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Families with no recourse to public funds are trapped in hardship

Half of low-income families with no recourse to public funds (NRPF) are falling into destitution — going hungry, with no safety net to catch them.

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1. Introduction

In 2024, our cost of living tracker found low-income families with no recourse to public funds were at very high risk of hardship, with:

- 8 in 10 going without essentials like enough food, clothing or heating, including half of families going hungry
- half held loans taken out to pay for food, housing or essential bills
- 6 in 10 behind on their bills.

This briefing calls for urgent policy change to ensure that no one experiencing hardship in the UK has no place to turn for support.

2. Shedding light on families with no recourse to public funds

A sizeable number of people living in the UK are subject to ‘no recourse to public funds’, meaning they are unable to access many forms of support, even when they face a crisis. Yet their circumstances are not well understood, partly due to poor data collection. This briefing sets out new data that shows the experiences of low-income families in which someone has no recourse to public funds, revealing the depth of hardship some families face.

What is ‘no recourse to public funds’?

Some migrants to the UK will have the condition ‘no recourse to public funds’ or ‘NRPF’ attached to their visa. This means that they are unable to access most mainstream benefits and housing assistance (UK Visas and Immigration, 2025). In certain circumstances, some people with NRPF can access support through local government. However, what support the local authority is able or required to provide (COMPAS, 2024) is complex, and different authorities interpret the rules differently.

NRPF generally applies to most visas and grants of limited leave to remain. This means that the population of people to which NRPF applies is diverse and will include many people who

would not be eligible for means-tested benefits regardless of their status. However, the lack of access to support can leave people facing destitution should they fall on hard times.

The number of people with NRPF is not systematically recorded by the Government. This makes it very difficult to understand the varied circumstances of people with NRPF. At the end of 2023, around 3.3 million (McKinney et al., 2024) people held visas that typically had NRPF conditions attached. A significant number of people in the UK, with irregular migration status in the UK, also have NRPF. The most recent estimates of these range from 600,000 to 800,000 (Walsh and Sumption, 2020) people, but these have a high degree of uncertainty.

Additionally, around 225,000 people (Home Office, 2024) with 'work in progress' asylum applications in June 2024 also had NRPF, although they were able to access a limited system of asylum support payments and are therefore not discussed here. Altogether, this suggests the total population of people with NRPF in the UK could be over 4 million, but this is subject to a high degree of uncertainty.

What is known about the risk of hardship for people with NRPF?

A lack of systematic recording of NRPF status and limited data collection in major surveys (for example, the Family Resources Survey) make analysis of the experiences of people with NRPF difficult. But these experiences can be pieced together from various studies. Together, they

build a picture of high levels of destitution and hardship.

The most recent Destitution in the UK (JRF, 2023) report found 13% of people experiencing destitution in the UK in 2022, or around 500,000, were migrants (excluding asylum seekers) who were not born in the UK or EEA. Given these characteristics, many are likely to have NRPF. With estimates suggesting that people with NRPF make up around 6% of the population, this is a large overrepresentation among people struggling to afford to meet their most basic physical needs to stay warm, dry, clean and fed.

Similarly, homelessness and rough sleeping official statistics do not record NRPF status but do record where the person was born. For the total number of people owed a prevention or relief duty for homelessness in the 2023 financial year, 27,720 people (26%) were born outside of the UK and EEA, and are therefore likely to have NRPF.

Evidence also suggests that children whose parents have NRPF are at disproportionately high risk of poverty. Research using government data (LSE, 2023) found that the poverty rate for children with foreign-born parents who have been in the UK for 10 years or less (a proxy for those likely to have NRPF) is 50%, almost twice that of children with British-born parents (25%).

As a result of NRPF, very few people in these dire situations can access any support. COMPAS research (The Centre for Migration, Policy and Society at the University of Oxford, 2024) into local authorities found 10,640 destitute vulnerable migrants were supported by 142 local

authorities and health and social care trusts across the UK in 2021/22. This includes 1,658 vulnerable adults, 3,108 families and 5,831 children. This is likely to be an underestimate of the number of vulnerable migrants supported, given the difficulties of collating data, but it reflects that very few people suffering hardship or destitution are being supported.

