



REPORT

UNDERSTANDING POVERTY

CHILD POVERTY

WORK

CARE

SOCIAL SECURITY

Poverty in Northern Ireland 2026

Child poverty in Northern Ireland is still too high and people do not think the Executive is doing enough to address it. It is time to invest in a better future for children.

Published on: 19 October 2026

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Reading time: 67 minutes

Executive summary

More than a quarter of a million people in Northern Ireland (NI) are living in poverty, including around 90,000 children. Over the past 20 years, child poverty rates in Northern Ireland have remained stubbornly entrenched, with little change in the rates of poverty, deep poverty or very deep poverty.

Last year, our report made clear that the most urgent priority was to tackle child poverty. We showed that most children in poverty were living in working families, challenging the idea that employment alone could provide families with financial security. We also showed how lower median incomes and low levels of household savings left Northern Ireland particularly vulnerable to poverty. But, importantly, we showed that a different approach was possible.

We modelled the impact of introducing a child payment, showing that it could, at that time, have reached around 150,000 children and provided families in the lowest income third with an average gain of almost £2,800 a year — a transformative step towards giving children a fair start in life.

For children, the effects of growing up in poverty extend long after childhood. A future worth investing in is one in which every child is guaranteed a decent start in life. Strategic frameworks about children and young people in Northern Ireland often speak in a shared language of opportunity, support, tackling disadvantage, well-being, rights, voice, access and early intervention. The question is: what do these

words really mean for a child growing up in poverty in Northern Ireland?

Poverty shapes whether a family can afford the basics, whether a child has a warm home, enough food, opportunities to participate, and the security to thrive. If the Executive is serious about opportunity, well-being and early intervention, it needs to be serious about poverty and the conditions in which children grow up, and be willing to tackle hardship before it becomes crisis.

That is the challenge to the Executive in 2026 and beyond: take its shared language and turn it into meaningful action.

Child poverty matters to people in Northern Ireland. In a poll conducted on our behalf by More in Common, 70% of people say that child poverty is a serious issue in Northern Ireland, and two-thirds of people (65%) think that the Executive has done too little to reduce child poverty.

Despite the weight of evidence about the scale, causes and consequences of child poverty in Northern Ireland, it remains stubbornly high:

- children are disproportionately affected by poverty
- 19% of children are living in poverty in Northern Ireland
- almost a third (31%) of children in poverty in Northern Ireland are in very deep poverty
- almost 7 in 10 children (68%) in poverty, live in a family where someone is in work

- 13% of children are experiencing persistent poverty, meaning they have been in poverty for at least 3 out of the last 4 years.

Persistent poverty matters because its effects can extend well beyond childhood. New evidence shows that children experiencing persistent poverty are 3 times more likely not to be learning or earning in later life at ages 17 and 23, with consequences for their future economic participation and wider life chances (Adjei et al., forthcoming). Persistent poverty is also a key indicator highlighting ‘when systems trap people in poverty due to policies and infrastructure that are lacking the scale, ambition and effectiveness to support them out of poverty’ (Cebula and Matejic, 2026).

Poverty does not affect all families equally. 4 family types stand out as carrying particularly high risks of disadvantage:

- **lone-parent families:** a third of all children in these families are growing up in poverty
- **larger families:** 1 in 4 children in families with 3 or more children are in poverty
- **families with young children:** over 1 in 5 (22%) children in families with a child under the age of 5 years are in poverty
- **families affected by disability:** while rates are not much higher than for the overall population, children with someone in their household with a disability make up just over a third of all children in poverty in Northern Ireland.

These patterns point to a wider problem. The systems intended to support families are not working as they should. Social security, employment and housing should provide families with security, but too often they do not.

We know that growing up in a low-income household is associated with a range of poorer outcomes for children and young people. A systematic review of the relationship between household income and children's outcomes found that income matters: children from low-income households experience poorer outcomes in part because of the financial resources available to their families (Cooper and Stewart, 2020).

Families are facing rising costs alongside a shortage of affordable housing. Childcare does not always enable parents to work the number of hours that they need or can. Social security support has yet to recover the amount it lost through years in the 2010s, when it did not keep up with inflation, and it is insufficient to cover the essentials. Coordinated government action is needed on all these fronts. The Northern Ireland Executive urgently needs to agree a clear, long-term resourced plan to reduce poverty, one that places children at its heart.

1. Time for a reset

In last year's report, we examined the nature of in-work poverty in Northern Ireland, highlighting the number of children living in poverty in households where someone is working. At that time, we said that the most urgent priority for the Executive was to reduce child poverty and we called for action to tackle poverty on 2 broad fronts: first, to give every child a decent start in life and second, to move at pace on programmes to dismantle the structural and systemic barriers that people living in poverty face on a day-to-day basis.

This report reiterates those calls. It updates the evidence on the scale of poverty in Northern Ireland, taking a closer look at child poverty, and it is a reminder to all political parties, ahead of next year's election, of the need to pick up the pace on action to tackle poverty.

Northern Ireland remains the only jurisdiction in these islands without an agreed government plan to reduce child poverty. The upcoming Assembly election is a reset moment for the Executive. A new mandate is the opportunity to agree the first multi-year Programme for Government in a decade. It is the chance for the new Executive to cast a compelling vision of a better future for the 90,000 children currently growing up in poverty in Northern Ireland. That starts with putting child poverty front and centre of the Executive's next Programme for Government, including clear poverty reduction targets for which the Executive is willing to be accountable.

Whilst targets are useful policy-making tools that compel politicians to take action and be accountable for those they do or do not take, they are not, however, a substitute in themselves. Ultimately, targets without any action are much worse than action without targets. But until the Executive can evidence action at a significant scale, which is not possible at the moment, we believe targets are crucial. Every family and child in Northern Ireland deserves nothing less.

Action is not just needed at the Executive level. Local councils play a key role in reducing poverty. With local council elections taking place at the same time, we have included data about the levels of child poverty across council areas in Northern Ireland. Many councils across Northern Ireland have already developed their own place-based anti-poverty strategies. These focus on local support services that are vital lifelines for families experiencing hardship and insecurity. And some councils have highlighted the structural challenges of rural poverty (NI Assembly, 2026a).

The final Anti-Poverty Strategy should enable the Executive and local councils to work in tandem to maximise opportunities to reduce poverty within communities, drawing on neighbourhood renewal, community planning, economic growth and investment tools. As recommended by the Communities Committee, this includes thorough formal integration of local government into the strategy's delivery framework, matched with multi-year ring-fenced funding.

2. A future worth investing in

There is clear evidence linking child poverty to poorer outcomes. Independent policy and practice reviews have highlighted child poverty as not only a consequence of wider social and economic inequalities but also a key driver of demand across stretched public services (Independent Review of Children’s Social Care Services, 2023).

There are important lessons from the Northern Ireland Audit Office (2024) and the Assembly’s Public Accounts Committee Report (2024), which concluded that the last Child Poverty Strategy (2016–22) delivered limited measurable progress and which put the costs of child poverty in Northern Ireland between £800 million and £1 billion a year. Both reviews highlighted weaknesses in implementation, governance, accountability and cross-departmental leadership.

Northern Ireland has a statutory obligation under Section 28E of the Northern Ireland Act 1998 to adopt a strategy to tackle poverty, social exclusion and patterns of deprivation based on objective need. The New Decade, New Approach (2020) agreement committed a restored Executive to develop and implement an Anti-Poverty Strategy to underpin a new Programme for Government (UK Government, 2020). Despite repeated commitments, the Executive has yet to deliver a finalised and fully resourced strategy capable of meeting that obligation.

For the 90,000 children living in poverty, and their families, the consequences are immediate and tangible: cold homes, empty cupboards, missed opportunities and a growing gap from the ambition set out in the Programme for Government to give every child the best start in life (Northern Ireland Executive, 2024).

The evidence is clear that childhood poverty shapes life chances. It affects not only family incomes, but the stability of children's environments, the relationships they rely on and their experiences of education. Material hardship, insecurity and emotional strain often reinforce one another over time, influencing educational attainment, well-being and future participation in employment and learning (Casey et al., 2026).

Research consistently shows that children who experience poverty, particularly persistent poverty, face significantly worse outcomes later in life (Treanor and Troncoso, 2024). We know that young people who spend extended periods in poverty are more likely to leave education with fewer qualifications, experience poorer health and be outside education, employment or training as they move into adulthood (UK Government, 2026a).

Socioeconomic disadvantage was identified as one of the strongest predictors of educational underachievement in Northern Ireland (Department of Education, 2021). Other research showed that Northern Ireland had an educational deprivation rate of 27% — the highest in the UK of people with no qualifications as a percentage of all people aged 16 and over (Lloyd et al., 2022).

In our UK Poverty 2026 report we highlighted an attainment gap of 25-percentage-points between school leavers aged 16 on Free School meals (FSM) compared to those not entitled to them in Northern Ireland (JRF, 2026a).

These outcomes carry substantial costs for individuals, communities and public services alike.

Many of the challenges Northern Ireland faces today have their roots in childhood disadvantage, beginning often well before children enter educational or early years settings. Child poverty should therefore be understood not only as a consequence of wider economic pressures but also as a factor shaping future social and economic outcomes.

In the context of an ageing population, ensuring all children have a strong foundation in life is critical to building a healthier, more skilled and economically active population. Reducing child poverty is not only about improving outcomes for children today; it is an investment in Northern Ireland's future prosperity, resilience and well-being.

That is why, in our view, tackling child poverty represents one of the most effective investments available to government. Action taken early in life delivers benefits across the life course, improving health, educational attainment and future earnings while reducing pressure on public services and strengthening economic participation. At a time of constrained public finances, few policy interventions offer such wide-ranging social and economic returns.

The UK Government's repeal of the 2-child limit policy earlier this year was a welcome step in the right direction. The Executive's draft Anti-Poverty, Disability, Disability and Work, and Early Learning and Childcare strategies offer further opportunities to drive meaningful progress if political will across the mandatory coalition can align.

The choices made over the coming months will shape childhoods, life chances and public spending for years to come. Failing to address child poverty risks storing up even greater costs for the future, as well as continuing to pay for years of inaction already.

That is why tackling child poverty must sit at the heart of the Executive's Anti-Poverty Strategy and be fully embedded within the next Programme for Government. Not only because reducing child poverty matters, but because progress across many of the Executive's wider ambitions depends upon it, too.

