the absence of additional necessities over and above those endorsed by large majorities of the general public, as captured in the public attitudes data which informs our definition of destitution (see Chapter 2 and Bramley et al., 2026).

8. How migrants cope with destitution in the UK: experiences of housing and homelessness

Key points

- Poor-quality, cramped and unsuitable housing conditions were commonly reported by migrant interviewees, especially by families with children, but some decent, or even good accommodation was reported.
- Sharing accommodation with non-family members could be a challenging, or even frightening, experience, especially if other residents had drug, alcohol or mental health problems.
- However, the help given by support workers and other staff in shared accommodation was generally praised.
- The 3 main triggers to homelessness identified amongst destitute migrants were: being evicted from Home Office accommodation, relationship breakdown and domestic violence, and being asked to leave by family and friends.
- Many interviewees had turned to family, friends, church or diaspora networks for short-term accommodation when they became homeless, but one quarter had slept rough.
- Unlike in some other recent research, our interviewees did not perceive that they had been discriminated against by housing and homelessness staff.

Introduction

This chapter draws on our 31 interviews with migrants with experience of destitution in the UK to take a detailed look at their accommodation circumstances which, as noted in earlier chapters, very often affected their ability to access other necessities.

As noted in Chapter 4, while nearly three-quarters (73%) of UK-other destitute respondents in 2025 were living in a flat or house of their own, this was true for only half (51%) of destitute migrant respondents (no complex need). Almost one fifth of destitute migrants (no complex need) were living in a hostel, hotel, shelter, refuge or B&B accommodation at the point of survey (23%), 12% were living in a temporary house or flat provided by a local authority, and 7% were staying with relatives or friends.

The current accommodation circumstances of our qualitative sample of interviewees broadly matched the housing profile of migrant respondents in the survey. Thus, almost half (n=15) had a private or social rented flat or house when we spoke to them, albeit that for some cases this was shared rather than self-contained provision. The remainder were living in Home Office accommodation (n=6), a temporary flat or house arranged by the local authority (n=4), a hostel or refuge (n=4), or at a family or friend's home (n=2). Many interviewees had experienced a wide range of housing circumstances since arriving in the UK, as well as a range of forms of homelessness, and this was reflected in the testimony they shared with us.

In this chapter we start by considering the quality and suitability of the housing encountered by our interviewees, before examining particular concerns around living in shared accommodation. Experiences of homelessness and rough sleeping are then explored, before themes around the process of accessing housing and resolving homelessness are investigated.

Poor-quality or unsuitable housing, especially for families

Cramped, inadequate and unsuitable housing conditions was a key theme of the interviews, especially for families with children, and cut across a wide range of accommodation types. 3 main concerns emerged: poor physical conditions in housing; overcrowding; and out-of-area placements. But there were also some positive experiences with housing too, as noted below.

Poor physical conditions

In shared private lets in particular, there were numerous accounts of serious issues with disrepair:

"… the wall was damaged … it caused a lot of draught, like spiders, all these things to come. The front door was broken. We had to buy … a toolbox, drill, things like that, so I had to spend all of the money I got from Universal Credit."

(Woman, aged 45)

Damp and mould were also an issue for some, including in one shocking example of what appeared to be an illegal subletting of social housing:

"It was mouldy. I complained to the landlady and she said, 'People live like this in London. London's very expensive …' Then I later knew that it was a council house, which she was subletting … so that's why she couldn't let anyone come in to repair the mould … there were 3 more families in that house and it was really horrible."

(Female, aged 43)

An absence of basic amenities was also reported in some private rental properties:

"… they just left us for one and a half months without heaters, without hot water … I have a child as well, who is 14 months old now. So that was a very horrible time. The rest of the house is not [properly] maintained by the agency …"

(Woman, aged 25)

Access to the accommodation could also be an issue:

"… here is no lifts. My last 2 are twins under 2. It's difficult for me to carry them downstairs … my older one is 6. It's so difficult that we hardly go out because, for me, you know, carrying them, because I can't leave one inside and run downstairs … The last time I tried, I fell from the stairs."

(Woman, aged 43)

Overcrowding

Overcrowding was a particular challenge for families, affecting parents' ability to care for their children and to give them the space they needed for study and play. This issue was again flagged in shared private lets:

"The kitchen and all of that stuff is very crowd[ed] … there's only one toilet … It's very congested …"

(Woman, aged 25)

But also in self-contained local authority temporary accommodation flats:

"… [temporary flat] is very, very small that it's not enough for the twins to sleep in a room … it's not enough for 2 beds. So 4 of us will just sleep in the sitting room. We put our mattress in the sitting room, and we just live there … They don't have a space to play."

(Woman, aged 43)

"… [temporary flat] is very small. It is a 2-bedroom, and we are 5. There are 4 adults and one aged 16, and we are living in 2 rooms … we have a problem with mould in the toilet, which I reported."

(Man, aged 54)

Conditions could be even more cramped and unsuitable for children in shared or congregate forms of accommodation. One lone parent living in a Home Office asylum hotel with her 5-month-old baby painted a dismal picture:

"We don't have storage for the buggy … We don't cook. The kitchen is there for all of us on the floor, just for washing, and then I'm using one room with a bathroom and toilet … baby chair and baby cot, my bed and other stuff, so that makes it small because everything is in the room."

(Woman, 44)

Out-of-area placements

The location of housing was another matter of concern for some interviewees, and in particular 'out-of-area' placements by local authorities of families that they had accepted as homeless (see also Iafrati et al., 2024).

One lone mother with a disabled 3-year-old child, who was a survivor of domestic abuse, opted to sleep in a relative's living room rather than accept temporary accommodation at a considerable distance from her family:

"Because I … refused … temporary accommodation from the council because it was … not near to my family. It was so far away …"

(Woman, aged 26)

Another female lone parent had accepted a council-arranged private let at the other end of the country from where she was living. This meant that neither she nor her child had any local support networks, and she faced significant harassment from neighbours in her new location:

"Since the first day I came to this place, I started having a lot of problems. I had to call the police, I had to report it to get a crime reference number. The neighbours are not very nice to me."

(Woman, aged 45)

More positive accommodation experiences

It is important to note that some interviewees reported acceptable, even good, accommodation conditions. For example, one older interviewee had been placed in what sounded like sheltered housing after being accepted as homeless by a local authority. She told us:

"I'm very happy with the flat. The flat is quite dry and comfortable to live in … I think it's a … building that's supposed to be for elderly people … Yes, actually the living conditions are fine."

(Woman, aged 63)

The conditions in some asylum hotels and other forms of Home Office accommodation were also described in positive terms:

"Yes, it's a good hotel, actually. I had my own bedroom, my own toilet, and it was a good hotel."

(Man, aged 54)

"It's not a really big hotel, but near the centre. We got everything we need and support. We got support for everything."

(Man, aged 38)

Moreover, some interviewees emphasised that Migrant Help – a charity commissioned by the Home Office to assist people seeking asylum with accommodation issues[26] – were prompt in dealing with their property maintenance requests:

"The overall condition of the flat is great …The availability [of Migrant Help] is great. Whenever you give them a call, they do answer to your calls, and if you report any maintenances of the house, such as the water taps or the radiators of the heater, then they do provide technicians, and they attend the matter immediately."

(Woman, aged 30)

"Migrant Help is always with us, 3 days in a week they visit us in the hotel … Yes, it's okay, it's fine."

(Woman, aged 44)

Particular challenges in shared accommodation

Almost all interviewees had at least some experience of shared accommodation provision since coming to the UK, including asylum hotels, homeless hostels or shelters, HMOs and flat share arrangements.

As well as problems with the physical and space standards, as discussed above, interviewees very often found sharing accommodation with non-family members a challenging, even intimidating, experience. This was particularly the case for those living in homeless accommodation where people with complex support needs related to alcohol, drug or mental health problems may also be resident:

"You get drugs, related into theft, and all sorts of horrible things … Safety-wise, I was okay … I can handle myself. I just didn't enjoy seeing other people being roped into taking drugs and things like that."

(Male, aged 63)

"… the hotel was so horrible … It was especially for homeless people and there was a lot of drug-addicted people there staying … Every day they caused so many problems and because I had some mental health problems, it made situation worse for me and it was a very bad and very exacerbating situation for me."

(Male, aged 28)

The harms and stresses associated with these congregate forms of homeless provision are already well documented (Keenan et al., 2021; McMordie, 2021). The particular dangers that women can face living in mixed-sex facilities were flagged by one interviewee (see also McMordie et al., 2025):

"I did not feel really safe [in asylum hotel], because there were more men than women in the hotel … On one occasion, 2 of them approached me, and they said inappropriate comments … there was also another woman there that was abused by one of these men. She had a disability, and these men were using her because of her condition, and they were taking advantage of her."

(Woman, aged 61)

The restrictions, and insecurity, that comes with living in these institutionalised environments was also remarked upon by our interviewees (see also Watts-Cobbe and Blenkinsopp, 2022). One young man living in supported accommodation commented:

"I'm not allowed any visitors. I can't drink alcohol in the house. There's cameras all over the place, so you just make one small mistake or something, and you could be out tomorrow. They can kick you out straightaway."

(Man, aged 30)

For research participants living in accommodation alongside other refugees, there could be a different sort of challenge in living with people from a diverse set of cultures, who may be unable to communicate with one another because of language barriers:

"Some of the housemates … they do not speak English, they do not understand English. Some of them … are from different countries. So initially sometimes I feel like you don't talk much, you just go to your room and then slowly, slowly just get used to it."

(Male, aged 38)

Again, however, it is worth noting that some people had had more positive experiences of shared accommodation. This seemed most often the case with shared flats provided by the Home Office, particularly where women-only groups with similar lifestyles were accommodated:

"I do really like the people that I live with, and I do not find any difficulties."

(Woman, aged 30)

"I'm living in a shared house. There are 4 of us, 4 ladies. I try to keep it as clean and pretty and tidy as I can because I do feel like it's mine … Yes, so we feel quite comfortable in the house."

(Woman, aged 61)

Interviewees also tended to be very positive about the support offered by staff in shared forms of accommodation. Indeed, some of those we spoke to went out of their way to emphasise that, while the physical and social conditions in their accommodation were not ideal, they really appreciated the support they had received from kind and caring staff:

"[I'm] not satisfied with the shared bathroom and kitchen [in women's refuge], but … [I'm] really happy to have a case worker that supports."

(Woman, aged 39)

"Yes, it was a difficult situation [in asylum hotel], but the staff members were incredible. They were always looking after us, taking care of us, and I have zero complaints against them because they were really good people."