3. Our cost of living sample of families with NRPF

Our research adds to the existing evidence base to provide a timely account of the experience of a group of low-income families with NRPF in the UK, covering their living standards and financial situation in detail. Our cost of living tracker surveys families in the bottom 40% of equivalised incomes in the UK. Across the 2 waves of the survey in May and October 2024, 304 families contained at least one adult with NRPF (see Methodology for details). This briefing uses this combined sample for all statistics to increase the sample size, but there is limited variation between the 2 samples.

Our sample of families with NRPF differs from the nationally representative sample in that they are younger, more likely to be Black, Asian or of mixed ethnicity, more likely to be privately renting, and more likely to have children. They are also much more likely to be on the lowest incomes (in the bottom fifth of incomes).

Some of these differences are expected; for example, migrants are generally younger and do not have access to social housing while they have NRPF. However, given the dearth of demographic data around people with NRPF, we are unable to say with certainty how well our sample reflects the demographics of low-income families with NRPF in the UK.

4. Going without essentials is the norm

Around 8 in 10 low-income families with NRPF went without essentials like heating or suitable clothing in the 6 months before the survey, or enough food in the previous 30 days (81%). This is higher than the 6 in 10 (59%) low-income families in which no one has NRPF (hereafter ‘all other low-income families’).

The most common essential on which low-income households with NRPF were missing out was food, with around 6 in 10 cutting back or skipping meals in 2024 (59%) or almost half going hungry (48%) (Figure 1). Food is also the most common essential forgone by all other low-income households, but at lower rates.

Similarly, households with NRPF were more likely to have used a food bank in the previous 6 months than all other low-income households (15% compared to 11%). The Government’s manifesto commitment to end the need for food banks must tackle hunger among families with NRPF, who have limited options other than using food banks when incomes are insufficient to afford enough food.

Figure 1: Proportion of households unable to afford enough food by whether they have NRPF, UK, 2024

 NRPF  All low-income

As well as struggling to afford enough food, families with NRPF were around twice as likely as all other low-income households to be going without essential travel journeys (29% vs 14%). Being unable to afford transport can have significant knock-on effects on a family's well-being, such as not being able to afford the transport to doctors' appointments or job interviews. Similar proportions of NRPF and all other low-income households missed out on other essentials, including not getting essential dental treatment or being able to repair or replace broken electrical items.

While not as common, the proportion of households taking actions which signal deeper forms of hardship is alarming. We found 3 in 10 households with NRPF reporting turning off their fridge or freezer to save on electricity bills during the cost of living crisis (30%) – a figure that is around twice the rate of all other low-income households (14%). Households with NRPF were also almost twice as likely to have used a warm bank (27% versus 14%).

5. Incomes swallowed up by private housing costs

One of the conditions of having NRPF is being unable to access social housing or other housing support through the welfare system. While a small number of households in our sample reported living in social housing, which could be due to a partner, friends or family having access, the majority lived in private rental accommodation (66%). The next most common tenure type was owning with a mortgage, at 14%.

While there is no single definition of affordable housing in the UK, housing costs which exceed 30% of net equivalised income (Barton and Cromarty, 2023) are generally considered to be unaffordable. Of our sample of households with NRPF who have housing costs of any kind, over three-quarters reported spending more than 30% of their income on housing (77%) (Figure 2).

Alarmingly, 60% of families with NRPF were spending more than 40% of their income on housing costs. This is higher than all other low-income households, but is similar to private renters, reflecting the significant proportion of our NRPF samples who are in private rent.

Figure 2: Income to rent ratio for low-income households by whether they have NRPF, UK, 2024

Households that are struggling to keep up with bills often report prioritising paying their housing costs first. Of families with NRPF with housing costs, 16% said they fell behind on other bills in the past year in order to pay their housing costs first.