3. Evidence used in this year's report

In this report we begin by explaining the evidence used. This has undergone some significant changes this year.

Section 5 examines headline statistics and an analysis of where Northern Ireland stands today. A key message is that children are bearing the brunt of the disadvantage in our society.

Building on this, Section 6 introduces this year's particular area of focus: child poverty. It examines overall trends in child poverty. It examines which children are most likely to be affected before looking in greater depth at the family types in which children have consistently faced the highest risk of poverty. Section 7 draws on both quantitative and qualitative data to examine the drivers of poverty for these family types.

Taken together, our analysis brings home the need to address the long-standing issue of many children not getting the fair start in life that they deserve. The structures that we have designed — employment, social security, housing and childcare — do not work for many families. And the consequences do not stop with individual families; they shape outcomes across our society.

4. Northern Ireland poverty rates and trends

There are many ways to measure poverty. In this report, we mainly use relative income poverty, after housing costs, to assess living standards in Northern Ireland. Relative poverty is based on counting where someone's household income is below 60% of the median, adjusted for family size and composition. This approach looks at whether the incomes of poorer households are catching up with higher incomes.

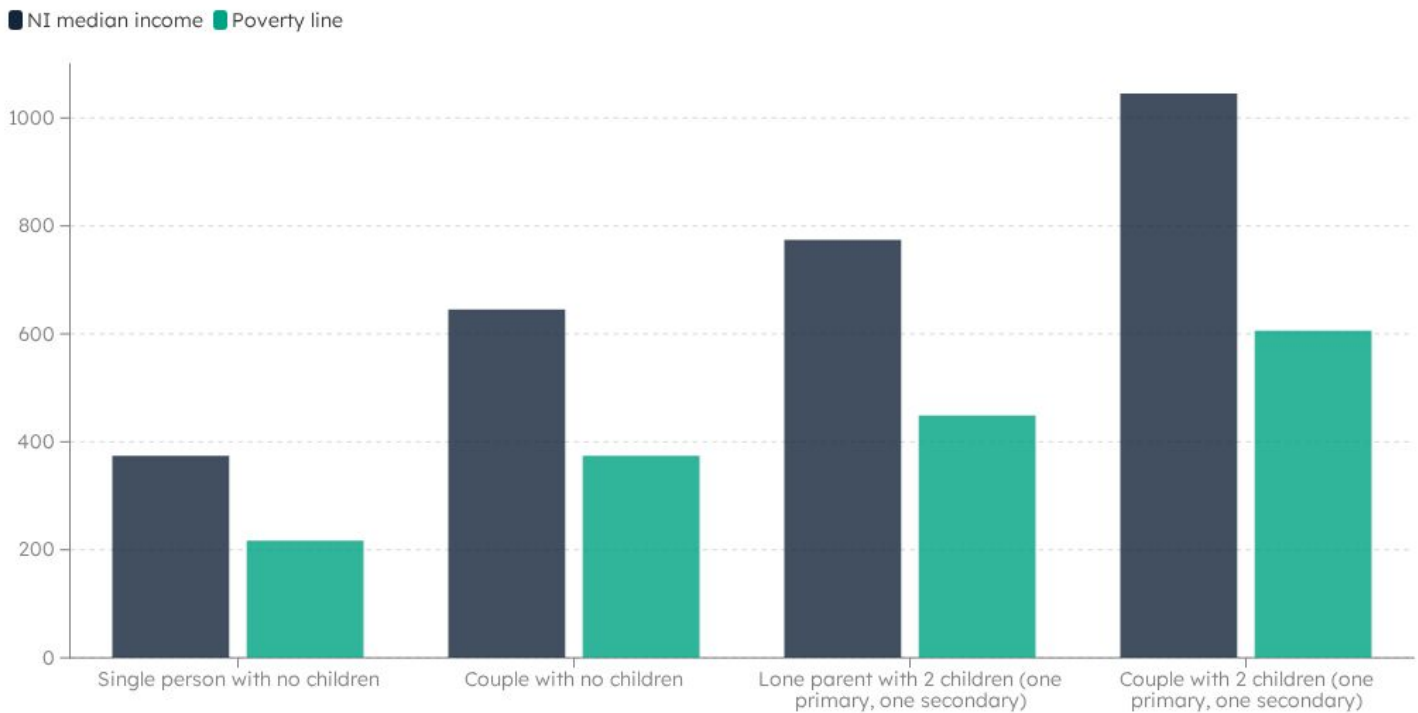
As is usually the case, we present 3-year averages rather than data for single years. This is because single-year data is a lot more volatile when sample sizes are small. In this report we will present the most recent figures and, where appropriate, previous trend data. Due to the recent data changes, it is important not to directly compare data prior to the methodological change (that is, before 2021/22) with data collected after. When we are describing longer trends, we are using data on the old basis, before linked benefit data was incorporated into the results.

Disability benefits are included as income in the standard poverty measure, although benefits such as Personal Independence Payment (PIP) and Disability Living Allowance (DLA) are intended to contribute towards the additional costs associated with disability. As a result, conventional poverty measures may not fully capture the financial pressures faced by disabled people.

The poverty line in NI

Behind every statistic is the reality of people trying to make the numbers work. In 2024/25 a single adult in Northern Ireland was considered to be in poverty if they had less than £217 per week after housing costs (AHC). A couple with 2 children, one at primary and the other at secondary school, needed more than £606 per week.

Figure 1: What the poverty line looks like in £s (per week) for different family types (2024/25)



Source: Analysis of FRS 2024/25 by the Department of Communities

The income needed to stay above the poverty line rises as families grow, reflecting the fact that the more family members there are, the more food, clothing and other basic items are needed. A household that may be comfortably above the poverty threshold can fall below it once children are added to the family.

Poverty remains widespread and often persistent

Overall, in 2022–25, 14% of people in Northern Ireland were in poverty. That is 260,000 people struggling to make ends meet.

The headline poverty rate provides an indication of how many people are living below the internationally recognised poverty line at a given point in time. However, it does not provide information about how far below the poverty line households fall, nor does it capture the duration of poverty. As a result, we can use additional measures to build a fuller understanding of the experiences of those living on low incomes.

Deep poverty

Measures of deep and very deep poverty help to identify households whose incomes fall substantially below the poverty threshold. Deep poverty is when someone's household income is below 50% of the median, adjusted for family size. Very deep poverty means that someone's household income is below 40% of the median.

Of the 260,000 people in relative poverty, 160,000 (8% of everyone in Northern Ireland) were in deep poverty and 90,000 (5% of the population) in very deep poverty. Rates of poverty, deep poverty and very deep poverty have shown no

significant change between 2021-24 and 2022-25.

Figure 2: Rates of poverty by poverty depths
2002-05 to 2022-25



Source: JRF analysis of Households Below Average Income
Note: Values on the solid lines and the dashed lines are not comparable.

The relative stability of very deep poverty rates over time is particularly noteworthy. While headline poverty measures provide an indication of the number of people living below the poverty line, measures of deeper poverty capture many of the households experiencing the most severe forms of financial hardship.

The absence of substantial improvement suggests that those furthest below the poverty threshold have not benefited sufficiently from wider economic and social progress. For more than 20 years, at least 1 in 20 households in Northern Ireland have been in very deep poverty, pointing to a sizeable group of households experiencing particularly acute financial pressures in every year across the whole period.

The DWP publishes (DWP, 2026) estimates of the proportion of people who live in persistent poverty each year (measured as having an AHC income that is less than 60% of the annual AHC UK median in at least 3 years out of 4). The latest data shows that, in 2023–2024, 9% of people in Northern Ireland lived in persistent poverty. The persistent poverty rate was higher for children (13%) than for pensioners (5%) or working-age adults (9%).

Destitution

Some people are experiencing the most acute form of hardship. People who are experiencing destitution are unable to meet their most basic needs (Wincup, 2023). New research to be published next month will show the nature and scale of destitution across the UK. For the first time, this will have robust data for Northern Ireland as a whole, but we did see a large increase in the number of destitute households in Belfast between the 2019 and 2022 surveys (Bramley and Fitzpatrick, 2023).

Poverty rates remain too high despite comparing favourably with the rest of the UK

Although poverty remains a significant issue throughout the UK, the extent and direction of change have differed between England, Scotland, Wales and Northern Ireland.

In England and Wales there was no significant decline in poverty for 20 years. Between 2002–05 and 2009–12, Scotland saw a steady reduction in poverty rates, but it has also seen an increase since 2010–13. The more recent data from 2021 onwards indicates a slight divergence between Wales and England, with Wales experiencing an increase since 2021–24 and England’s levels staying flat. Scotland, however, has seen a reduction, likely due, at least in part, to the Scottish Child Payment. This highlights the effect that investment in the social security system can have in reducing poverty.

Northern Ireland experienced a modest and steady decrease from the mid-2010s, but this progress has slowed. Northern Ireland has the lowest poverty rate in the UK. These variations in poverty rates across the UK are driven by differences in labour markets (including the levels of employment, the sectors worked in and rates of pay), housing markets (the mix of tenures and housing costs) and rates of benefit receipt, alongside wider demographic factors (age, family types and sizes). Median annual earnings for full-time employees is almost £2,000 lower than the UK median (£37,000 versus £39,000) (NISRA, 2025a).

In Northern Ireland the lower cost of housing has been seen as a financial buffer, although an increasing reliance on private rented accommodation and the associated costs may change this. This reflects a similar trend elsewhere in the UK, where members of the public in focus groups to build up the Minimum Income Standard (MIS) agreed that social housing ‘is no longer a realistic minimum housing option’, meaning the analysis to calculate MIS budgets for all household types now assumes accommodation in the private rented sector to accurately calculate the minimum income needed for households to live with dignity in the UK in 2026 (Blackwell et al., 2026).

The welfare mitigations introduced by the Northern Ireland Executive in 2016 sought to ‘undo, smooth the introduction of, or offer alternatives to some of the more contentious welfare reforms approved by the UK Parliament in 2012 and 2016’ (Simpson, 2026). As we explained above, although it is not currently possible to determine the impact of the mitigations from the official statistics, they are seen to be acting as a significant buffer against some of the most significant reductions in social security entitlement, particularly for households affected by the social sector size criteria (often referred to as the bedroom tax) and the benefit cap (Allamby et al., 2022).