(Woman, aged 61)

Key transition points that triggered homelessness

Two-thirds of the people we spoke to had experience of homelessness in the UK. While only 10 interviewees were homeless at the point of interview, a further 11 had experienced homelessness, at least briefly, and often for extended periods. There were 3 main triggers for homelessness identified, all of them related to key transition points in vulnerable migrants' circumstances.

The first was when asylum applicants received a decision regarding their claim and were required to leave Home Office accommodation at short notice, leaving them with insufficient time to source alternative housing. While, as noted in Chapter 1, this notice period has recently been extended to 42 days, most of our interviewees had experienced the previous 28-day notice regime:

"… it's very short because in 28 days … I applied in 2021, and I got my status in 2024 … So it just comes suddenly, and the 28 days is not enough because you have nowhere to go."

(Man, aged 54)

A second key trigger to homelessness identified was relationship breakdown, particularly where it involved domestic abuse. 4 female interviewees had experienced relationship breakdown that had precipitated both their homelessness and their destitution, 3 of whom had fled domestic abuse:

"I ran away from domestic violence in [city]. I have already some council accommodation in [city], but I ran away … to be close to my family because of domestic violence … I left everything there and I ran away."

(Woman, aged 26)

Abused women in the UK on a spousal visa were in a particularly perilous position, at risk of finding themselves with a NRPF status if they left the perpetrator. They also had to cope with the impacts of the abuse itself. In one particularly horrifying case, a woman had experienced extreme controlling behaviour from both her husband and her in-laws:

"I served 10 years to my … ex-husband and my in-laws. It was a joint family system, and they didn't allow me to go outside to do any work. I have no experience of everything. I feel like, oh my God, I'm just a useless person, just a housemaid … I was control[ed], and my life was miserable … so when I left my home, they suddenly sent me a message on WhatsApp, as a divorce declaration. I was so shocked because I was not expecting that he suddenly at once, he gave me divorce."

(Woman, aged 47)

The third main trigger identified was being asked to leave housing by friends or family who were no longer willing or able to accommodate them. In some cases, participants had initially been welcomed into an extended family members' home but had apparently then outstayed their welcome:

"… it started off, initially, absolutely perfect, it went very well. Then, after a while … my daughter's father-in-law, wasn't happy about having somebody else in the house … So he basically said, one day, 'I don't want you to be here anymore.'"

(Woman, aged 63)

"… my mother-in-law's sister was in England, and she said, 'Oh, you can come to England to learn English. It will be easier, and we are family, I can have you'. But when you go to somebody's house after a few times, it becomes awkward."

(Woman, aged 52)

Relying on informal support networks while homeless

On finding themselves homeless or at high risk, many participants had turned for help to friends or family, or to wider networks of church congregations or diaspora contacts. Sofa surfing, sometimes for extended periods of time, was common:

"I've never had to sleep on the street, thank God. There's always been someone who's been willing to help and a couch or something like that."

(Man, aged 63)

"… when my asylum was decided, then I was homeless for about a month or so … in the one month homeless I was actually with my kind of people who I know. They just let me sleep on their sofa, just for a temporary basis."

(Man, aged 24)

There were also examples of church-based or other social networks paying for short-term accommodation for vulnerable migrants, or providing rudimentary accommodation on church premises:

"I didn't have anywhere to sleep, so … some people paid for me to be at Airbnb … the church people, they … [put] together, and it was sleeping at an Airbnb … I personally didn't sleep on the street, because these people were paying for … 3 nights, another paid for 5 nights …"

(Woman, aged 68)

"Yes, it was the church I was attending and they have a 2-bedroom house on the top of the church, and just let me stay in the one office. [It was being used] as an office or something, but [they] let me stay in one of the rooms."

(Woman, aged 52)

Rough sleeping experiences

As noted in Chapter 3, 17% of all destitute respondents had slept rough in the month before the 2025 survey, including 13% of migrants (no complex need), with 3% of destitute migrants sleeping rough at the point of survey.

While no participants in the qualitative interviews were sleeping rough when we spoke to them, a quarter (n=8) had slept rough in the past, and several others had come very close to it, as noted above.

2 of these interviewees had complex support needs associated with substance use and/or spending time in prison that was interrelated with their homelessness and rough sleeping. For the other 6, rough sleeping had been precipitated by their being evicted from Home Office accommodation with nowhere else to go, sometimes compounded by language barriers that impeded their ability to access housing services and/or the inability of statutory homelessness services to immediately offer emergency accommodation.

For example, one man had slept rough following a positive asylum decision and eviction from Home Office accommodation. He was eventually assisted into accommodation by a local authority, but, at first, he did not know where to go:

"I stayed on the street. I had nowhere to stay. During the day, I just hung out in bars or in some restaurants, but at night, all these places are closed, so maybe at the bus station or anywhere."

(Man, aged 54)

In another case, a young man slept rough after applying to a council as homeless. While the local authority accepted a duty towards him, they had no temporary accommodation available at the point when he applied:

"… when I first presented, at [city], as homeless, because of the high pressure on accommodation – on the housing market and housing services – I had to spend a week to 10 days homeless: I slept on streets and stations, until the last 3 days, before I was offered a hotel. I had support from a homelessness organisation … and I spent 3 nights with them; but before that, it was even more difficult; it was a really, really bad experience."

(Male, aged 26)

Those who slept rough, or came close to it, described the fear and extreme precarity of what they had experienced, and the efforts they made to keep themselves safe. One young man slept in an all-night hospital reception area to avoid the streets:

"There was one specific night that I almost slept in the city centre … I just got really anxious and scared. So instead … I slept at … the hospital … there's a section right by the entrance where … it's all dark, so I just tucked myself in the corner … About 6.00, 7.00 in the morning, the security guards would … give me a tap … I'm glad that I had that idea to do that."

(Male, aged 30)

The process of accessing settled housing

As noted above, almost half of the participants were living in their own rented property in the private or social rented sector by the point of interview. Also, as commented on earlier, 21 of the 31 interviewees had experienced homelessness. Of this latter group, 14 had applied to a local authority for homelessness assistance, and 6 of these households had secured settled housing in the social rented sector, and one in the private rented sector, via this route. 4 others with experience of homelessness had secured private rented housing for themselves.

It was notable that, even though housing outcomes were very often far from ideal, as discussed above, those we spoke to tended to be reasonably positive about their interactions with local housing authorities:

"So back at that time I've had a lady who works in the council and I know this lady, and thankfully she managed to help me … and she was speaking on my behalf … So she managed to figure out what was that, and she actually helped quite a lot."

(Woman, aged 63)

"Yes, it was [local authority] housing division, they helped me get the flat … They were actually amazing. The people in [city] are incredibly kind and it was really a good experience."

(Man, aged 63)

There was also a great deal of understanding expressed about both the legal and resource constraints that local authorities face in trying to help vulnerable migrants:

"A lot of people were there, their hall was full of people with homeless … So many single mothers with kids, their kids were crying. I felt so bad for everything, but [local authority staff] were very friendly and very polite … when the lady told me 'We can't do anything because you have no [recourse to] public fund[s]'. [I said] 'No, it's not your fault. Of course, it's my immigration situation'."

(Woman, aged 47)

"It's people that are in more in need, or they're so busy … and there's a big queue in front of me of people … that [have] been homeless longer than me. Once you understand all of that, then it makes sense, but I would say they've [local authority] been very helpful. Very kind and very helpful, I would say."

(Man, aged 30)

That said, there was some suggestion of local authorities not always acting lawfully. For example, one man explained that he had only been offered accommodation that he was entitled to after Shelter got involved:

"Yes, so they helped me, and after a few days, the council phoned me, and they offered me a bed in a hotel."

(Man, aged 54)

2 male interviewees indicated that they had moved to Scotland from elsewhere in the UK because they understood that public services there were more supportive, while a female interviewee compared her experiences of a Scottish local authority favourably to that of her experiences in England:

"They [Scottish local authority] were so good and they went through everything with me. I think it helped that I was female, on my own, but also that I was working at the time … they don't have the population that England has. The whole system seems to be a far more straight[forward] … they weren't messing about. I don't know, I was lucky."

(Woman, aged 63)

This may relate in part to the more inclusive statutory homelessness system in Scotland, whereby single people are entitled to permanent rehousing, and also to the influence of the 'New Scots Refugee Integration Strategy',[27] which sets a more supportive tone to that which pertains elsewhere in the UK (Watts-Cobbe, Bramley et al., forthcoming).

No research participants from anywhere in the UK reported having experienced discrimination from private or social landlords, or local authority homelessness officers, despite being asked directly about this. It should be noted, however, that other (larger-scale) qualitative research has identified evidence of both structural and individual racism within public services (Allard et al., 2024), including overtly discriminatory behaviour on the part of some frontline homelessness officers in London (Fitzpatrick et al., 2025).

9. How migrants cope with destitution in the UK: accessing help and hopes for the future

Key points

- Migrant interviewees' interactions with UK statutory services were, on the whole, more positively assessed than might have been anticipated.
- Many reported only limited contact with the Home Office, and any complaints tended to be muted. But concerns were expressed about the length of time and costs associated with immigration processes.
- The DWP/Job Centre Plus (JCP), local authority social work services and the National Health Service (NHS) were generally viewed as being responsive and supportive by those who had interacted with them.
- UK charities, especially those from the refugee/migrant, domestic abuse and homelessness sectors, provided a combination of material, practical and emotional support that was highly valued by research participants.
- Access to Citizens Advice and other advice services was constrained by availability.
- Faith groups provided short-term material support as well as a sense of community for some.
- While some interviewees had obtained in-kind support from family and friends, including short-term accommodation, there was very limited evidence of ongoing financial support.
- Experiencing destitution in the UK had profoundly negative impacts on the mental health of many of our interviewees and had undermined the physical health of some. It also affected children's well-being and their ability to engage with their peers.
- Our interviewees' hopes and plans for the future focused mainly on acquiring a secure immigration status and paid work.
- Only a handful of research participants had found a route out of destitution by the time we interviewed them, mainly through low-paid and sometimes exploitative paid work.

Introduction

This chapter again draws on our 31 qualitative interviews to consider how migrants experienced, and coped with, destitution in the UK. It starts by reviewing their interactions with statutory services, before exploring their experiences of seeking help from charities, faith groups, friends and family. We then turn to consider the impacts that destitution had on migrants to the UK, their hopes and priorities for the future, and how those who were no longer destitute had found a route out.

A largely positive experience of statutory services

One of the most striking findings of this year's study was that interviewees' interactions with UK statutory services were, on the whole, more positively assessed than might have been anticipated (Allard et al., 2024; Fitzpatrick et al., 2025). We consider here their views on the Home Office, DWP/JCP, local authority social work services, and the NHS. Experiences of local authority housing and homelessness services were covered in Part 7.