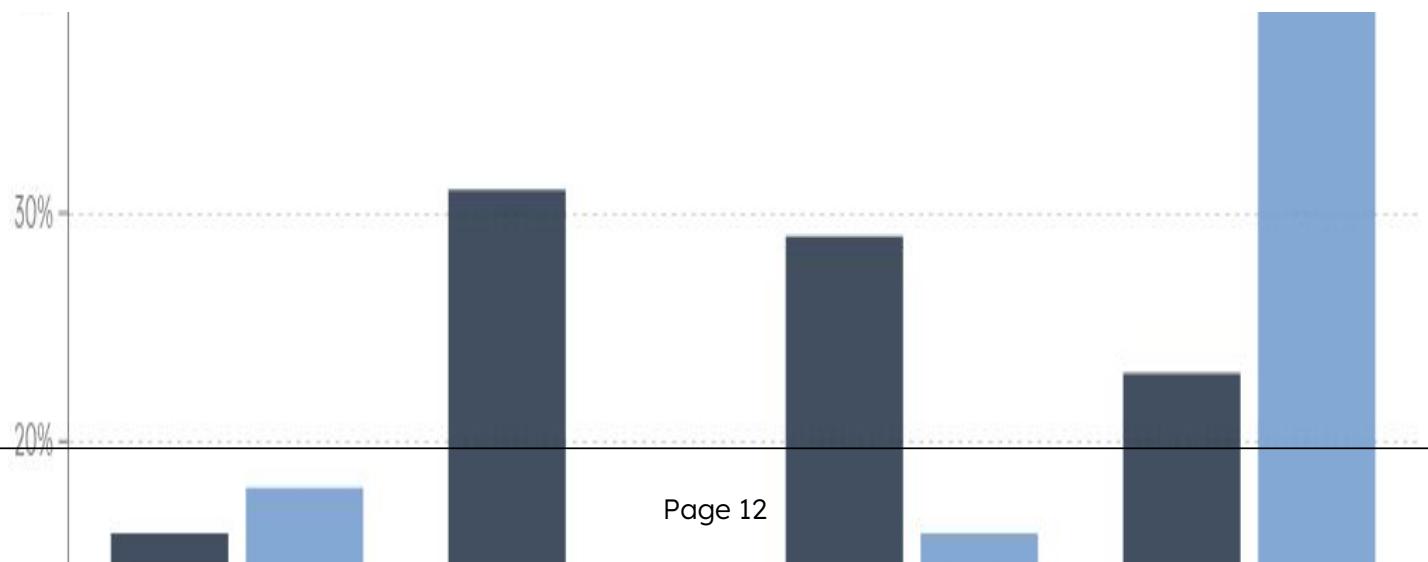
6. Low savings and high levels of debt

Having some savings, even at low levels, is an important protective factor against hardship.

Yet we find almost half of families with NRPF had less than £200 in savings (47%), and three-quarters (76%) had less than £1,000. These levels of savings are lower than those of all other low-income households, leaving households with NRPF very exposed to any unexpected costs (Figure 3).

When incomes and savings levels are too low to meet necessary costs, many households are forced to take on debt to get by. Taking on a loan in and of itself is not a bad thing; however, it becomes concerning when families rely on credit to cover essentials, can only access high-cost credit or fall behind on repayments.

Around half of NRPF households (52%) held a loan that they had originally taken out to pay for either food, housing (rent or mortgage) or other essential bills like energy or council tax. For all other low-income households, around a third held this kind of loan (32%).



Families with NRPF are almost twice as likely to currently hold a high-cost credit loan, at over a third (36%), compared to 17% of all other low-income families. Carrying expensive debt can have a long tail of consequences for families who are already struggling to afford the basics, who become trapped by high interest rates.

As well as lacking access to public funds, many migrants also have to pay visa fees and an NHS surcharge to maintain their status in the UK. The NHS surcharge alone is now in excess of £1,000 per year per person for many visa types. While we do not ask about visa fees in this survey, there is good evidence that many families take on debt to pay for these. In November 2023, Praxis (2023) found that 1 in 5 people said they would have to borrow money to pay for visa fees.

For many households, however, getting access to credit has not been possible. We find in the year to the survey, 60% of both NRPF families and all other low-income families applied for a loan; however, their outcomes differ. Of families who applied, NRPF families are nearly twice as likely to have been declined, at 48% compared to 26% of all other low-income families. This may reflect that NRPF families in our sample are more likely to be on lower incomes.

When we have looked at decline rates for loans for all low-income families previously (JRF, 2024), we have found that families with a Black respondent were nearly twice as likely as all other low-income households to be declined credit, and this relationship held when controlling for location, age, tenure and income. While our sample of NRPF families is too small to test

this, ethnicity may also be playing a role.