The Executive can rightly take credit for its actions to implement and sustain the mitigations over the last decade. They remain an important example of how local decisions that consider the local context and demographics can achieve positive outcomes.

Figure 3: Rates of poverty across the UK
2002-05 to 2022-25



Source: JRF analysis of Households Below Average Income
Note: Values on the solid lines and the dashed lines are not comparable.

Children face the highest risk of poverty

Poverty does not affect all groups equally. The latest data shows that poverty affects

- almost 1 in 5 (19%) of children
- around 1 in 8 (13%) working-age adults
- around 1 in 12 (8%) pensioners.

Over the long term, children have consistently experienced the highest poverty rates compared to working-age adults and pensioners. Child poverty has generally remained within a relatively narrow range, varying by around 5 percentage points since 2002. It fell during the period 2019–22, potentially reflecting the impact of temporary measures introduced across the UK, before rising again. Most recently, and using the latest methodology, the child poverty rate fell by less than 1% between 2021–24 and 2022–25. However, it is too early to say whether this represents a sustained change or is like the year-to-year fluctuations seen prior to the methodological data changes in 2021.

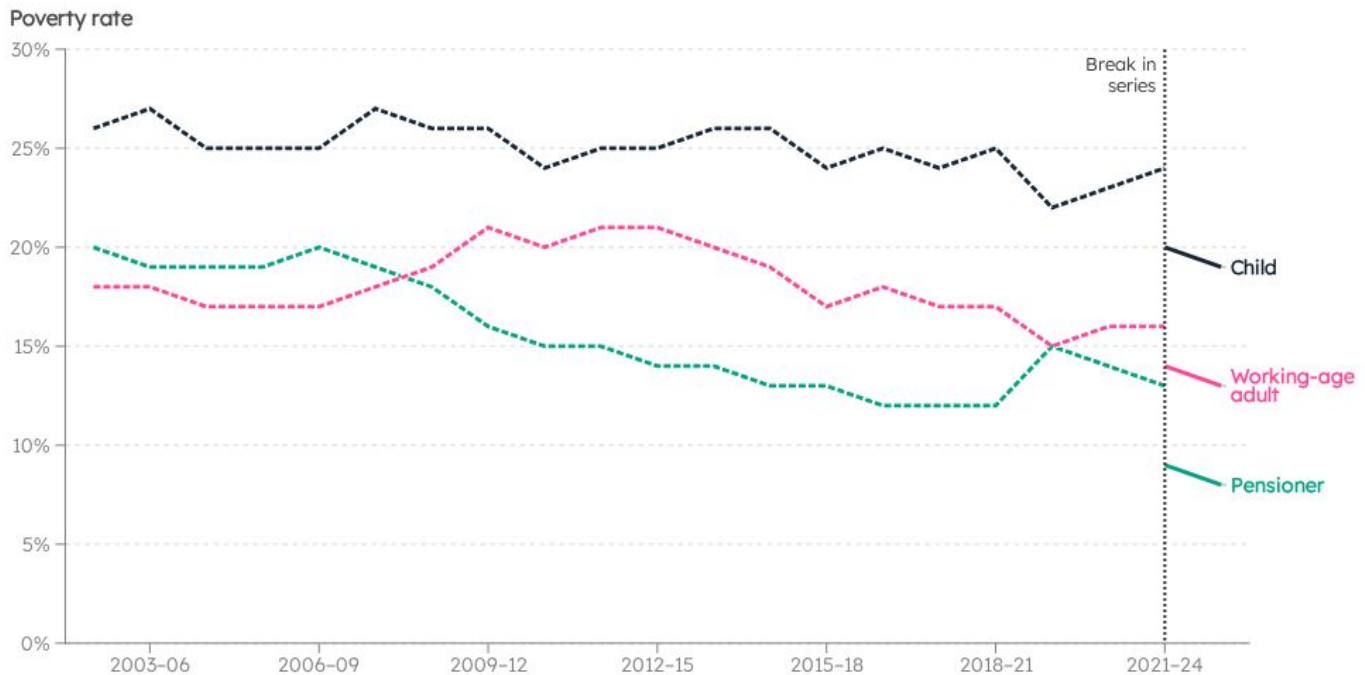
Working-age adult poverty, by contrast, increased over the start of the period, reaching its peak in 2012–15, before following a broadly steady downward trend.

The most notable long-term improvement has been among pensioners, reflecting in part the impact of targeted social security measures such as Pension Credit and the State Pension triple lock.

Across these differing trends, children have consistently had the highest poverty rate over the period.

Figure 4: Poverty across the life course

2002-05 to 2022-25



Source: JRF analysis of Households Below Average Income,
Note: Values on the solid lines and the dashed lines are not comparable.

The risk of poverty also varies across different stages of childhood. Households with a youngest child aged under 5 have the highest poverty rate at 22%. This is followed by families with a secondary school-aged child at 19%, while the rate is lowest among families with a primary school-aged child at 15%.

The different poverty rates across childhood reflect the changing financial pressures families face at different stages, including the high cost of childcare in the early years

and the increasing costs of food, clothing and other essentials as they grow older. However, the particularly high level of poverty among families with a youngest child under 5 is especially important. These years are a critical period for children's development and can have a lasting impact on their health, learning and life chances. This makes targeted support for families during these years particularly important in preventing poverty from having longer-term consequences and ensuring children have the best possible start in life.

Material deprivation: too many families are going without the essentials

Income-based measures tell us how much money people have, but they do not always show whether people can meet their needs. 2 households with the same income may have very different living standards because of debt, savings, housing costs, childcare costs, disability or long-term health conditions or unexpected expenses. Some people may have incomes just above the poverty threshold but still be unable to afford essential items.

Material deprivation is a self-reported measure based on whether a family can or cannot afford a range of basic goods and services, such as being able to keep up with bills or being able to keep their home in a reasonable state of repair. These indicators provide an important insight into the lived experience of poverty by measuring whether people can afford items and activities that are widely regarded as necessary for an acceptable standard of living. Used alongside income measures,

they provide a more comprehensive picture of poverty and the pressures faced by low-income households.

Because the material deprivation measures were updated in 2023/24, results for this indicator are based on a 2-year average for 2023–25. Separate composite measures based on the number of items lacked can be calculated for children, working-age adults and pensioners.

In 2023–25, 17% of working-age adults and children faced material deprivation using the composite measure. The rate for pensioners was 8%.

Among the general population, relatively low levels of reported difficulty in areas such as keeping the home warm (7%), maintaining access to transport (2%) and having a computer (2%) indicate that many households are managing to sustain basic living standards and essential participation in everyday life.

However, this apparent stability in day-to-day essentials sits alongside high levels of difficulty with financial resilience and the ability to respond to unforeseen costs. More than a quarter (27%) of people in Northern Ireland are unable to put aside money to cover unexpected expenses, and 16% cannot afford to replace or repair a broken appliance. By prioritising immediate living costs, households are left without any financial buffer to fall back on when something goes wrong.

This is further reinforced by the 10% lacking home contents insurance, which means less protection against financial loss and adds to the vulnerability created by low

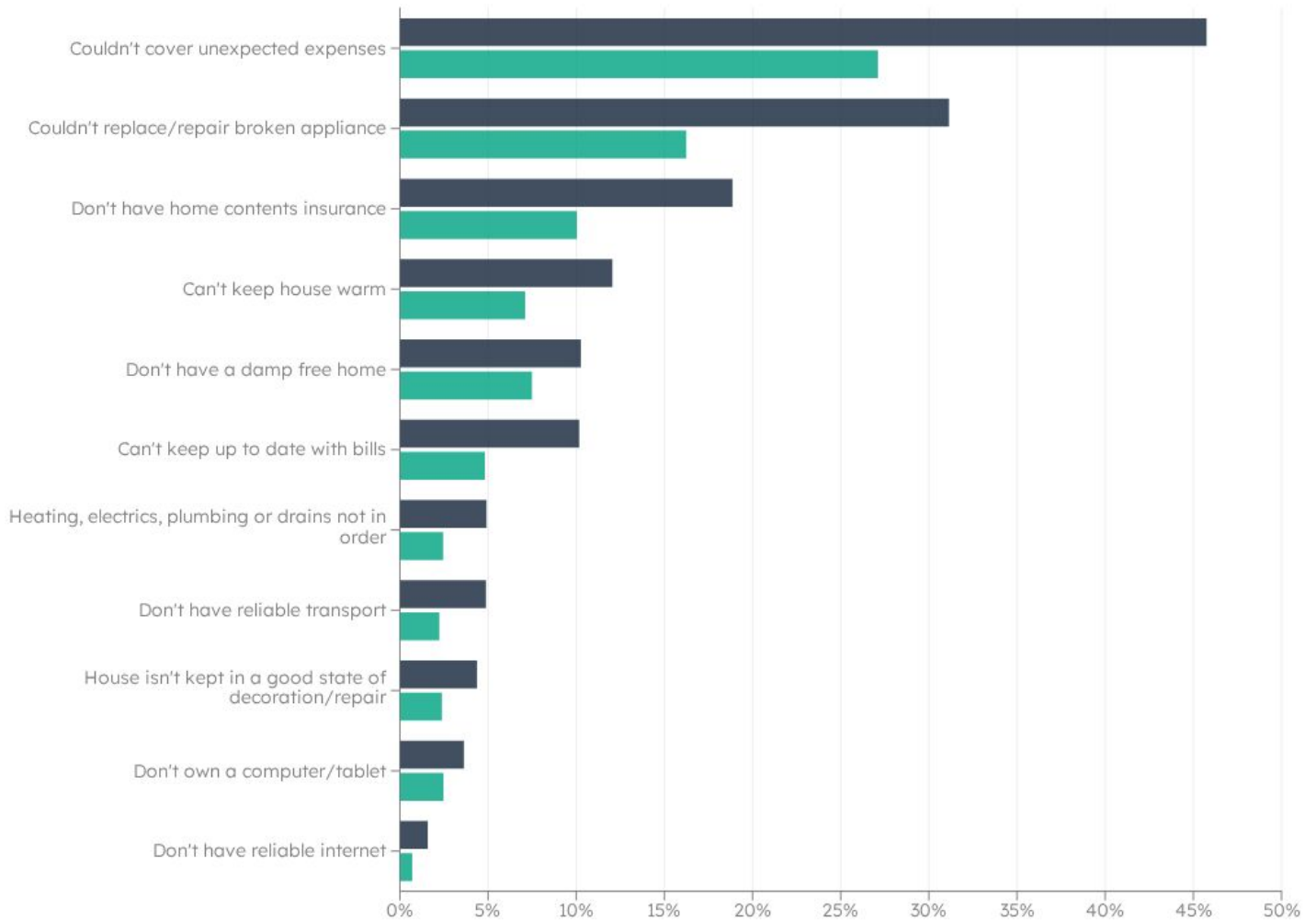
savings.