The Home Office

All of those who had applied for asylum in the UK, as well as those who had originally come to the UK via work or student visas, had had at least some dealings with the Home Office. However, many interviewees emphasised that they had had little direct contact with Home Office officials:

"To be honest, I haven't dealt with [Home Office] them that much. It was just one time I had my case interview and they gave me status, that's all so far."

(Man, aged 28)

Those who expressed a view on the Home Office, tended to say that they had had a 'good' experience with it:

"It was an extremely positive experience. I am very thankful. It was perfect, yes."

(Woman, aged 45)

Any criticisms voiced tended to be very measured, and rooted in an understanding of the pressures and processes involved:

"I can't say [Home Office] are not positive. They do reply to your emails, but they just give you a broad answer, like they have a lot of applications right now and they have a backlog. They don't give specific dates for something …"

(Man, aged 54)

But there are a number of important caveats to note. First, some of those we spoke to may have been reticent about criticising the Home Office, even in a confidential interview situation, lest it jeopardise their asylum or immigration application. This was hinted at by one interviewee:

"Honestly, I can't complain because of my status … I've submitted my application now, over a year, and I've not heard anything from the Home Office."

(Woman, aged 43)

Second, the length of time taken to process immigration or asylum applications, and the costs involved for applicants, were flagged as problematic by several interviewees:

"When it comes to the Home Office you pay so much money … It's expensive, let's say it's near enough £3,000."

(Man, aged 30)

Third, and understandably, those who had received negative decisions on their asylum application tended to be more negative in their comments about the Home Office. 2 women who had appealed refusals of their asylum claims explained the insecurity and anxiety they faced:

"At the moment, I'm just waiting on an answer back from the Home Office because I appealed against the negative decision … So, the fact that you're always in between. You never know if they're going to turn around and say no, and then you will have to leave the accommodation."

(Woman, aged 61)

"You can't rest. There's no peace … they push you, they try to push you just to give up, to send you back home … Then you get from them … 'We are going to detain you, send you back home', and so on, so on. Sometimes, they can be direct."

(Woman, aged 25)

DWP/JCP

Interviewees who had claimed UC or other mainstream UK social security benefits were generally very positive about their interactions with DWP/JCP:

"Actually, when I just claimed asylum, I claimed my Universal Credit … and they are helpful. They gave me an advance payment to help me before I got my first payment … I have an appointment every 8 weeks because I am working part-time, and I have a very good coach at the Jobcentre, very understanding."

(Man, aged 54)

"[DWP have] messaged me now and again to say, 'Just let us know if you have any rent increases, because that will affect the money we're giving you'. They've been very good with me … if I put a message out to them or whatever, they respond pretty quickly."

(Woman, aged 63)

JCP staff were also reported to be very helpful in signposting vulnerable claimants onto other relevant services:

"Yes, [JCP have] been good to me and they encourage me to go to register for GP and seek medical help [for mental health problems]."

(Man, aged 28)

"Two of the team with the Jobcentre, they sit with me, they speak with me, they listen to me, they give me advice [on dealing with domestic abuse situation]. They are very helpful."

(Woman, aged 26)

That said, a couple of interviewees expressed concerns about JCP staff pressuring people into accepting work when they did not feel ready for it:

"She has actually some problems with the Jobcentre because they push her to just start to work, and she's under pressure because of that. She has some problems with her mental [health] issues, and her GP gave them some letters to just tell them that she is not capable to work right now, but they don't accept it."

(Woman, aged 38) [Interviewed with help of an interpreter]

And one interviewee reported an incident at a JCP that sounded overtly racist, while having a much more positive experience at a different JCP:

"… the Jobcentre weren't really nice to me. One lady even told me 'If you are not happy, go back to your country'. … I was crying, and it was really hard … when I went to [different JCP] … they understood me and helped me. They helped me with schools [for my children] …"

(Woman, aged 52)

Local authority social work services

Several of the families with children we interviewed had been assisted by local authority social work services, including some who were currently seeking asylum or otherwise had NRPF.[28]

The relevant interviewees spoke with great appreciation of the assistance they had been given by social work services, characterising this help as having 'saved' them when they had nowhere else to turn:

"[Local authority] were … saying I don't qualify for housing and all that, but I did not have any other place to go. Adult social care came in and then supported me … it was a duty social worker that I met … yes, they found me a place [to stay] on that day."

(Woman, aged 44)

"… we were stuck, and we don't have anywhere to go, so they came to rescue us. That's why they put me and my children here … Oh, honestly, they are so helpful … I've had … 3 family caseworkers, but all of them, they are so helpful."

(Woman, aged 43)

That said, and hinting at the profound sense of precarity felt by many of our interviewees, one woman with children reported that her husband had been reluctant to seek help from statutory social work services in case it affected their family's immigration status.

NHS

Our interviewees tended to report overwhelmingly positive personal experiences with the NHS, while at the same time noting awareness of the negative media coverage that public health services in the UK sometimes receive.

In particular, there was much gratitude expressed by interviewees about having access to free prescription medication in the UK (only for those on low incomes or fitting other criteria in England), and also the accessibility and helpfulness of GP services:

"If I want an appointment, I do give [GP] a call in the morning. The doctors are good and my experience with the NHS is great."

(Woman, aged 27)

"Yes, she is really happy and satisfied with the services that her GP and NHS gives her. She receives the medication on time, and her GP is really helpful … [on] the mental [health] issues, so she's really satisfied and happy with them."

(Woman, aged 39) [Interviewed with help of an interpreter]

This positive commentary also generally extended to hospital and other secondary healthcare services for most of those who had had to use them:

"I remember during the nighttime, it was 2 o'clock and he got a heart pain, and the paramedics were right there."

(Woman, aged 43)

"They were very good last year when I came out of hospital after the fracture in my spine. The doctor was calling me once every week to check on me and they had me going in and they set up the physio appointments for me, and I didn't have to pay for this. So I've been very lucky. I am sure I've heard stories where it's not so good …"

(Woman, aged 63)

The vital role played by voluntary sector organisations

As will already be apparent from previous chapters, a wide range of voluntary sector organisations play a vital role in supporting migrants vulnerable to destitution in the UK, albeit our survey evidence would indicate that fewer destitute migrants use this help than UK-born people facing destitution (see Chapter 4).

Nonetheless, help provided by food-banks and other charitable food aid services was often the difference between eating and starving for our interviewees, while many male research participants had been supported by voluntary sector homelessness services, and some of the female participants had used women's refuges. Across the qualitative sample as a whole, there was widespread engagement with refugee and migrant charities, Citizens Advice and other advice charities, and local community groups and resources.

Alongside the critical material support provided by these charities, it was clear that at least some of these organisations provided hugely important emotional support to people in desperate circumstances, as well as routes to legal advice and other forms of vital practical assistance. This combination of material, practical and emotional support was hugely appreciated:

"I have clothing, I have shoes, because of … this organisation, [refugee charity], we go there every week … with the help that we receive from the charity organisations, they invite us to come there, eat, and play with the kids. I'm releasing a lot of stress, so I don't think so much about it, and I'm managing with everything that I am given by the charity organisations."

(Woman, aged 44)

"I must say [the women's refuge is] an amazing place for me because I was going through a lot of pain and depression and anxiety because of my past circumstances, my ex-husband, plus my in-laws, but now I feel like people are so supportive."

(Woman, aged 47)

Citizens Advice was frequently mentioned by participants as an important source of practical help on immigration, housing and benefit matters. However, resource constraints meant that it was not always a very accessible service (see also Fitzpatrick et al., 2023):

"Citizens Advice in [city] only do Wednesdays and Thursdays between 10.00 and 3.00. I've tried it. When I didn't have [immigration] papers, I tried it … because they don't have an actual branch in [city] anymore, they are based in the library, and only for those short periods of time."

(Man, aged 30)

There was also some frustration at the signposting role that Citizens Advice can sometimes play:

"I even went to Citizens Advice. They just said, 'Oh, you need to do this', but they don't really help you follow … Sometimes I get stuck, and I just give up because when you go there, they send you to this place. You go to this place. They send you back to another place."

(Woman, aged 52)

Charities, including Citizens Advice, could also provide a route to volunteering, giving participants a sense of structure, purpose and community. This was especially valued by interviewees who lacked the right to work in the UK, who appreciated the chance to 'give something back' and to acquire potentially helpful references:

"I liked doing volunteering, and now I'm also volunteering with Citizens Advice … one day a week".

(Man, aged 54)

"Yes, so I've relied a lot on different people and different communities. I received advice and support from different charities. At the moment, I'm volunteering with a [charity] … On Saturday, I help to participate in creative activities with children … I do feel part of a community … To share a bit of our culture with other people is always nice, and I feel very happy."

(Woman, aged 61)

While overall there was a lot of positive sentiment expressed by our interviewees about the help that they had obtained from UK charities, for some it could be difficult to find their way to the relevant voluntary organisations in the first place:

"… the main barrier was that I did not know that those charities and those organisations existed, so I didn't know I could access them. So there was a moment where I felt stuck and I didn't know what to do because I didn't know that I could contact people, so that was very difficult."

(Woman, aged 61)

One young couple with a baby, who had NRPF status and were really struggling, mistakenly thought that their inability to use (some) public services meant that they could not use charities like food banks either:

"We don't know about the foodbanks or anything. We thought we are not allowed to use that … We thought that it comes under public funds."

(Woman, aged 25)

This limited knowledge and understanding about charitable help on the part of some migrants may go some way towards explaining their lower usage of these services as reported in our survey (see Chapter 4).

Church congregations and faith groups important to some

Alongside help from established charities and community groups, more informal in-kind help from church congregations and mosques, including food and sometimes short-term accommodation (see Chapter 8), was important for some of those we interviewed:

"… several mosque sites … Before starting a class, they provide food – very nice food: tea, sweets, bakery – many things. Before you start the classes, you can have lunch."

(Male, aged 38)

"… thank God I had the church. Yes, they were really supporting me, and they even gave me food, bought me stuff …"

(Woman, aged 52)

There could be positive aspects to receiving help from churches and mosques, rooted in a sense of shared community and belief systems:

"I'm a Christian. I go to church. The church that I attend is just 3 minutes to my house, so they were like my community, my help."

(Woman, aged 43)

"I'm one of [Christian sect]. They're really, really lovely people. Met lots and lots of lovely people. Even though they know my situation, but they don't judge me all the time. Oh, they do call me too, every time, to ask, 'How are you?' and so on. When I was almost homeless, they will ask me, 'Are you okay? Do you need a place to stay?'"