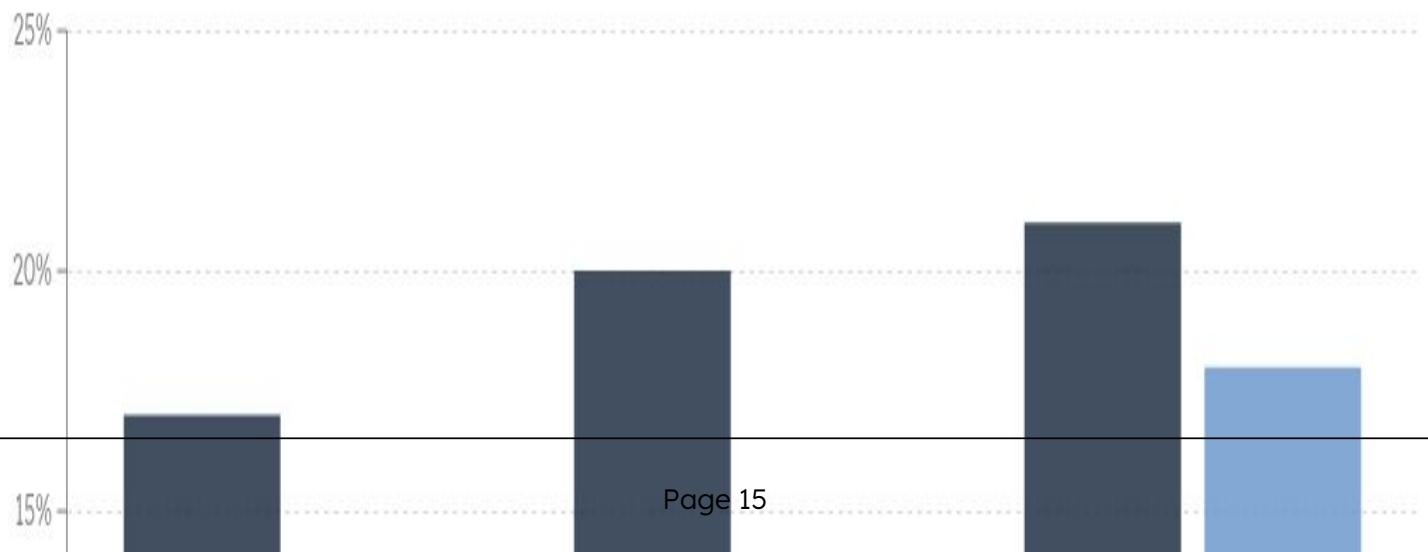
7. Falling behind on bills

Despite trying to earn more, reducing bills and going without essential items to make ends meet, many households are still falling behind on bills. Of low-income households with NRPF, over 6 in 10 were in arrears with at least one bill (62%), far higher than all other low-income households (36%). On average, families with NRPF who were in arrears owed around £1260.

Some bills have higher consequences if you fall behind, which are often referred to as priority debts (Citizens Advice, 2019), such as council tax, rent arrears, or energy bills. We find that families with NRPF are more likely to hold each type of arrears (see Figure 4). This may be contributing to a greater proportion of families with NRPF being declined credit, as discussed above.

Figure 4: Proportion of households in arrears on different bills by whether they have NRPF, UK, 2024

NRPF All low-income



8. NRPF families with children are hit hard by hardship

Of our sample of low-income families with NRPF, nearly 6 in 10 (59%) have children in the household, around twice the rate of all other low-income families. This is likely to reflect that the sample of families with NRPF is much younger, with 96% of respondents aged under 54, compared to just over half of all other low-income families (53%). Given that the majority of families with NRPF have children, the proportion experiencing hardship on each of our key measures is similar to the overall experiences of NRPF families in our sample.

Of families with NRPF who have children, over 8 in 10 were going without essentials (82%), including almost 6 in 10 who were cutting back or skipping meals (58%) and almost half going hungry (47%). This is very similar to all other low-income families who have children, with 8 in 10 going without essentials (80%), including 62% skipping meals and 50% going hungry.