Across all the dimensions, those in poverty are facing higher levels of deprivation. The greatest levels of deprivation among those in poverty are seen in areas where money may be needed unexpectedly, such as being able to respond to an unexpected expense (46%) or being unable to replace or repair a broken appliance (31%).

However, there are also areas where we see specific areas of disadvantage for those in poverty compared to the general population. The proportion unable to keep up to date with bills doubles from 5% in the general population to 10% for those in poverty. Similarly, the proportion without reliable transport increases from 2% to 5%.

Figure 5: Material deprivation

■ In Poverty ■ All people



Source: JRF analysis of Family Resources Survey, 2023–25

Food insecurity means too many families are struggling to put food on the table

Food insecurity does not simply mean going hungry. It can mean impossible choices between food and other essentials, compromising the quality of the food that you eat and parents sacrificing their own meals to make sure the children are fed. It has knock-on effects on people's health, well-being and ability to work.

In 2022–25, 8% of people in Northern Ireland lived in households facing food insecurity, representing 150,000 individuals. This means they either could not afford enough food, were at risk of being unable to do so or could not afford the nutritious and varied food needed for a healthy diet.

As can be seen in Table 1, those living in poverty face greater incidences of food insecurity. While 8% of adults above the poverty line face food insecurity, the proportion more than doubles to 17% for those living in poverty.

This aligns with research from the Consumer Council report showing that food insecurity is concentrated among households already facing greater financial pressures (Consumer Council, 2026a). It found that it is more common among households receiving benefits, lone-parent families, younger families, households that include a disabled person, and those where someone has special dietary requirements (ibid.).

A healthy food basket poses a significant affordability challenge for low-income households, in some cases requiring 63% of overall state-benefit income and often directly affecting families’ choices in terms of eating well versus meeting the costs of other needs and expenses of the household (Safefood, 2025).

Table 1: Proportion and number of people facing food insecurity

Group	In poverty (%)	In poverty (number)	Not in poverty (%)	Not in poverty (number)
Children	20%	17,000	10%	36,000
Working-age adults	17%	25,000	7%	70,000
Pensioners	–	–	2%	6,000

Note: shared households (such as a house shared by a group of professionals, summing to approximately 25,000 individuals in 2022–25) are excluded from household food security tables as there is no food security status available for those households. Also, figures for pensioners in poverty facing food insecurity are not reported due to sample size.

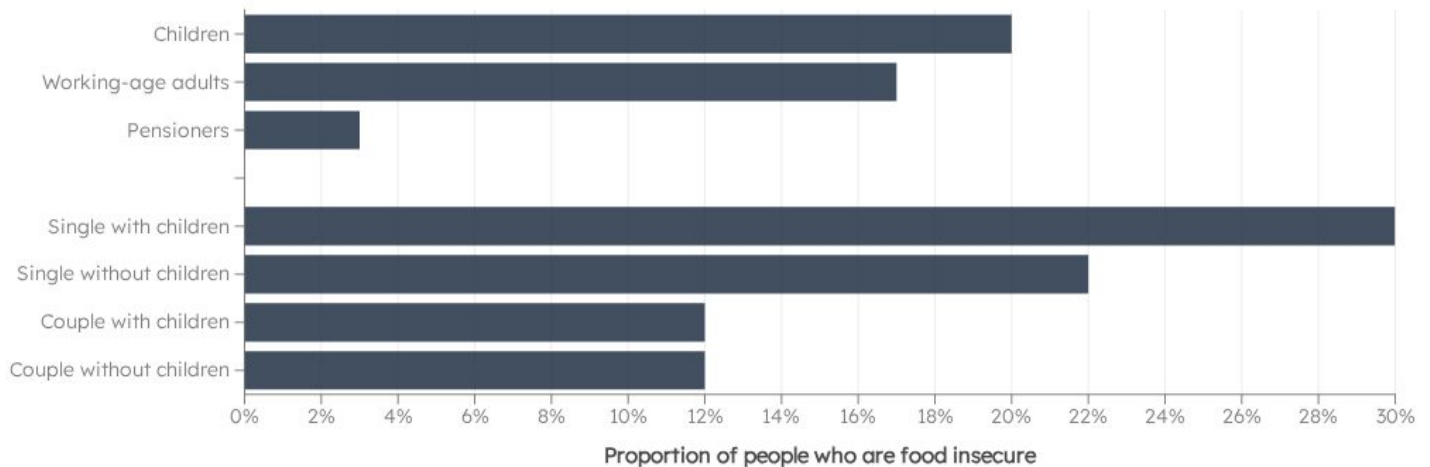
The prevalence of food insecurity varies between different groups of people in poverty, with too many children experiencing this disadvantage. In 2022–25, 1 in 5 children in poverty experienced food insecurity. Food insecurity can be particularly

damaging for children since an inadequate diet can undermine their development (Alves and Alves, 2024) and have negative impacts on their health (Lejac et al., 2025), leading to poorer educational attainment (Heflin et al., 2022). All of this deprives children of the foundations they need to thrive. Evidence about the numbers of children experiencing food insecurity, whether they are below or above the poverty line, make an important case for extending eligibility for free school meals in Northern Ireland.

Comparing family types, people in poverty in lone-parent families were the most likely to experience food insecurity. Nearly 1 in 3 people in lone-parent families in poverty were food insecure, although single adults without children also had an elevated risk (22%) compared with people in working-age couples, both with and without children (12%).

Figure 6: Among people in poverty, food insecurity is most common among children and people in lone-parent families

Food insecurity for people in poverty by age group and family type



Source: JRF analysis of Households Below Average Income, 2022–25
Shared households are excluded from household food security tables.

As the affordability of food is shaped by prices as well as income, food insecurity has become particularly acute during the cost-of-living crisis. The Joseph Rowntree Foundation’s (JRF’s) recent cost of living tracker found that across the UK, 7.4 million low-income families have been unable to afford essential items in the last 6 months — these are items that are necessary for an acceptable standard of living, including basic toiletries, heating, suitable clothing, shoes and food (Belfield and Percival, 2026c).

Almost half (47%) of all low-income families in the UK said they had gone hungry, cut down the size of their meals or skipped meals in the last 30 days because they did

not have enough money for food (ibid.). As the price of food continues to rise more quickly than general inflation, this often has a greater impact on lower-income households as they spend a greater proportion of their income on food (ibid.).

People in Northern Ireland are feeling this pressure. A recent pulse survey found that compared to 12 months previously, around 2 in 5 (41%) respondents in Northern Ireland felt that their household was worse off, with around 9 in 10 (89%) of those feeling this way attributing it to an increase in the cost of food and groceries (Consumer Council, 2026b).

In 2022–25, according to the FRS, 3% of people in poverty had used a food bank in the previous 30 days, and 7% of those in poverty had used one in the previous 12 months.

Priority areas for poverty reduction

In-work poverty: work is no longer a protective factor for the majority

A central message of our Poverty in Northern Ireland 2025 report (Ellison et al., 2025) was that work no longer reliably protects against poverty. It showed how in-work poverty was primarily driven by widespread low pay, insecure and/or insufficient hours of work and barriers such as childcare costs. Although the challenges were particularly concentrated in certain industries (retail, hospitality, the arts, and health and social work), the issues are much more widespread across the labour market, with almost half (45%) of all workers in Northern Ireland having experienced low pay

in the past 5 years (ibid.).

Barriers to affordable and accessible childcare prevent parents from taking up employment or increasing their hours. A lack of accessible employment opportunities can restrict disabled people's ability to work or secure enough hours. And there is a great degree of variability in the flexibility and inclusiveness of local labour markets across Northern Ireland. Northern Ireland has the widest disability employment gap in the UK, with 83.3% of non-disabled people in employment compared with just 44.9% of disabled people (McMullen et al., 2026).

The majority of people in poverty live in a family where someone is in work. In 2022–25, over half (56%) of people in poverty, including almost 7 in 10 children (68%) in poverty, lived in a family where someone was in work.

Despite this, full-time work is still a significant protective factor for those who are able to obtain and sustain it. Of people in families where someone is working full-time, 9% face poverty, dropping to 4% in cases where all adults are working full-time. In contrast, over a fifth (22%) of people in families where there is just part-time work and over a third (35%) where no one is working (excluding retired families) are in poverty. The key point is therefore not simply whether people are working, but whether they can access enough well-paid and secure work. While long-term labour market reforms are necessary, these will take time. In the meantime, a strong safety net needs to be in place to give people the breathing space to stay afloat.

The NI Executive has taken steps to improve childcare affordability through the Northern Ireland Childcare Subsidy Scheme (NICSS), but support is not targeted according to household need or income (DfE, 2026a). Evidence suggests the 15% subsidy has failed to keep pace with rising childcare costs, with average prices increasing by 17% since the scheme was introduced, reducing the real-terms value of the support available (NI Assembly, 2026b).

Because NICSS eligibility is tied to Tax-Free Childcare, families receiving Universal Credit (UC) are excluded from the scheme and must instead rely on the separate UC childcare element or meet their childcare needs without the NICSS subsidy. For some families, affordability and access to support may therefore remain barriers to using formal childcare.

The childcare element of UC support is paid in arrears, requiring parents to meet childcare costs upfront before receiving reimbursement of up to 85%, subject to monthly caps (UK Government, 2026c). For families with little or no financial buffer, this upfront cost can create a significant barrier to starting work or increasing hours, even where they are ultimately entitled to support. Upfront support to help meet the costs of childcare can be sought through the Adviser Discretion Fund (ADF), which is a non-repayable grant award of up to a maximum of £1,500 within any 12-month period, available only through a Work Coach in the Jobs and Benefits Office (NI Direct, 2026).