(Woman, aged 25)

But there were also clear limits to the support that could be expected from such faith groups. It was generally time-limited, short-term assistance, and in some cases only available at certain times of year (see also Fitzpatrick et al., 2022):

"… mosques don't open during the night, and they can't house people … During Ramadan, central mosque had provided [food] … it was only during Ramadan, during some times of the year they will be able, in mosques, to provide some of that."

(Man, aged 26)

"There's multiple churches that give you food, so I'm very grateful for the churches. Mosques, during the month of Ramadan, I'm not going to lie to you, the food was there. I was eating from mosques every day, but after the month of Ramadan, it's hard to get food from a mosque."

(Man, aged 30)

A mixed picture on support from family, friends and diaspora

A mixed picture emerged on the extent to which our migrant interviewees could gain help from friends and family when they were in the UK. For some, these networks were a key source of short-term accommodation when they found themselves homeless or at risk (see Chapter 8). Likewise, some did obtain emergency food and other in-kind support from friends and/or family, especially if they found themselves with NRPF and had nowhere else to turn:

"When I got the [asylum] refusal letter and then I decided to appeal, the Home Office stopped my Aspen card support. During that time, I had no other resources than just relying on my friends and my community for food. That was a great help."

(Woman, aged 61)

"I do have a decent support network, so in terms of friends … usually whenever I … visit them … they'll either cook food, or it's them ones where these are my proper friends-friends where they'll be like, 'Go and check in the fridge. There's food in the fridge' … Like I'm able to help myself a little bit."

(Man, aged 30)

However, and in keeping with our survey findings (see Chapter 4), it was relatively uncommon for migrant interviewees to be able to access financial help from friends and family. Where they did receive money from these sources, it was usually on the basis of a loan:

"I was asking for money from friends to go and do the shopping. I had to give it back to them when I got my first payslip in January because I started [work] in December."

(Woman, aged 52)

"Sometimes, I call my friend, and I say, 'I'm coming to your house now, I don't have any bus fare, can you buy me a ticket please?' Then they will buy it, or they give me the money … Because they know I'm going to get back the money, I borrow from somebody here and then bring it back later. Do you understand, because I don't want them not to lend me the next time? I want them always to trust me."

(Woman, aged 68)

Unusually, one woman seemed to have quite sustained financial support from her brother:

"For clothing, food, if I need money, my brother normally pays me something monthly. I feel otherwise I would definitely struggle … we would have just £200 left for our food shopping, but my brother normally would consider some money every month, around £200 or £300. He also does the shopping for clothing, shoes, things like that. He would do that separate."

(Woman, aged 45)

Another received more occasional but very welcome financial help from family members:

"Because they're both working and they earn good money … they'll sometimes just put money into my account without my asking, and I'll say, 'What are you doing?' They're like, 'Shut up, just take it'. If I'm going to go to [visit] they always just pay the train fare and send it and say, 'You've got your money for the train.'"

(Woman, aged 63)

But some of those we interviewed had literally no family or friends in the UK, and therefore had no one to turn to for any kind of material or practical help:

"… there's no one in the country with me. It's just me and my husband."

(Woman, aged 25)

Others were too embarrassed to ask their friends and family for help (see also Fitzpatrick et al., 2018, 2020, 2023):

"I could have gone to, for example, help from family or friends, or everybody can get some help, but I just didn't want to do all that because I wanted to be alone. I thought, I'm not going to go to nobody, this is me trying to sort myself out. I just stayed alone."

(Man, aged 30)

It seemed relatively uncommon amongst our qualitative sample for people to be able to turn to the wider diaspora from their home country for practical or material help, beyond their personal friends and family. However, this was occasionally noted:

"Yes, there are some other charities in [UK City] especially [Diaspora] Community Associations, where they bridge the gap of lack of communication. When someone needs to be translated some paperwork or needs to be drafted something, they do receive some support from those offices, although I personally never needed external support."

(Woman, aged 27)

Impacts of destitution on physical and mental health and children's well-being

Despite at least some destitute migrants having access to the range of forms of help outlined above, it was clear that the severe material hardship they faced in the UK was undermining their health and well-being in myriad ways.

The most obvious impact of destitution on physical health related to some interviewees' inability to afford sufficient quality or quantity of food. One parent who skipped meals to ensure her baby daughter was fed reported:

"You only eat sometimes one day, or one meal in a day or 2 meals a day. That's it … it's like sometimes I feel dizzy, it's like lots of energy is lost because of I have to take care of this toddler now."

(Woman, aged 25)

While an older man suffering from cancer explained:

"In terms of dietary [needs] … I can't buy the food that I'm supposed to. I have to buy cheaper food, which is not really great for my health … I've had a heart attack before, so I'm on blood-thinning medication … [Fresh produce] … is quite expensive."

(Man, aged 63)

However, the most widespread impact of destitution was on our interviewees' mental health, some of whom, it must be borne in mind, had already been traumatised by experiences in their home country, domestic abuse, health shocks, or other adverse life events. Their existing trauma was then compounded by the stress of living a precarious life in the UK, often relying on charities to meet most basic material needs, and with an uncertain long-term future. A sense of depression, hopelessness and social isolation pervaded many accounts shared with us:

"… it's affected me mentally. I want to move on from this situation, but with this little money I'm getting, I cannot make any progress. Sometimes I find it like a dead end, I cannot progress anywhere … To be honest, I am so isolated from society and I find it so difficult mixing."

(Man, aged 28)

"I'm isolated in one room. I can't go out. Even if I go out just to the park, I can go. Nothing else around. Nothing to explore more, just the park. All that is not good."

(Woman, aged 25)

Some interviewees reported keeping their dire circumstances secret, out of embarrassment and shame:

"I never shared with anyone the challenges that I had, and they could not realise or observe that I am facing some sort of conditions."

(Woman, aged 30)

Or avoided social interaction to avoid humiliation at being unable to pay their own way:

"… like friends outside ask me to go out for cafés or restaurants and so on. You know, they tend – they know my situation. They're all working. Every time they say, 'We are going to pay', I don't feel quite … right. So most of the things, like for outings and so on, to go eat out, I just say, 'No, I'm busy'. I will just lie, say 'I'm busy that time, or I'm going to my sister, or my sister is coming, or that time I will be doing this, this, this, so I can't join you'."

(Woman, aged 25)

One man shared that he had attempted suicide when his already fragile mental health was adversely affected by staying in congregate homeless accommodation with people who had substance use problems:

"Actually, I had an unsuccessful suicide there, and even until 2 months ago, I was still involved with very bad emotional state that affected me so bad, and I lost everything in my life, and it all started since the hotel."

(Man, aged 28)

There were also profound impacts of destitution on the well-being of children, who were very often living in highly unsuitable accommodation (see Chapter 8) with parents who could not afford to buy them clothes or toys, and who were skipping meals to protect them (see Chapter 7). Sadly, this compromised some children's ability to socialise and make friends:

"Like I say, we don't go out. It's just myself and my children. Just sometimes, maybe every Saturday, my older daughter, she's 6, she'll just tell me, can I take her to the high street, because we are always staying indoors. We don't have anyone, and I will just take her to the high street, just to socialise and see other children, go to the playground, maybe buy ice cream for her on the high street."

(Woman, aged 43)

Hope, priorities and routes out of destitution

For some interviewees, improvements to health and well-being, as well as at least the prospect of charting a route out of destitution, hinged on a positive immigration or asylum decision for which they were still waiting. An uncertain immigration status was the source of overwhelming anxiety for those affected. It shaped all of their hopes and fears for the future, and their ability to contribute to UK society:

"[Gaining refugee status] will definitely have a huge impact over the overall of my life. To begin with, it grants me safety and it gives me the legal status to work in the country, integrate peacefully and harmony … work in order to contribute to the community and as well as fully settle …"

(Woman, aged 27)

Beyond regularising their immigration status, hopes for the future amongst those we spoke to were overwhelmingly about work – either being able to use their existing skills or retraining:

"Yes, I just want to focus on my teaching career, and I want to be a … teacher assistant, in future … Yes, very much, because I'm very much interested in teaching, I love kids. That's my profession."

(Woman, aged 47)

"I would like to make a life as a mechanic. I'm looking for a chance of studying mechanics."

(Male, aged 38)

Improving their English was a key priority for many, and sometimes a precursor to their UK career ambitions:

"Well, my future plans are, first of all, learning English and feeling comfortable communicating in English, and then I would love to be able to have a degree in social work. I'm a social worker, and I would love to be able to work on that … I love looking after people and taking care of other people as well."

(Woman, aged 61)

For some, the main focus was on their children's future rather than their own:

"Yes, so that's my ambition, and I want to see my children successful before I leave this life, this world, because I know I'm not going to be here forever."

(Woman, aged 43)

Only 7 research participants had managed to find a route out of destitution by the time we interviewed them. For this small number of migrants, it was usually paid work of some kind that took them over the destitution threshold, although usually not by much.

Thus, one man was working long-term in exploitative cash-in-hand construction jobs to support his family, and fluctuated above and below the destitution threshold, depending on the month. One woman and her husband both had paid work, with their combined income being just enough to bring them just over the destitution threshold. However, they still struggled to provide for themselves and their 3 teenage children, relying on food aid services and second-hand clothing sites. Another woman interviewee had acquired what seemed to be reasonably secure full-time work as an interpreter that took her above the destitution level, while another was in receipt of UC and was working part-time as a housekeeper. One lone mother was likewise in receipt of UC and Child Benefit as well as financial support from her brother that enabled her to avoid material deprivation.

Just one of these interviewees who had escaped destitution was pushed above the destitution threshold by having access to disability benefits (whereas this has been the main route out of destitution for UK-born interviewees in previous rounds of the study, see Fitzpatrick et al., 2018, 2020, 2023). She was in receipt of the health element of UC, but nonetheless she still struggled with the cost of food and electricity.

10. Conclusions

This fifth Destitution in the UK study, following on from the original and 3 follow-up studies (Fitzpatrick et al., 2016, 2018, 2020, 2023), took place in a febrile political environment shaped by the rise of the far Right, growing societal divisions, and global instability.

The survey of crisis service users, conducted in October–December 2025, updated the statistical state of the nation 3 years after our last destitution survey, which was undertaken at the height of the cost-of-living crisis.

Meantime, the 31 interviews, undertaken in April–June 2025, allowed for in-depth exploration of the experiences of destitute migrants, including people seeking asylum and other migrants with and without recourse to public funds, who are amongst the groups facing the very most extreme forms of destitution in the UK. The great majority (n=24) of these participants in the qualitative research were still destitute at the point of interview.