Looking at loans for essentials like food, housing or essential bills, 57% of families with NRPF with children held a loan at the time of the survey, again similar to all other low-income families with children (54%). A key area where hardship is higher among families with NRPF with children is the proportion who are falling behind on their bills, at two-thirds (66%). This is higher than all other low-income families with children, at 58% (Figure 5).

9. Understanding hardship for families with NRPF without children

Families with NRPF without children make up 41% of our sample and, unlike families with children, they face a significantly higher risk of hardship than all other low-income families. Around 8 in 10 families with NRPF without children were going without essentials, compared to 51% of all other low-income families without children. They are almost twice as likely to hold a loan taken out for food, housing or essential bills (44% vs 23%) and to be in arrears on bills (55% compared to 27%).

There are a number of key differences in the samples between NRPF families without children and all other low-income families that may help to explain these differences. The NRPF sample without children is significantly younger than all other low-income families, with 83% aged under 44 compared to just 22% of all low-income families. When comparing rates of hardship for those under 44, we find similar levels between families with NRPF and those without.

We know from our cost of living research that having a younger respondent is consistently associated with higher rates of hardship, largely due to lower rates of home ownership. Interestingly, when we compare NRPF families and all low-income families without children

who are in private or social rented homes, NRPF families still have higher rates of hardship. For example, 86% of NRPF families were going without essentials compared to 71% of all other low-income families.

Another key difference between those with NRPF and those without is the proportion in work. Almost 9 in 10 working-age families with NRPF without children have at least one adult in work (88%), much higher than all other low-income families (65%), indicating that low-paid work is insufficient to protect families with NRPF from hardship.

While we do not collect information on visa status or type, this is likely to include people on Health and Social Care work visas, which were expanded in 2022 and make up a large proportion of work visas (Home Office, 2025), and have comparatively low salary thresholds.

10. Tackling hardship for people with NRPF

Our new analysis shows significant hardship faced by low-income families with NRPF, with higher levels of hardship across all our key measures compared to all other low-income families. While we are unable to tell if our sample is representative of low-income families with NRPF, it adds further evidence of the poor living standards experienced by so many people who come to work and contribute to the UK.

The levels of hardship outlined in the briefing are hardly surprising, given that people with NRPF are unable to access Universal Credit, child benefit, housing support or large parts of funded childcare, which are available to other families living and working in the UK who require support to top up their incomes. Even worse, many people with NRPF cannot even access local authority crisis support when they are facing destitution.

Steps taken so far by the Government to support people in hardship and end the need for food banks, such as the new Crisis and Resilience Fund (HM Treasury, 2025) or investment in homelessness prevention and services (Ministry of Housing, Communities and Local Government, 2024), will have no impact on destitute people with NRPF, who are barred from accessing such support. The immigration white paper (Home Office, 2025) proposes significant changes to who can come to the UK and under what terms. Its proposals could lead to fewer

people coming to the UK on lower-paid work visas; however, longer routes to settlement will prolong insecurity and place additional financial pressure on people with NRPF.

No person in the UK should be experiencing hardship or destitution, regardless of their immigration status, and all people should be protected by a safety net that ensures they have their basic needs met. This can and should be dealt with separately from the management of the UK's borders. There are several areas for policy change that would begin to build a safety net to prevent people with NRPF from suffering hardship.

These include expanding eligibility for local crisis support, improving the process for lifting NRPF when people are destitute and a child poverty strategy for all children. Additionally, data collection must be improved to better understand the varied circumstances of people with NRPF and support informed policy making.

Methodology

Of our sample of 4,092 households in the bottom 40% of equivalised incomes in the UK in May 2024, 136 households contained at least one adult with NRPF. In the October 2024 sample of 4,068, 168 households contained at least one adult with NRPF.

To identify whether households in our cost of living tracker had NRPF, we asked respondents a series of questions for them to self-identify whether any adults in their households had NRPF. If any adult in the household had NRPF, that household was recorded as ‘NRPF’.

Population weighting is used in the cost of living tracker, which weights the sample so as to be representative of the UK. This is not applied to the ‘NRPF’ sample, given that the demographics of the sample vary significantly from the UK average.

For a full methodology please see our cost of living tracker (JRF, 2024).

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