Discretionary funding can mitigate the impact of childcare barriers for some, but it cannot address a systemic problem. Access is contingent on awareness and

successful navigation of the system. As a result, support may be unevenly accessible to people in similar circumstances. A structural barrier to employment requires a structural and predictable response, rather than reliance on discretionary assistance.

While progress is being made towards a universal full-time pre-school offer, this has not yet been fully implemented. Currently, 65% of places offer the full 22.5 hours per week, while the remainder continue to offer 12.5 hours (Department of Education, 2026b). There are concerns that proposals to remove the Social Disadvantaged Circumstances criterion, which has been used to allocate pre-school places before a full-time offer was available to all, could prematurely weaken one of the few mechanisms that prioritises full-time pre-school places for children experiencing disadvantage (DfE, 2026b).

Removing targeted support before universal provision is in place risks reinforcing existing inequalities, particularly for children whose parents are not currently in work or face barriers to employment.

This matters both for children's development and because access to affordable, full-time early education can help parents to work, study or undertake training. This is particularly important in a context where the current childcare support offerings are also not easily accessible to lower-income households.

Housing: previously a buffer against poverty, now a warning sign

The comparatively lower housing costs in Northern Ireland have traditionally been seen as a protective factor against poverty here. However, our last report indicated that rising rents, shortages of social housing and growing reliance on the private sector are creating new pressures (Ellison et al., 2025). It argued that affordable housing must be a central part of Northern Ireland's anti-poverty strategy. Without action, it warned that housing costs were likely to become an increasingly significant driver of poverty, particularly for private renters.

The most recent data continues to send warning signs. The poverty rate was highest for private renters, with over 1 in 4 people in that tenure in poverty (27%). This is particularly concerning for households with children, who make up over half (51%) of those living in poverty in the private rental sector. Ensuring every child has access to a safe, warm home is fundamental to giving them the fair start in life they deserve.

Those in social housing also face significant financial hardship, with just under 1 in 4 (23%) living in poverty. Again, families with children make up a significant proportion — almost half (45%) — of households living in poverty in this sector.

The poverty rate is lower for homeowners: just over 1 in 10 (11%) of those who own their own home and 8% who own with a mortgage.

The impact of housing costs differs across the housing types. 3 in 10 (29%) private renters in Northern Ireland are being pulled into poverty due to their housing costs,

compared with 17% of social renters. This indicates that housing affordability is a more significant driver of poverty in the private rental sector, where costs rose rapidly between 2020 and 2025, while high poverty rates among social renters are closely related to low incomes more generally. The lower rents typically found in the social sector help to mitigate, though not eliminate, the risk of poverty. This is why there is a need for the Executive to adopt measures to both increase housing supply and affordability.

Recent analysis by the UK Housing Review shows that housing affordability is worsening rapidly in Northern Ireland (Chartered Institute of Housing, 2026). While house prices remain lower than in many parts of Great Britain, they are now rising faster than anywhere else in the UK. In the private rented sector, rents have increased substantially relative to incomes.

While costs across the UK have stayed almost the same relative to income (0.1 per cent), Northern Ireland's rent-to-income ratio has jumped by nearly 8 per cent (7.8 per cent) (ibid.). Persistent shortages of affordable and social housing are placing growing pressure on low-income families, who face the risk of rising rents and limited security of tenure in the private rented sector (ibid.).

While social housing starts in Northern Ireland have increased in the past 3 years, there is no imminent prospect of an increase in social housing supply at the scale needed (DfC, 2026a; Inside Housing, 2026). Rising housing costs will remain a major, essential outgoing relative to income.

The latest Northern Ireland homelessness statistics show that the number of individuals experiencing homelessness has risen to over 64,000 and family homelessness continues to rise — clear indications of how these pressures can present in reality (DfC, 2026a). Between April and June 2026, 1,050 more families presented as homeless, 794 of which were accepted as Full Duty Applicants (ibid.). The reasons behind these presentations across Northern Ireland vary, but these trends highlight the growing scale of housing insecurity facing families and the increasing number of children experiencing the disruption and instability associated with homelessness.

Social security

In 2022–25, 27% of people in a family in receipt of a low-income benefit such as UC were facing poverty. This is compared to 1 in 10 in households not receiving those types of support. JRF and Trussell have highlighted the need for an Essentials Guarantee and for UC rates to be set by an independent advisory process that would recommend minimum rates to reflect the costs of essentials (Porter and Richardson, 2026).

UC is also supporting households where people are working, showing that both wages and benefit levels are not keeping up with current costs. A third of all those receiving UC, 90,000 people, were already working or actively preparing to enter the workforce (DfC, 2026b).

Another area of concern is disability benefits; that is, PIP, DLA and Attendance Allowance. Households receiving these benefits continue to face a significantly higher risk of poverty than those not receiving them. According to the 2022–25 data, around 22% of people in households receiving disability benefits are living in poverty, compared with 15% of those in households not receiving disability benefits. While disability benefits are intended to help meet the additional costs associated with disability, this persistent gap suggests they are not providing sufficient protection against poverty.

Our recent report found that many disabled people continue to face substantial extra costs that are not adequately covered by the social security system (McMullen et al., 2026). These costs include higher spending on energy, transport, specialist equipment, personal care and everyday essentials, which leave many disabled households with less disposable income than non-disabled households on comparable incomes (ibid.). Rising living costs have widened this gap, with disability benefits failing to keep pace with the real cost of living with a disability, increasing financial insecurity and making it harder for disabled people to achieve an acceptable standard of living (ibid.).

The same research highlighted the need to better understand how these systems interact, as too often they can create additional pressures and uncertainty rather than providing the security and support people need to live well (McMullen et al., 2026). The interim Timms Review of Personal Independence Payment (UK Government, 2026d) recognised the vital role that PIP plays in supporting disabled

people with the additional costs of disability and the need for fundamental reform to ensure the system provides more effective support, including better links to wider services that can promote independence, participation and well-being alongside financial assistance.

Against a clear backdrop of rising disability-related costs, McMullen and colleagues (2026) also highlighted that there is also an increased risk posed by recent reductions to the Universal Credit Limited Capability for Work-Related Activity (LCWRA) element for disabled people and their families. From April 2026, the LCWRA element was reduced by around half for new claimants, with many receiving around £217 a month compared with £430 for existing claimants and protected groups (UK Government, 2026e).

Recent JRF analysis shows how cutting social security is likely to deepen rather than resolve the pressures driving demand for support (Belfield and Percival, 2026). It demonstrates how poverty and uptake of social security are symptoms of wider economic failures — including worsening health, insecure or inaccessible employment, inadequate childcare, high housing costs and weak local economies — and that previous cuts have increased hardship and worsened health without delivering meaningful improvements in employment (Tims et al., 2026).

The report highlights how reducing benefit rates or restricting eligibility risks creating a cycle in which people have less ability to meet essential costs, leading to poorer health, debt and housing insecurity and potentially shifting high costs onto public services such as the NHS and local councils (ibid.). In contrast, it shows how

addressing these underlying causes could both improve outcomes and reduce pressure on the social security system; the report estimates that achieving an 80% employment rate alone could reduce UC spending by around £10 billion by 2029/30 (ibid.).

The need for a deeper focus on child poverty

People’s experience of poverty varies across the life course. One thing stands out clearly: too much of the hardship in our society is falling on children. The remainder of this report examines the current nature and scale of child poverty in Northern Ireland. As shown in Table 2 below, children experience the highest rates of poverty, deep poverty, very deep poverty and persistent poverty. They are experiencing the consequences in ways that shape their health, well-being, education and future life chances.

Table 2: Summary of child poverty statistics

Poverty level	Children	Working-age adults	Pensioners
Poverty	19%	13%	8%
Deep poverty	11%	8%	3%
Very deep poverty	6%	5%	2%
Persistent poverty	13%	11%	5%

5. The current scale of child poverty in Northern Ireland

Why child poverty must be prioritised

When public resources are constrained, it matters where government chooses to focus its policy effort. This section highlights the scale of child poverty in Northern Ireland and why it should be a first-order priority for the Northern Ireland Executive's next Programme for Government. Childhood is a critical period in which income has a direct and measurable impact on children's development, health, educational attainment and future life chances (Treanor and Troncoso, 2024).

Long-standing evidence shows that money itself matters, and children in lower-income families experience poorer outcomes in part because they have less income, with the effects particularly pronounced in early childhood (Cooper and Stewart, 2013).

The harms of poverty are also cumulative. What begins as inadequate income can translate into poorer health, disrupted education, reduced employment prospects and greater insecurity in adulthood, with consequences that can extend into the next generation (NEF, 2024). This makes childhood a window of opportunity for policy: increasing family incomes and improving living standards early can prevent harms from becoming entrenched and deliver returns over the course of a person's life,

through better health, stronger educational outcomes and greater participation and productivity.

In a context where government must make difficult choices about where to deploy scarce resources, reducing child poverty is therefore not simply an investment in children; it is one of the most effective ways to prevent future need, reduce pressure on public services and build a healthier, more prosperous society (ibid.; UNICEF, 2024).

This section examines overall trends in child poverty and which children are most likely to be affected. It then looks in greater depth at the family types in which children have consistently been most at risk of poverty. This includes lone-parent families, larger families with 3 or more children, families with children under the age of 5 and families including a disabled person.

As we highlighted in last year's report, there remain significant limitations in the data available to meaningfully understand the experiences of children and families from different ethnic minority groups. Their omission from this analysis reflects these data limitations, rather than an absence of poverty among ethnic minority groups, who actually have higher rates of poverty across the UK.