In this concluding chapter we draw out the main themes emerging from across both the quantitative and qualitative data in terms of the current state of destitution in the UK, paying particular attention to the position of destitute migrants throughout. We finish by flagging the core policy implications of our analysis.

Destitution sustained at extraordinarily high levels

This year's study has confirmed that destitution remained at a shockingly high level in the UK in 2025, affecting almost 1.8 million households, containing 2.8 million adults and just under 1 million children, over the course of that year.

This means that there is no sign of the scale of destitution abating after the huge upsurge seen between 2019 and 2022, in the wake of COVID-19, the Ukraine war, and the subsequent cost-of-living crisis. Instead, the number of households affected by destitution rose again (by 3%) between 2022 and 2025.

The number of destitute adults has been static over this period, while there has been a modest fall in the number of children living in destitute households since 2022 (-7%). However, there were still almost 3 times as many children affected by destitution in 2025 than there were in 2017 (964,900 versus 363,000).

A shift in the relative size of different destitute groups

While the overall scale of destitution has been sustained since 2022, there has been a shift in the balance between the 3 analytical groupings we apply in this study:

- respondents with 'complex needs' (with experience of 2 or more of homelessness, drug and/or alcohol problems, offending, domestic violence or begging)
- 'migrants' (respondents born outside of the UK and Republic of Ireland) excluding migrants with complex needs
- 'UK-other' respondents (who fit neither of the above groups).

In the 2019–2022 period, the UK-other group grew massively, by 63%, as unprecedented cost of living increases drew a greater number of households into destitution for the first time. However, in the latest period (2022–2025), the UK-other group was close to static (-6%), as was the complex needs group (+3%), but the migrant group (no complex needs) grew substantially (by 25%).

Consistent with the shift in the relative size of the different destitute populations, there was evidence in 2025 of higher levels of repeated use of crisis services over the course of the year than was the case in 2022. Both migrants (no complex needs) and complex needs groups tend to have more prolonged experiences of destitution than the UK-other population, whose exposure to destitution can be more episodic, though that may be changing too as the long-term impacts of the cost of living crisis bed in. The greater repeated use of services affected all 3 groups, including the UK-other group, in this round of the study.

The burden of destitution is loaded ever more heavily onto single and working-age people

The strong concentration of destitution within the single working-age population – evident since the beginning of the destitution studies – further intensified in 2025. This group accounts for only 20% of all UK households but more than half (53%) of destitute households.

These findings are very stark but hardly surprising given the weak welfare protection offered to childless households under retirement age, particularly those who cannot access health or disability-related benefits. UC standard allowances for single people remain below the very low-income level set as part of our definition of destitution (Bramley and Ayed, 2026), and many of those reliant on this benefit will not receive the full amount as a result of debt-related deductions or benefit sanctions, or they will need to dip into it to top up inadequate Local Housing Allowance levels.

Within the working age population as a whole, the youngest age groups (under 25) face the highest risks of destitution, but most of those affected are in the middle-aged cohorts, with destitution rates growing fastest in the 45–54 age group.

The odds of experiencing destitution are, on the other hand, very low indeed for people over retirement age. Only 7% of destitute households are headed by someone aged over 65, despite this group representing one third of all UK households.

Homelessness is increasingly prevalent in the destitute population

Back in 2019, just over half of destitute households were living in their own flat or house, but this jumped up to three-quarters in 2022 as the cost-of-living crisis pulled a lot of UK-other households, particularly social tenants, into destitution for the first time. However, in 2025 this change had largely reversed, with the proportion of destitute respondents having their own house or flat dropping back to 60%.

This means that two-fifths of all destitute households were living in some form of homeless accommodation or insecure housing in the latest survey, rising to half of destitute migrants (no complex needs), and four-fifths of the complex needs group. Amongst the migrant cohort, almost one quarter (23%) were living in hostels, hotels, shelters or B&B accommodation, 12% were living in a temporary house/flat, and 7% were staying with relatives or friends at the point of survey.

There is a growing concentration of destitution in Greater London

By a substantial margin, the highest rate of destitution in the UK in 2025 was in Greater London, which now has an estimated rate almost twice that of the least affected region or country (the South West). This probably reflects exceptional pressures in the housing system and high levels of migration in London, overlaid on extremes of inequality within its boundaries. The 2 non-London regions with above average destitution rates were the North West and North East.

All of the devolved countries have lower rates of destitution than England or the UK as a whole, with Wales now marginally the lowest. The 2023 report highlighted a significantly improved relative picture for Scotland in the preceding period, but its rate of increase since 2022 is close to the average.

Further evidence of the spatially uneven nature of destitution is to be found in our local authority-level analysis, wherein rates in the most affected local authorities (7 of the top 10 are in London) are 6 times those in the least affected local authorities (which tend to be a mix of rural and commuter districts in Southern and Midland England and in Scotland, including the Highlands and Islands).

The impacts fall disproportionately on minority ethnic communities and on migrants

All minoritised ethnic groups were over-represented in the destitute population in 2025, particularly people who identify as Black, Mixed or Other ethnicity. Ethnicity and migration status are closely interrelated with destitute migrants (no complex needs) mainly coming from minoritised backgrounds. Minoritised communities are also over-represented in the complex needs group, while the UK-other group is overwhelmingly White.

As noted above, there has been a rising trend over successive waves of the study in the overall share of destitute respondents who are migrants. However, the proportion with experience of the UK asylum system has stayed relatively steady (at around 9%) since 2019, while there has been a recent decline in the proportion who were born in the EEA. The category which has shown substantial growth is migrants from outside of Europe who have not experienced the asylum system and will, in most cases, have come to the UK on a work, student or spousal visa.

In 2025 a larger proportion of destitute respondents with experience of the asylum system had secured refugee or leave to remain status (59%) than was the case in 2022 (49%) or, especially, in 2019 (37%). Only a small minority of destitute asylum applicants in our latest survey (5%) had had their claim refused.

This year, for the first time, we asked respondents a direct question about whether they had recourse to public funds. Over half of destitute migrants reported that they did have recourse to public funds, and one fifth said that they did not. Tellingly, however, a quarter of destitute migrants were unsure if they had access to public funds or not.

As noted in the chapter introduction, our qualitative research this year focused particularly on migrant groups, given their disproportionate exposure to destitution, and their relative disadvantage even as compared with other destitute groups.

There are distinctive routes into destitution for different groups

In the 2025 survey we again asked respondents about a range of adverse experiences over the previous 12 months which may have contributed to their current situation. More than half of destitute respondents mentioned problems in 2 or more of the domains we asked about, implying a widespread pattern of multiple difficulties contributing to material destitution

As in previous rounds of the study, the 2 categories of issues reported most often in 2025 were health (physical or mental) and financial/debt problems. Although these had reduced in frequency compared with 2022, both remained by a wide margin the most frequently mentioned problems (reported by 48% and 45% of destitute households, respectively, very close to the 2019 survey values).

The complex needs group report the widest range of problematic experiences, as one might expect, including financial, debt and health problems, but also other adverse experiences associated with substance use or offending, relationship issues and housing/homelessness challenges. Health and financial challenges were also commonly mentioned by the UK-other group, who were (marginally) even more likely than the complex needs group to report having a disability that had a severely limiting impact on their lives, which may reflect their older age profile. We know from successive waves of qualitative research that debts owed to public authorities is a key trigger to destitution for the UK-other cohort.

Destitute migrants (no complex needs), on the other hand, report far lower levels of health or debt issues, or recent adverse personal experiences, than UK-born respondents. Instead, their routes into destitution tend to be closely related to their immigration status. For example, most people seeking asylum are not permitted to work in the UK and are instead forced to live on sub-destitution levels of Home Office allowances. Other migrants we interviewed who had no recourse to public funds were usually supporting themselves and their families via paid work, including exploitative cash-in-hand arrangements, but were not earning enough to stay above the destitution level. Several women interviewees had come to the UK on a spousal visa and, after they left an abusive partner, became destitute as they were unable to work or to claim benefits until they received effective legal assistance.

Our migrant interviewees who had access to public funds were mainly reliant on UC, and they faced the same struggle to get by on this sub-destitution level of benefit as many UK-born working-age people. We know from multiple rounds of the destitution study that one of the main ways a sick or disabled UC claimant can be brought above the destitution income threshold is to secure disability benefits, particularly PIP. These payments are intended to meet the additional costs of disability but, in reality, recipients are often forced to use them to support general living costs. However, destitute migrants seldom received such payments.

Types of assistance to destitute households have narrowed, with migrants receiving least help

Social security benefits remained the dominant source of financial support for destitute households in 2025. Approximately 70% of all destitute respondents reported receipt of benefits in the latest survey, very close to the figures for both 2019 and 2022. However, there was a sharp decline in reported parental financial support between 2022 and 2025 that was only partially offset by a small rise in financial support from friends. Concerningly, there was a noticeable increase in the proportion of destitute households reporting no source of financial assistance at all in the previous month, sitting at 20% in 2025.

In-kind support to people who are destitute also appears to have reduced in 2025. In particular, assistance from food banks seems to have declined dramatically as compared with 2022, and also in-kind help from parents, other relatives and friends. This pattern of diminishing support in the face of more entrenched need and prolonged experiences of destitution is a striking overall finding of this year's study.

In successive rounds of the destitution study we have found that destitute migrants have even less access to cash and in-kind forms of support than other destitute households. That remained the case in 2025. Only half of destitute migrants were in receipt of benefits, and they were also less likely to report financial support from most other sources, particularly parents. Two-fifths of all destitute migrants reported receiving no income at all in the month before the survey. Migrants were also systematically less likely to report getting help from most sources of in-kind support than UK-born respondents, with this being especially true of food banks, parents and LWFs/HSFs.

The qualitative research would suggest that extended family and friends, and faith groups, sometimes provided vital in-kind support for vulnerable migrants, including access to food and accommodation, as well as emotional support and a sense of community. But material help from these sources was usually modest in scope and of a time-limited nature. It was certainly not available to all, and in any case seldom included any kind of sustained financial assistance.

Interestingly, though, and despite having lower incomes and receiving less in-kind support, destitute migrants were somewhat less likely to report going without most items in the 'deprivation basket' than UK-born survey respondents. In some cases, such as heating and lighting, and to an extent food and toiletries, this may reflect the fact that destitute migrants were more likely to live in congregate settings where these items were provided. Our qualitative research also suggests that economising strategies, like bulk buying and batch cooking, may be prevalent amongst some groups of migrants, enabling them to make the very most of what little they had.