There are also groups of children who experience particularly deep or specific disadvantage, including looked-after or care-experienced children, Roma and Traveller children, children experiencing homelessness or temporary accommodation, and those affected by parental imprisonment. These groups are not considered in

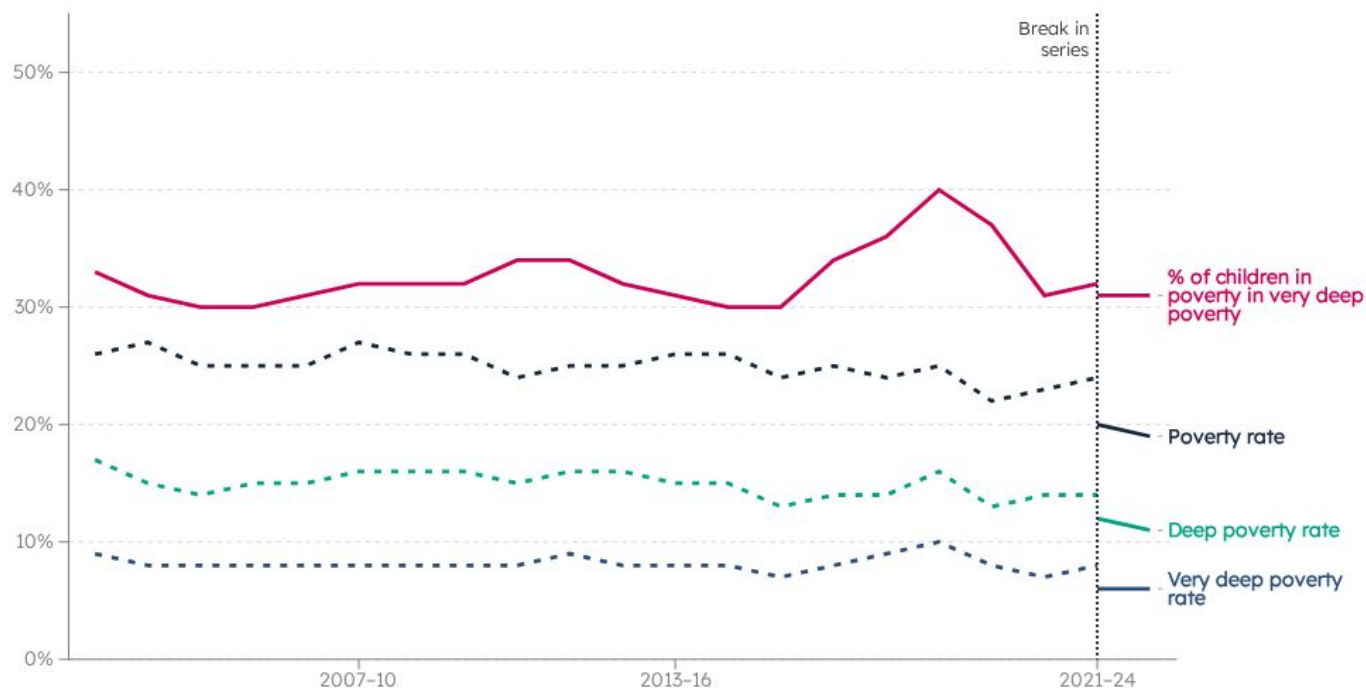
detail here as understanding their experiences requires analysis in its own right, as well as better data.

Child poverty rates and depth

In 2022–25, 19% of children in Northern Ireland were in poverty. That means that 90,000 children are not getting the start in life that they deserve. Within this, 11% of children are in deep poverty and 6% in very deep poverty. Poverty and deep poverty rates have both fallen by one percentage point between 2021–24 and 2022–25, while very deep poverty has shown no change.

Over the past 20 years these child poverty rates have remained stubbornly entrenched, with little change in poverty, deep poverty or very deep poverty. From the mid-2010s the proportion of children in poverty experiencing very deep poverty rose sharply because very deep poverty was rising faster than other less deep forms of poverty, but this has dropped again since the post-pandemic period. It is still the case that almost a third (31%) of children in poverty in Northern Ireland are in very deep poverty.

Figure 7: Proportion of children in poverty by depth
2002-05 to 2022-25



Source: JRF analysis of Households Below Average Income

Note: Solid lines are based on data where linked benefit data has been used, while dashed lines are based on unlinked data. Linked and unlinked results are not directly comparable.

Evidence suggests that we also need to pay attention to the duration of poverty. Children who experience persistent poverty face worse health, educational and developmental outcomes, indicating that prolonged exposure to disadvantage has cumulative and lasting effects throughout the life course (reference). Around 1 in 8 (13%) of children in Northern Ireland are experiencing persistent poverty, meaning they have been in poverty for at least 3 out of the last 4 years.

Low income and material deprivation

While income measures tell us about the scale of poverty, they do not always capture the day-to-day reality of living in hardship. The combined low-income and material deprivation indicator complements these poverty line measures by capturing both financial hardship and its impact on children's living standards. It identifies those who live in low-income households and cannot afford necessities that are considered essential for a decent childhood.

Unlike the material deprivation measure presented earlier for the overall population, the child measure incorporates child-specific necessities alongside household items. This reflects the recognition that children's experiences of poverty extend beyond household circumstances alone and include access to opportunities, activities and resources that support healthy development and social participation. Examples include the ability to participate in school trips, have access to age-appropriate toys, eat fresh fruit and vegetables, have friends round to the house and have a dedicated space to do their homework.

As a result, the combined low income and material deprivation indicator provides a more child-centred perspective on disadvantage and helps to illustrate the extent to which low household income translates into reduced living standards and opportunities for children.

In Northern Ireland 9% of children met these criteria.¹ In real terms this means that 40,000 children have at some point been denied key aspects of the childhood every

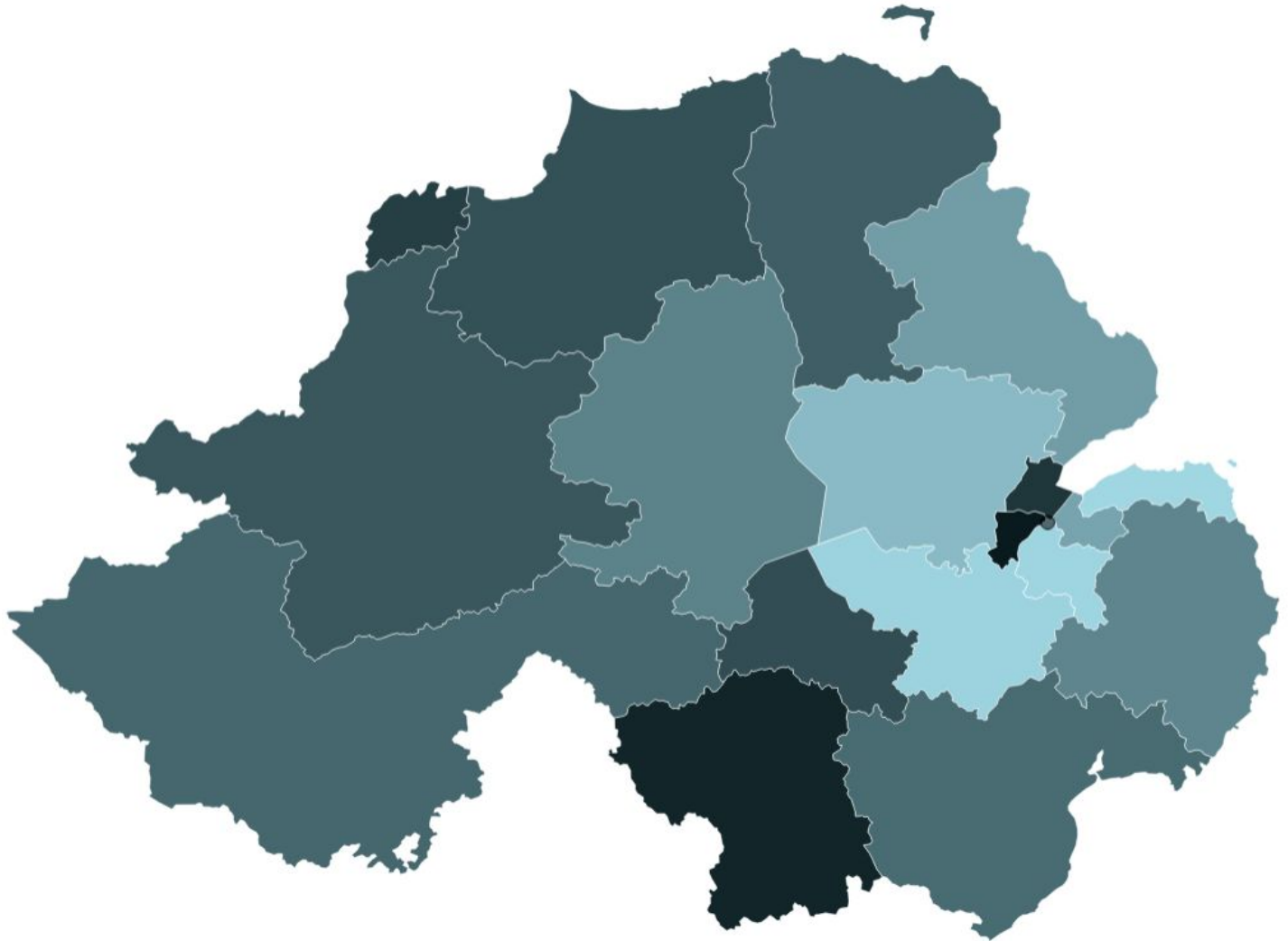
child deserves. This should prompt urgent action from politicians across Northern Ireland to deliver on the promise of the current Programme for Government that every child has the best start in life.

Child poverty in place: the local picture

While child poverty affects all parts of Northern Ireland, its prevalence and impact are also shaped by local factors. Children growing up in areas experiencing higher levels of deprivation often face multiple and overlapping disadvantages, including poorer education and employment opportunities, health outcomes and reduced access to services (Lloyd et al., 2022; RCPCH, 2026). As a result, child poverty rates can vary substantially between local areas.

Figure 8 shows the distribution of child poverty across Northern Ireland. There are high concentrations of child poverty in certain parts of Belfast (Belfast West 25%; Belfast North, 24%), Newry and Armagh (25%), Upper Bann (23%) and Foyle (23%). In total, 8 local areas have child poverty rates higher than the average for Northern Ireland. There are also areas in the east of Northern Ireland with lower rates, such as Belfast South and Mid Down, North Down, and Lagan Valley, which all have a child poverty rate of 15%. It is important to remember that even these local measures of child poverty mask inequalities, with areas of higher and lower child poverty across councils.

Figure 8: Local child poverty rates



Source: [Children in low income families statistics, DWP, 2024/25](#), [Boundary Commission for Northern Ireland](#) • Note: a child refers to anyone aged 15 and under

The Royal College of Paediatrics and Child Health (RCPCH, 2026) identifies that children growing up in deprived areas in Northern Ireland are more likely to experience poorer health and well-being, highlighting the strong influence of social and economic factors involved in widening inequalities. Their findings show that infant mortality rates are highest in the most deprived areas, and Northern Ireland now has the highest infant mortality rate in the UK (RCPCH, 2026). They also highlight that the prevalence of measured obesity among children was almost 40% higher in the most deprived areas (24.7%) compared to the least deprived areas (17.8%) in Northern Ireland, cautioning that a ‘failure to improve child health today risks lifelong health problems, poorer educational outcomes, and entrenched inequalities’. (RCPCH, 2026)

Family composition and poverty

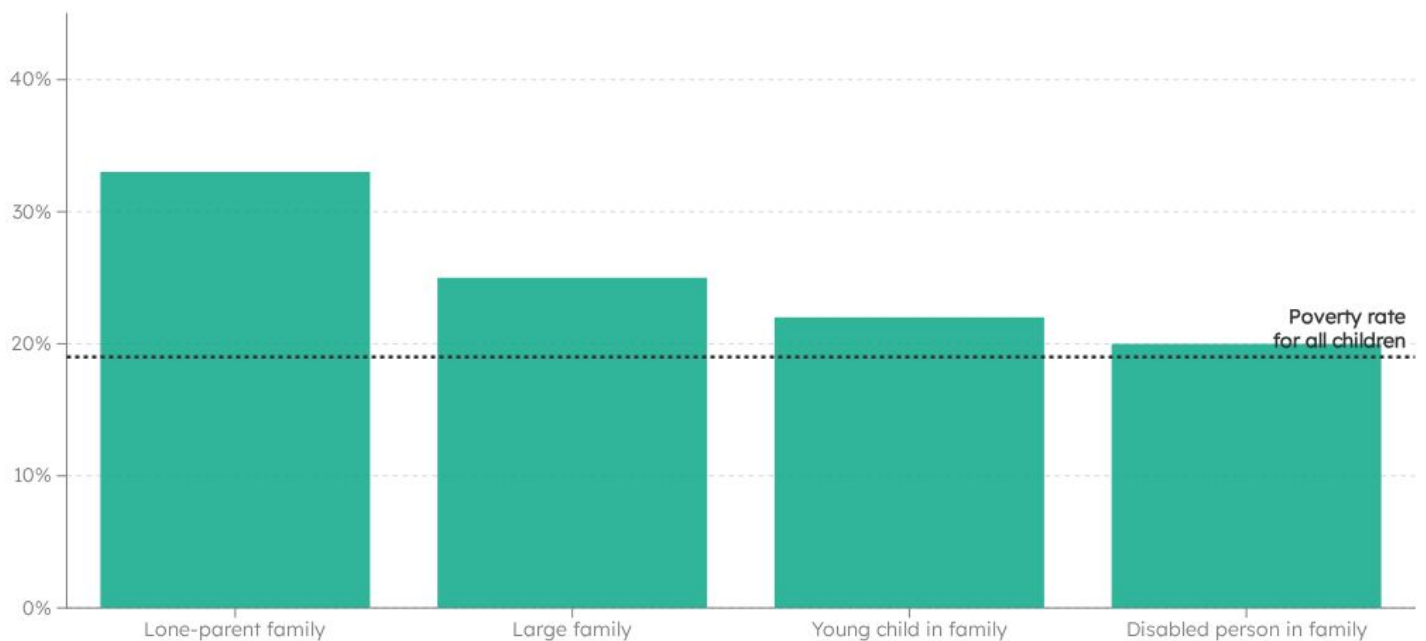
Equally, the risk for children is not spread evenly across families in Northern Ireland. Certain family types face particularly high risks of poverty. Understanding which households are most at risk can help to identify the structural factors that contribute to child poverty and inform targeted responses.

When we analyse child poverty rates by family type, we can see that some families are more at risk of poverty in Northern Ireland. The latest data shows that:

- a third of all children in lone-parent families are growing up in poverty
- 1 in 4 children in families with 3 or more children are in poverty
- over 1 in 5 children (22%) in families with a child under the age of 5 years are struggling to afford the basics

- 1 in 5 children in families with a member with a disability are living in poverty. While poverty rates are not much higher than for the overall population, children with someone in their household with a disability make up just over a third of all children in poverty in Northern Ireland.

Figure 9: Child poverty rate by family type



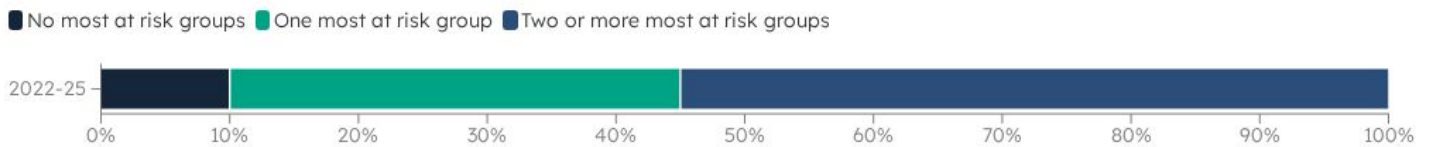
Source: JRF analysis of Households Below Average Income, 2022-25

Examining most at-risk families is a useful tool for understanding the drivers and barriers faced by families who are experiencing greater levels of disadvantage, but it does not always capture the complexity of family life. Families may fall within more

than one category of risk, resulting in intersecting and often compounding needs and barriers. Recognising these overlapping experiences is therefore important to understanding the full range of challenges families may face and ensure that policy and support are responsive to their individual and interconnected needs.

According to the latest data, the majority of children in poverty (55%) were in 2 or more of these most at-risk family types. Only 10% of children in poverty were not in one of these family types.

Figure 10: Proportion of children in poverty by number of most at risk family groups 2022–25



Source: JRF analysis of Households Below Average Income

Most at-risk families

Over the past 20 years, children in these 4 at-risk groups were consistently more likely to experience poverty than children overall. Although the gap narrowed for some groups over time, poverty rates commonly remained well above those observed for all children, indicating persistent inequalities. In the most recent data (2022–25), these 4 family types continue to experience higher rates of poverty than the child

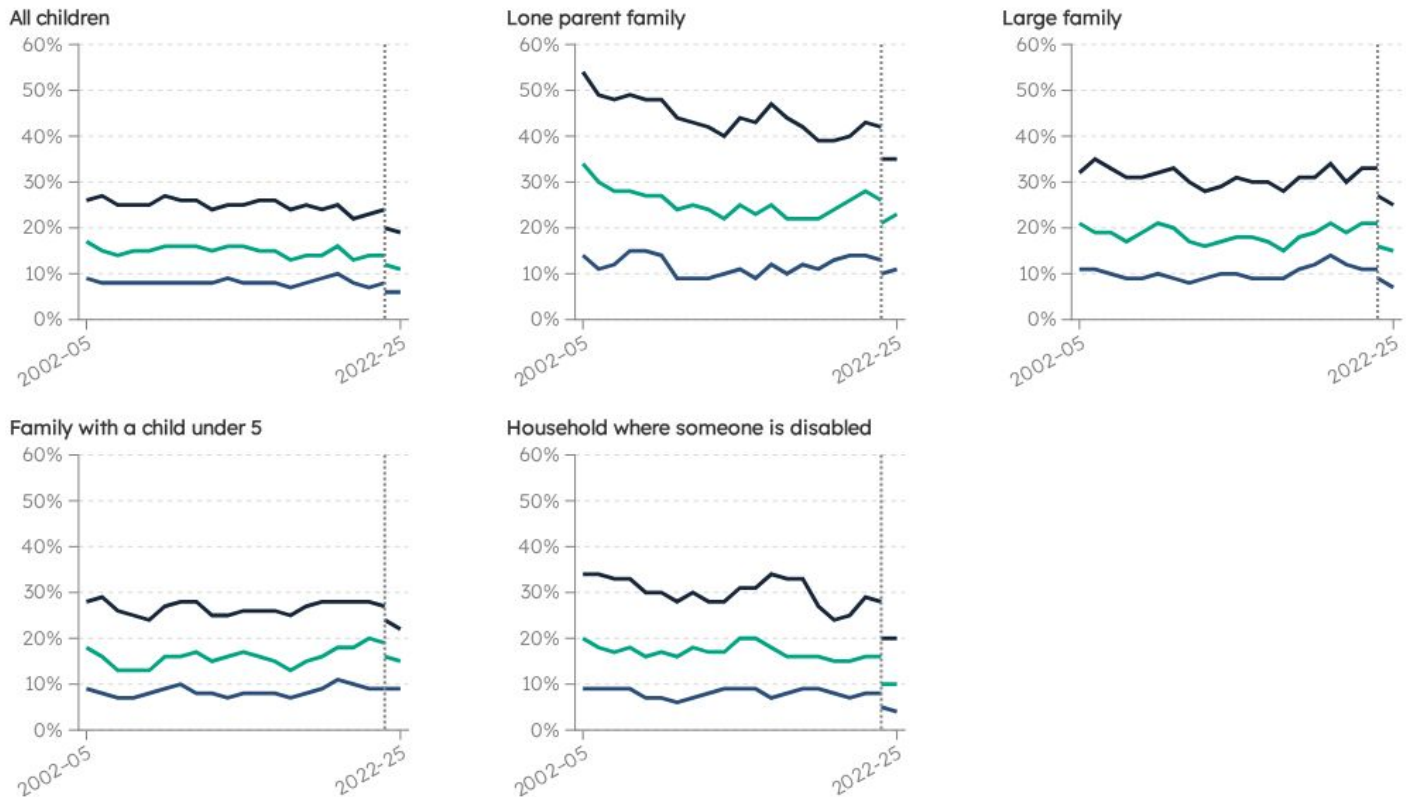
population as a whole, albeit with a smaller gap for children in disabled families.

The poverty rate for all children remained elevated compared to working-age adults and pensioners, but with little progress in reducing it across the last 20 years. The greatest reduction was seen among lone-parent families, although they continue to have the highest poverty rate overall. Poverty rates for children in households with a disability and large families showed more short-term variation, with modest reductions overall.