That said, many migrant interviewees, including those in paid work, struggled to afford sufficient food, basic toiletries, and weather-appropriate clothes and shoes, relying on food banks and other charitable sources to obtain these basic necessities for everyday living. Moreover, paying for both transport and internet costs were a major problem for most of those we spoke to, often leaving them socially isolated and struggling to manage everyday practical tasks. Families with children were also concerned about missing additional necessities like buggies and toys.

Destitute migrants have particular routes into homelessness, and the accommodation they secure is often inadequate

The destitute migrants we interviewed reported particular routes into homelessness including, notably, being evicted from Home Office accommodation after receiving their leave to remain decision. Some migrant interviewees had come to the UK, or moved within the UK, to live with extended family and found themselves homeless when their hosts asked them to leave. As noted above, some women had lost their homes as well as their income source and their right to remain in the UK on leaving an abusive partner.

Many destitute migrants turned to family, friends or church networks for short-term accommodation when they became homeless. Almost half had applied to a local authority as homeless, some of whom had secured settled housing via that route. Nonetheless, one quarter of our interviewees had slept rough, sometimes after being evicted from Home Office accommodation, or because no emergency accommodation was available from a local authority that had accepted a duty for them.

Around half of our interviewees had managed to acquire settled housing by the time we spoke to them. Nonetheless, experience of very poor and inadequate housing conditions was widespread. Serious disrepair, an absence of basic amenities and inappropriate out-of-area placements were all reported, with overcrowding a particular issue facing families with children. Sharing accommodation, especially with people who were homeless and had complex support needs, could be a frightening experience for those living in hostels or other congregate settings. However, it is important to note that some participants reported decent housing standards, including in Home Office-provided accommodation.

Destitute migrants are generally positive about their interactions with public services

One of the most striking findings of this year's qualitative research was the extent to which migrant interviewees reported positively on their interactions with UK public services.

While many emphasised that they had had relatively little direct contact with the Home Office, those who had interacted with DWP/JCP, local authority housing, homelessness or social work services, and GPs or other health services, generally praised those they encountered as responsive and supportive. Any criticisms expressed tended to be very muted and couched in an understanding of the resource and legal limitations public services faced in trying to help them. Reports of overt discrimination from individuals working in these public services were virtually absent.

While one might expect some research participants, especially those waiting for an immigration decision, to be highly risk averse about making critical comments about the UK government, much of the praise of public services was detailed and specific enough to come across as genuine and heartfelt.

That said, it is worth bearing in mind that some migrants may have modest expectations of public services coloured by difficult or traumatic experiences in their home countries, which may contribute to the sense of gratitude to the UK that some refugees in particular conveyed.

Moreover, and notwithstanding the professionalism of the staff enacting them, there can be little doubt that current Home Office and Department for Work and Pensions policies, as well as legal restrictions on the housing assistance that local authorities can offer, are key drivers of destitution and homelessness amongst vulnerable migrants in the UK.

Charities do vital work but can be difficult for destitute migrants to access

It was also clear from our qualitative research that UK charities, particularly those working in the refugee/asylum, homelessness, and domestic abuse sectors, did vital work in mitigating the worst effects of national policies driving destitution amongst vulnerable migrants. These charities often provided a combination of material, practical and emotional support that was highly valued by research participants.

However, for some migrants it could be difficult to find their way to the relevant voluntary organisations in the first place. Limited knowledge and understanding about charitable help on the part of some migrants may go some way to explaining their lower usage of these services as reported in our survey.

As also noted in previous Destitution in the UK reports (see Fitzpatrick et al., 2023), access to Citizens Advice and other advice services seemed heavily constrained by availability. This is especially problematic for vulnerable migrants who may lack knowledge about their rights in the UK and available help systems and need an effective route to accessing specialist legal advice to resolve complex immigration issues.

Paid work is the key route out of destitution for migrants

Aside from acquiring leave to remain for those still awaiting a Home Office decision, our interviewees' hopes and plans for the future focused overwhelmingly on accessing paid work. People seeking asylum and other migrants without the right to work were often highly qualified professionals and very frustrated that they were unable to put their skills to use in the UK, to benefit both themselves and wider society. Other migrant interviewees, including some in their 60s, were at pains to emphasise their eagerness to get back into the workforce, including retraining or acquiring UK-based qualifications or improved English language skills if necessary.

Most of the small number of interviewees who had managed to escape destitution had done so via finding paid work, albeit that this was often low-paid and/or insecure. In some cases they continued to struggle to afford their day-to-day needs.

11. Action needed

Destitution on the scale, and of the intensity and duration, revealed in this report is shocking in a developed welfare state like the UK. It makes clear the urgent need for action. Destitution lies at the most extreme end of the spectrum of poverty and material hardship; it means people going without the basic necessities required for their physiological functioning. It is the product of multiple systems failing, in particular social security, housing, and immigration and asylum.

These effects are not borne equally. Single people of working age continue to be the worst-affected group by far, with their position deteriorating further since 2022. However, almost a million children were living in households that experienced destitution in 2025. Furthermore, limitations in welfare protection mean that young people under 25 face higher rates of destitution than other age cohorts. Groups who have limited access to the welfare safety net, such as vulnerable migrants, and people who require additional support, such as those with complex support needs and/or disabilities, are at exceptionally high risk of destitution.

The steps that need to be taken to arrest, and then reverse, this growing tide of destitution in the UK fall into 4 key categories:

1. raising incomes
2. strengthening access to crisis support and advice
3. tackling homelessness and housing insecurity
4. ending destitution by design in the immigration system.

Raising incomes

Universal Credit

First, and most importantly, we must urgently address the inadequacy of our social security system. With the basic rate of UC (£98.05 per week for a single person over 25) currently set below the income threshold for destitution (£105 per week for a single person), there is destitution baked into the very core of our working-age welfare system. Households under 25 face an even greater shortfall (with a standard allowance of £78.13 per week), driving the extremely high rates of destitution seen amongst this age group.

As we argued in the last Destitution in the UK report (Fitzpatrick et al., 2023), it is imperative that UC allowances are raised to a level that not only exceed our extremely low destitution thresholds but meet the Essentials Guarantee (Trussell and Joseph Rowntree Foundation, 2026). This level should be guided by an independent process that seeks to ensure that the annual uprating determination is based on robust evidence on the costs of everyday essentials (Porter and Richardson, 2026). Implementing the Essentials Guarantee for families with children and working-age adults, including under-25s, would radically reduce destitution levels in the UK by ensuring that people receiving social security benefits are able to afford the basic necessities of food, heating, lighting, clothing and basic toiletries, alongside other essentials highlighted in the qualitative analysis like access to transport and internet.

Disability benefits

This year's quantitative survey analysis confirmed the disproportionate exposure of people with disabilities to destitution, and previous rounds of the study have made clear the critical role that access to PIPs play in allowing people to escape destitution (Fitzpatrick et al., 2023). It is therefore imperative that any future changes to benefits following the Timms and Milburn Reviews (DWP, 2025b; DWP, 2026b) should ensure that disability benefits reach people with health conditions and/or disabilities with the greatest need for additional financial support, and without undue delay. This is especially important for disabled people whose income is so low that they risk destitution.

Asylum support

This commitment to ensuring people can afford the essentials must also be extended to people reliant on asylum support, and the system for calculating rates connected to real-world costs. Currently, asylum support levels are £49.18 per week for those in self-catering accommodation and £9.95 per week for those in hotels or barracks. As our qualitative research has made abundantly clear, the gross inadequacy of these asylum support allowances drives the people forced to depend on them deep into destitution. As a first step, paving the way towards easing destitution amongst this group, free or subsidised bus travel for people seeking asylum, previously available in Scotland and London, should be extended across the UK, enabling these extremely low asylum allowances to stretch somewhat further.

The right to work

Our qualitative work in this edition of the study serves to strongly reinforce the message that the surest way to prevent destitution and homelessness amongst those seeking asylum in the UK is to extend the right to work. The wait period before permission to work can be sought should be reduced from 12 months to 6 months, and access given to an unrestricted list of occupations, bringing UK policy into closer alignment with neighbouring European countries (Gower et al., 2026). These measures would enable those seeking asylum to make the contribution to UK society and economy that so many are eager and well-equipped to make, and at the same time ease pressures on homelessness, social security, and other public services.

Strengthening access to crisis support and advice

The inadequacy of UK-wide welfare supports makes better access to crisis, devolved and local forms of support all the more vital to help enable people to avoid destitution altogether, or at least mitigate the degree of hardship that they face.

The devolved jurisdictions have for over a decade offered a more consistent and extensive system of discretionary support to people facing destitution than has been the case in England. This is because they have retained national schemes for crisis payments in the shape of the Scottish Welfare Fund, Discretionary Assistance Fund (Wales), and Discretionary Support (Northern Ireland), alongside country-wide Council Tax Reduction schemes (Bennett et al., 2026).

In contrast, abolition of the discretionary Social Fund in 2013, and devolution of responsibility to local authorities in England, led to an uneven and often grossly inadequate patchwork of Local Welfare Funds, with some areas discontinuing this discretionary support altogether (Clegg, 2025; Bennett et al., 2026). The Crisis and Resilience Fund, which combines the Household Support Fund and Discretionary Housing Payments from April 2026 into a new multi-year fund, marks a very welcome shift in local welfare provision in England. There is a new emphasis in the national guidance on prevention, a cash-first but not cash-only approach, and connecting households with a network of resilience and community support services (DWP, 2026c). Realising the potential of the Crisis and Resilience Fund now depends on effective implementation locally, sharing learning to refine delivery, and continued investment.

Building on this, the UK Government should explore other aspects of discretionary support which would benefit from national-level funding and delivery, such as Council Tax Reduction, a localised scheme in England which has led to widespread geographical variation in the support available (Clegg, 2025).

Destitute migrants, including those who have NRPF, should be eligible for these discretionary forms of welfare support. But in England, Scotland and Northern Ireland they are classified as public funds, meaning that most people that have no recourse to public funds cannot access them.[29] This inclusive approach to crisis support should be seen as a basic humanitarian safety net to protect people facing extreme hardship in the United Kingdom.

However, cash support is not always enough on its own, with expert advice often required to prevent crises escalating or happening in the first place. There is a pressing need for access to free, high-quality debt, housing, welfare, immigration and asylum, and legal advice for people experiencing destitution. This should include specialist advice for migrants with NRPF or an irregular immigration status, and those who may, with detailed casework, be able to escape destitution through accessing paid work or social security benefits. No one should be evicted from their home, removed from the country, or unable to access benefits they are entitled to, simply because they cannot access good and timely advice.

As illustrated in our qualitative research, best practice often emerges when statutory and voluntary sector services work together, signposting people in need to advice and support they can benefit from. Government should learn from the examples set by pioneering schemes across the country, such as the Restricted Eligibility Support Service run by the Greater Manchester Combined Authority (2025), and Fair Way Scotland (Watts-Cobbe, McMordie et al., 2025), both of which have demonstrated considerable success in supporting vulnerable migrants at risk of homelessness and/or destitution.

Tackling homelessness and housing insecurity

This report makes clear the ever-stronger intersection between destitution and homelessness in the UK. Tackling destitution therefore also requires tackling the current housing crisis, which is particularly acute in England but also affects the other UK countries. There are historically high numbers of households stuck in temporary accommodation across the UK. Recorded rough sleeping is at an all-time high in England, with a surge in street homelessness also evident in official statistics in Scotland.

Despite the launch of a National Plan to End Homelessness under the Starmer administration (MHCLG, 2025), the majority of single people experiencing homelessness in England are still excluded from housing entitlements because they are not deemed to be in ‘priority need’. Meanwhile, the more inclusive systems in the other UK jurisdictions are struggling under the sheer weight of numbers, severely exacerbated in some areas by the systemic failures of the asylum system as noted below.

The Burnham administration has made an encouraging start in gripping the housing and homelessness crisis in England by pledging to end rough sleeping (Prime Minister's Office, 2026) and committing to reinvigorated council house building (MHCLG, 2026b). Both measures are much needed and very welcome. But a wealth of existing evidence points to other structural drivers that require to be addressed if the rising tide of homelessness is to be turned back. These include restoring the Local Housing Allowance to at least the 30th percentile of rents, to ease access to the private rented sector for those on low incomes, and ensuring that social housing allocations prioritise those living in the worst homeless situations (Watts-Cobbe, Bramley et al., 2025).

This study points to 4 additional actions that can contribute towards ending homelessness and its associated harms.

First, there should be explicit recognition that the Prime Minister's goal to end rough sleeping in England, and similar political commitments in the devolved jurisdictions, cannot be achieved without tackling migrant rough sleeping, including amongst those with NRPF and single refugees. At a minimum, it should be made clear that the recently announced drive to offer everyone who needs it a route off the streets by Christmas (HM Treasury, 2026) is fully inclusive of all people sleeping rough, regardless of immigration status, building on the success of the Everyone In approach during the COVID-19 pandemic (Fitzpatrick et al., 2021).

Second, the new impetus being given to a housing-led approach to tackling rough sleeping under the Burnham administration should be expanded to cover all forms of homelessness, driving a systemic shift away from harmful communal and congregate models of 'supported' homeless accommodation (McMordie, 2021; Watts and Blenkinsopp, 2022; Scottish Government, 2025). Our qualitative evidence indicates that refugees and other migrants may find living with people with complex support needs adds significantly to their existing trauma.

Third, this report adds weight to existing concerns about the inadequate physical conditions too often endured by people living in a range of forms of temporary accommodation, sometimes for very considerable periods of time, with those from minority groups, including refugees, often worst affected (Fitzpatrick et al., 2025). There is a clear need for the existing, very extensive, legal requirements and statutory guidance around the suitability of temporary accommodation, including with respect to physical standards, amenities, accessibility and location (MHCLG, 2026c), to be better enforced. This is a particularly acute issue in England (Housing, Communities and Local Government Committee, 2026), but concerns are also evident elsewhere in the UK (Watts-Cobbe, Bramley et al., forthcoming). The current policy interest in improving conditions and outcomes for children in temporary accommodation in England (MHCLG, 2026d) is a key window of opportunity to drive up standards more generally.

Fourth, a key concern for some of those we interviewed with experience of temporary accommodation was inappropriate out-of-area placements, negatively affecting on their social networks and access to services. Again, this is something that we know disproportionately affects minority ethnic groups including migrants (Iafrati et al., 2024), with the recent rise of far-Right violence reinforcing safeguarding concerns about placement in areas where households may face racial harassment and abuse (Fitzpatrick et al., 2026). Approximately one third of all temporary accommodation placements in England are now out of area, while around 1 in 20 placements are into a different region (Swindells, 2026). Every effort should be made to reduce out-of-area placements insofar as possible, particularly long-distance placements, including via greater regional oversight and coordination (Iafrati et al., 2026). Where such placements are unavoidable, families should be properly supported to cope with the transition, including with respect to school places, medical registrations, discounted transport costs, and details of local services.

Ending destitution by design in the immigration system

Everyone in the UK should be provided with a minimum safety net and should be protected from harms caused by the acute material deprivation documented in this report.

We have discussed above the need for a protected minimum income, access to crisis help and high-quality advice, and the ability to secure decent housing – needs vulnerable migrants share with all other groups in the UK at risk of destitution. But successive UK governments have knowingly, and unacceptably, used destitution as a policy lever to try to deter migration, worsening the structural exclusion that vulnerable migrants face through their 'compliant environment' policy.

The UK Government has undoubtedly faced a challenging media and political environment around migration in recent years. However, key metrics have begun to shift, with long-term net migration almost halved (Office for National Statistics, 2026b) and the initial asylum decision backlog at its lowest level in 5 years at the end of 2025 (Migration Observatory, 2026). These shifts, combined with the extent of migrant destitution revealed by this report, should spur the Government to rebalance its approach in a direction that is more humane, more supportive of migrant integration, and more likely to foster community solidarity and cohesion.

People seeking asylum and refugees

People seeking asylum who only have access to below-destitution level subsistence payments, and refugees evicted at very short notice from Home Office accommodation after a positive decision on their claim, are at particular risk of destitution. In addition to the measures outlined previously to raise incomes, improve crisis support, and tackle housing insecurity, additional targeted intervention is required to reduce destitution amongst these groups, as follows.

First, the transition from Home Office accommodation for those granted refugee status needs urgent reform. This is a systemic, and largely avoidable, driver of massive levels of both homelessness and destitution amongst refugees, placing enormous financial pressure not only on those directly affected but also on local authorities and other public services. 3 priority changes include:

- The notice period for newly recognised refugees to move on from Home Office accommodation must be extended from its current 42 days. At an absolute minimum, the UK Government commit to restoring the 56-day period that was implemented for a temporary pilot period (Home Office, 2026a; Refugee Council, 2026b). A longer move-on period would give refugees at least some opportunity of obtaining housing and employment pre-eviction, and enable them to acquire the official documentation they need to access mainstream social security benefits should they require them. This extension should also be applied to those whose asylum claims have been refused.
- The provision of asylum accommodation should be devolved to a local or regional level, either local authorities, Strategic Migration Partnerships or Combined Authorities, with appropriate financial support, allowing claimant households with a positive decision to remain living in this as temporary accommodation until settled housing is found (Commission on the Integration of Refugees, 2024; Mort and Morris, 2024).
- The Home Office should be specified as a relevant public body for the purposes of the Duty to Refer under statutory homelessness legislation in England, and the proposed Duty to Collaborate on homelessness prevention (MHCLG, 2025), and their devolved equivalents.

Second, it is imperative that the recent removal of the statutory duty to provide support for destitute people seeking asylum, and new powers to withdraw asylum support where a person is found to be or is suspected of illegal working, are reversed (NRPF Network, 2026). Both of these measures risk seriously compounding the already high risks of destitution facing this group.

Third, proposals in the Immigration and Asylum Bill for a so-called 'refugee tax', by which people granted asylum in the UK face having to pay back around £10,000 towards the costs of their accommodation and support once they start earning, must be rejected (Refugee Council, 2026a). The length of time an asylum seeker spends reliant on state support while waiting for a decision on their application is out of their control, driven by Home Office delays and the lack of legal route to work for most people seeking asylum. Moreover, the proposed 'core protection model' will likely exacerbate these decision backlogs, keeping families in limbo for longer and increasing insecurity (Refugee Council, 2025).

Families and single people with NRPF and other restricted eligibility

The other group of migrants at greatest risk of destitution in the UK are people with NRPF, or restricted eligibility for public funds. Actions required to reduce destitution amongst people in this situation, or to at least avoid further exacerbating it, are as follows.

First, it is vital that local authority social services preserve and fully utilise their current powers under Section 17 of the Children Act 1989, and devolved equivalents, to provide crisis financial support and accommodation for vulnerable children regardless of their parents' immigration status (Leon and Broadhead, 2024). Despite inconsistent application, our qualitative research evidenced just how vital a lifeline this often was for families with literally nowhere else to turn. The current extremely high thresholds for access to adult social care support for single people with no or limited recourse to public funds should also be revisited to ensure a more adequate 'last resort' safety net. Central government should provide statutory guidance to local authorities specifying minimum acceptable rates for subsistence which are regularly reviewed and in line with inflation. Proposals that this vital social services crisis support could be withdrawn from some families are gravely concerning (Home Office, 2026b).

Second, it is vital that all public services that interact with vulnerable migrants, especially those who have NRPF, provide information on local charitable help that is available to these groups, such as food banks. Otherwise, they may be unaware of these services, or be under the mistaken impression that they cannot access them because of their immigration status.

Third, the changes to earned settlement policy recently proposed by the UK government following the findings of its consultation will impose destitution by design on an even greater number of people. The reforms include considerably lengthening the qualifying period for settlement for those with NRPF, and disincentivising access to benefits by making speed of access to settled status contingent on not receiving public funds even where individuals are entitled to them (Home Office, 2026c). These changes would cause unconscionable harm to those within their scope and should not go ahead.

As high levels of destitution become embedded in the UK, we urgently need a bold and ambitious programme to address this most severe form of material hardship and its corrosive impacts. This must begin with a commitment to end destitution in the UK.

Appendix 1: Comparing the features of the destitution surveys in 2015, 2017, 2019, 2022 and 2025

Feature	2015	2017	2019	2022	2025
Number of case study areas	10	16 (original 10 + additional 6)	18 (16 from 2017 + 2 additional London Boroughs)	18 (same as 2019)	18 (same as 2019/2022)
Services 'in-scope'	Voluntary sector crisis services	Voluntary sector crisis services + Local Welfare Funds	Same as 2017	Same as 2019	Same as 2019/2022 but including Household Support Funds
Number of participating services	63	103 (including 52 of the 63 that participated in 2015)	112 (including 73 of the 103 that participated in 2017)	111 (around 80% nominally the same as the 112 that participated in 2019 but post-COVID changes mean not always strictly comparable)	120 (around 73% same as the 111 that participated in 2022)
Total	2,009	2,905	3,858	3,702	4,884
Changes to questionnaire design	N/A	Additional/ revised questions on: living circumstances physical/ mental health, alcohol/ drugs, offending, income, and use of other services	Same as 2017 except additional questions on: receipt of/ application for Universal Credit; applying to the council as homeless; and disability	Same as 2019 except additional question on ethnicity; 'local community groups/ organisations' added to 'services' questions in light of post-COVID expansion; other minor wording or ordering changes mean not always strictly comparable)	Same as 2022 except additional questions on access to disability benefits and on No Recourse to Public Funds; other minor changes in wording

Feature	2015	2017	2019	2022	2025
Management of fieldwork	Delivered entirely by Heriot-Watt team	Delivered primarily by Kantar Public, allowing increased presence in services during the survey period	Same as 2017	Same as in 2019 but with addition of online survey option	Same as in 2022
Changes in analysis	N/A	Refinement of definition of the 3 main analytical subgroups ('complex needs', 'migrants', 'UK-other')	Same as 2017	Same as in 2019 + additional analysis on: ethnicity; 'all migrants'; and children	Same as in 2022 + additional analysis on intersection between destitution, ethnicity, migration and asylum

Appendix 2: List of participating services

Belfast	• Hosford House • Housing Rights • Ormeau Centre • Springfield Charitable Association • Starling Collective • Storehouse • Welcome Organisation
Bexley	• Bexley Citizens Advice • Bexley Foodbank • Bexley Women's Aid • Greenwich Migrant Hub • Peabody Tenant Welfare, Benefit and Money Advice • St Giles Trust Pier Road Project
Bournemouth	• BH1 Project - Salvation Army • Citizens Advice Bureau • Hope for Food • International Care Network (ICN) • St Mungos • Waste Not, Want Not
Camden	• Camden Council - Local Welfare Fund • Camden Housing Support (Centrepoint) • Citizens Advice Camden • Euston Foodbank • Hopscotch Asian Women's Aid • Oak House (Centrepoint) • Solace Women's Aid
Cheshire West and Chester	• Cafe 71 - Spider Project • Chester Aid to the Homeless (CATH) • Save the Family • St Marks Debt Advice • West Cheshire Foodbank

County Durham	• Durham Action on Single Housing (DASH) • Durham Christian Partnership / Durham County Foodbanks • Durham Citizens Advice • Ferryhill LADDER Centre • Harbour • Local Welfare Assistance - Durham County Council
Ealing	• Asian Family Counselling Service • Ealing Foodbank • Ealing Law Centre • Ealing Soup Kitchen • Local Welfare Assistance Service - Ealing Council • St Mungos - Ealing Street Outreach and Resettlement Team • West London Equality Centre
Fife	• Citizens Advice Rights Fife • East Neuk Foodbank • ENeRGI (East Neuk Recovery Group Initiative - SCIO) • Glenrothes Foodbank • Scottish Welfare Fund - Fife Council • The Cottage Family Centre • YMCA Glenrothes
Glasgow	• Centre and West Integration Network • Drumchapel Citizens Advice Bureau • Dwelling Place (formerly Storehouse/Vinyard Foodbank) • Glasgow City Council - Scottish Welfare Fund • Glasgow Helping Heroes • Lodging House Mission • Talbot Association: Kingston Halls
Herefordshire	• Bromyard Food Bank • Citizens Advice Worcester & Herefordshire • Herefordshire Council Local Welfare Provision • HVOSS (Herefordshire Voluntary Organisations Support Service) • Ledbury Food Bank • Leominster Food Bank • The Hub • The Living Room

Hertfordshire	• Best Before Café • Citizens Advice North Herts • Hertford, Ware & District Food Bank • Herts Young Homeless • Letchworth Food Bank • Spectrum Drug and Alcohol
Kirklees	• Batley Food Bank • Fusion Housing Dewsbury • Household Support Fund - Local Welfare Assistance Fund - Discretionary Housing Payment • Huddersfield Mission • I-ASK (Immigration & Asylum Support Kirklees) • Pennine Domestic Abuse Partnership • The Welcome Centre
Lewes and Rother	• Bexhill & Battle Food Banks • Change Grow Live, Lewes & Rother • Lewes District CAB • Lewes, Newhaven and Uckfield Wellbeing Centres • Rother & Hastings District CAB (1066) • Seaford Community Food Project run by SCDA (Sussex Community Development Association)
Newham	• Bridges Homeless Support • Care 4 Calais • Community Links • Emmanuel Church • Newham Community Project • Newham Council • Single Homelessness Project
Nottingham	• Amber House (Metropolitan Thames Valley Housing Association) • Citizens Advice Nottingham & District • Emmanuel House Support Centre • Hope Nottingham - Beeston Foodbank • Household Support Fund - Nottingham City Council • Nottingham and Nottinghamshire Refugee Forum • Salaam Shalom Kitchen (SaSh) • The Arches at Trent Compassion • The Meadows Foodbank and Pantry

Peterborough	• Aspire (Change Grow Live) • British Red Cross • Citizens Advice Bureau • Hope Into Action • Peterborough Foodbank • Peterborough Soup Kitchen
Swansea	• Swansea Asylum Seekers Support Group • Swansea CAB • Swansea Discretionary Assistance Fund • Swansea Foodbank - Trussell • Swansea Mosque • Swansea Young Single Homeless Project • The Wallich
Wiltshire	• Bythesea Lodge, The Amber Project • Encircles • Salisbury Foodbank - Trussell • Storehouse • Wiltshire Citizens Advice Bureau • Wiltshire Council

Appendix 3: Case study areas 2025

The following is a list of the 18 case study areas in 2025, all of which were consistent with the 2019 and 2022 destitution surveys:

- Belfast
- Bexley
- Bournemouth (now Bournemouth-Christchurch-Poole Unitary Authority, since 2019)
- Camden
- Cheshire West and Chester
- County Durham
- Ealing
- East Hertfordshire and North Hertfordshire Districts
- Fife
- Glasgow
- Herefordshire
- Kirklees
- Lewes and Rother Districts, East Sussex
- Newham
- Nottingham
- Peterborough
- Swansea
- Wiltshire (former West and South, that is, Salisbury and surrounds, parts of Unitary County authority).

In County Durham (originally) and Wiltshire (in all waves), we confined the survey scope to just part of the local authority area to make the fieldwork manageable as well as consistent with previous studies, where the geography was restricted to around half the area to keep travelling manageable. However, for County Durham, in the light of experiences in 2022 and the tendency for more services to operate on a county-wide basis, in 2025 we decided to cover the whole authority. However, for consistency in measuring change over time, we apply a weighting of 0.5 to the resulting data.

Notes

1. In November 2025, the Home Office published the report of the 2024 asylum support rate review, resulting in support for those in self-catering remaining the same at £49.18 per week and support for those in hotels and barracks increasing slightly to £9.95 per week (Home Office, 2025).
2. A more limited set of indicators is used in Northern Ireland, but they have been significantly improved in 2025/26 as compared with previous rounds of the study.
3. This process did not include the case study area in Northern Ireland (Belfast) for which more limited set of data was available.
4. Response rates are discussed in the Technical Report where Table 4.1 (in the Technical Report) shows that the overall weighted average response rate across all modes was 37.1%. Excluding online-only and Verian callback modes, it was 44.5%. (The Technical Report also underlines the point that our response rate is higher than that of the Government's main relevant survey, the FRS, which is currently 31%).
5. Note that this analysis excludes a substantial number of migrant respondents for whom missing data or for other reasons cannot be allocated to these categories.
6. Note that some 2022 figures will have changed very slightly. These changes are very small and do not affect any conclusions from the previous report.
7. Note that there are 78,200 migrant households in the destitute complex need group, representing 27% of that group of destitute households, or 13% of all migrant destitute households.
8. Based on DWP (2026) HBAI, using number of people in relative poverty, After Housing Costs using consistent non-benefit-linked data, comparing 2023/24 with 2017/18.
9. See, in particular, Watts-Cobbe et al. (2025).
10. Family Resources Survey and Households Below Average Income 2024/25.
11. See Bramley and Ayed (2026), and Bramley and Fitzpatrick (2023b) (Appendix A).
12. The 'Deaton Review', sponsored by the Institute for Fiscal Studies and summarised in Banks and colleagues (2026).

13. The absolute and comparative rates of destitution for the 3 analytical groups in Northern Ireland should be treated with some caution, because different predictive indicators are used and because additional assumptions have to be made to line these up with the Great Britain indicators. Nevertheless, there is evidence that the history of 'Troubles' in Northern Ireland left a significant legacy of trauma reflected in higher levels of complex need.
14. These descriptive terms come from the ONS (Office for National Statistics) 2011-based classification of local authorities. ONS has recently published a new 2021/22-based classification which uses different descriptive terms, as described in the Technical Report.
15. https://www.theguardian.com/commentisfree/2026/jun/16/warfare-v-welfare-britain-spend-benefits-defence-safe
16. The severe combined poverty measure covers a group of households who are very poor and deprived, albeit not necessarily below the specific destitution thresholds, but does not include any non-household (for example, homeless) populations.
17. It is worth bearing in mind that this question is limited to experiences of the past 12 months, and many migrants to the UK have longer-standing issues related to their immigration status, as discussed in subsequent chapters of this report.
18. Respondents with 'complex needs' are defined as those with experience of 2 or more of homelessness, drug and/or alcohol problems, offending, domestic violence or begging.
19. One item, 'Home Office', was only added to the questionnaire in 2025.
20. Ireland is grouped with the UK for this purpose because of the Common Travel Area.
21. Bramley et al. (2022).
22. Small supplementary amounts are given to support pregnant women and young children.
23. From August 2025, the Home Office announced that Aspen card transactions would be blocked for certain retailers, including health shops, toy and games shops, bicycle shops and opticians (Taylor, 2025).
24. This affected interviewees who were receiving 'Section 4' support having had their asylum claim refused, meaning they could not then use their Aspen card to withdraw cash from ATMs.
25. Note that the small above-inflation boost to the standard allowance from April 2026 will not be sufficient to clear the extremely low destitution threshold for most household types (see Chapter 1).

26. https://www.migranthelpuk.org/what-we-do
27. https://www.gov.scot/publications/new-scots-refugee-integration-strategy-2024/
28. Under section 17 of the Children Act 1989, councils in England and Wales can provide accommodation and financial support to families with no recourse to public funds, including those without lawful status in the UK, where there is a 'child in need', for example where the child is disabled, is homeless or living in unsuitable accommodation, or where the parent has insufficient income to meet the child's basic needs. Separate but similar legislation applies in Scotland and Northern Ireland.
29. Note that the Discretionary Assistance Fund is not classified as a 'public fund' and therefore those with NRPF status can access an Emergency Assistance Payment in Wales if they are eligible. In other parts of the UK, there are some circumstances where migrants are able to access crisis funds, for example due to social work or child protection legislation.

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