Taken together, the findings suggest that poverty trends were characterised by modest improvements rather than fundamental change. Although there were some reductions in poverty, particularly among the highest-risk groups, there is little evidence that these translated into a narrowing of inequalities. Instead, the relative ranking of groups remained remarkably consistent, suggesting consistent drivers of higher poverty over the period.

Figure 11: Poverty rate and depth among most at risk family types
2002-05 to 2022-25

■ Poverty rate ■ Deep poverty rate ■ Very deep poverty rate

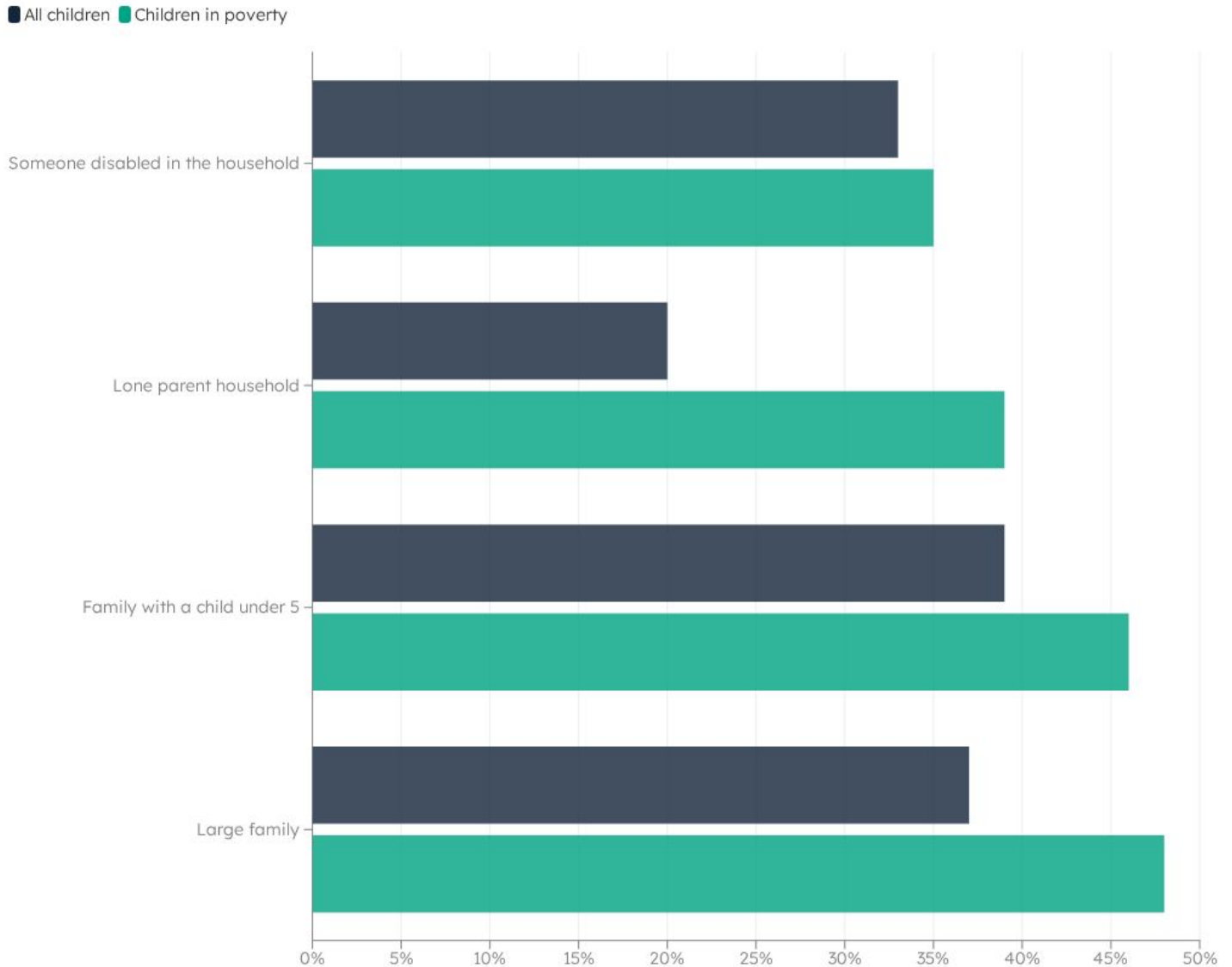


Source: JRF analysis of Households Below Average Incomes
Note: The dashed line marks the break in the series.

Although poverty rates have generally fallen over time, inequalities between the most at-risk families and the wider child population have persisted. As a result, children from the most at-risk families remain disproportionately represented among those living in poverty. While children in lone-parent families account for 20% of all children in Northern Ireland, they make up around twice that proportion (39%) among

children living in poverty.

Figure 12: Proportion of children in the most at-risk family types
Comparing all children and children in poverty



Source: JRF analysis of Households Below Average Income, 2022–25

Note: Proportions do not sum to 100% as these groups overlap.

It is important to remember that these risk factors also overlap and compound a family's experience of poverty. Children in Northern Ireland have reported, for example, that families caring for disabled children are disproportionately affected by economic disadvantage and wider forms of inequality interacting with one another (CiNI, 2026).

6. Drivers of poverty for children in the at-risk families

The previous section identified 4 family types in which child poverty is most concentrated in Northern Ireland. In this section we explore the experiences and barriers to escaping poverty across each of these family types. Despite the commonalities across these families, the distinct challenges each faces mean that tailored policy responses are essential to prevent poverty.

Lone-parent families

Over the last 20 years, children in lone-parent families have seen some of the biggest reductions in child poverty, registering a drop of 12% over the period prior to the methodological change in the data. Despite this, over a third (35%) of children in lone-parent families remain trapped in poverty. They also experience the highest rates of deep (23%) and very deep poverty (11%) among the at-risk families. At the same time, almost 4 in 10 children living in poverty (39%) are in lone-parent families.

Employment is a significant challenge for lone-parent families. Among children in such families, 45% have no parent in work, while 6 in 10 (61%) children in poverty in lone-parent families have a parent not in work. This is the highest prevalence of parents not being in work out of all of the at-risk family types.

In terms of employment patterns, lone-parent families are much more likely to have parents working part-time hours compared with families overall. Around 3 times the proportion of children in lone-parent families have parents in part-time work only, compared with all children (31% compared with 10%). This reflects the additional challenges lone parents can face in accessing full-time employment, including the need to balance paid work with sole caring responsibilities and the availability of flexible, affordable childcare.

One mother we spoke to described the difference that moving into a role with greater flexibility made to her family once her children reached school age:

"I suppose now I'm able to leave the kids at school, I can work a longer day... I've the kids left off at school before I start my day's work, that's just a joy you know, been able to do breakfast, do the school run. I never could do that before."

Whilst flexible work can support families to balance work and caring, the reality is it does not remove the financial pressures of raising children on a single income.

The same mother explained:

"I find now I go without something that I or the household may need, for example toiletries and cleaning products, so as to make the kids priority... I just don't buy for myself now, both kids are priority."

Like other essential costs, housing places a particular financial burden on lone-parent families on a single income. Across all children, 2% live in high-cost housing, defined as households that spend at least one-third of their total income on housing costs. Among children in lone-parent families living in poverty, this rises to 17% — around 8 times higher than the overall rate. For 15% of children in lone-parent families experiencing poverty, housing is a primary factor pulling them into poverty.

Lone parents living in rural areas can face additional pressures.

One mother living in a rural area and adjusting to a single-income household told us:



"When I say I'm struggling to afford what I need, I'm thinking of the daily, everyday stuff. What I'm finding now is that my wages are gone halfway during the month, even before it."

She reported how the unavoidable costs of running a car were becoming a major concern:

"Diesel price increase has affected my monthly spend in several ways, with the rise in cost and now being a single parent. We... depend on our own vehicle even to reach school, public transport such as bus stops, park and rides and train stations. I now spend significantly more on average, an extra 20 pounds per week... Spending more on fuel has reduced the money I spend on choices I make when I buy groceries or where to shop as I tend to go to the supermarket en route."

Children in lone-parent families are much more likely than all children to be in a family in receipt of a low-income benefit. Of children in lone-parent families, almost 9 in 10 (87%) are in a household in receipt of UC or an equivalent benefit. This is more than twice the proportion for all children (38%).

One father we spoke to shared his view that the current social security system presents a significant challenge for separated parents with shared custody. He highlighted how only one parent receives Child Benefit, even if they are providing similar levels of caregiving on a weekly basis.

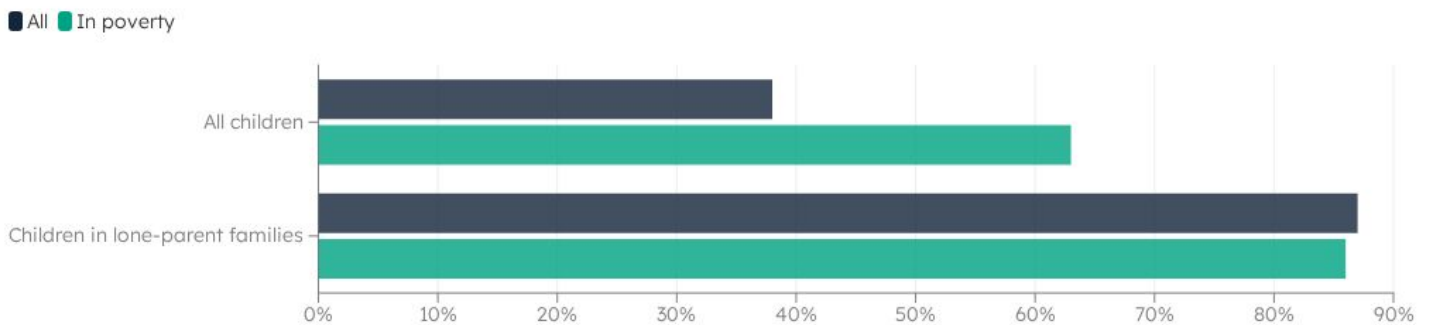
He also felt he was locked out of other crucial benefits like the child element of UC, free school meals and school uniform grants:

"So although we have almost equal care responsibilities and costs, the system acts in a hard binary fashion and gives me no support for caring for my son. Costs for me, and for my care of my son, must be met from the money provided by the state to ostensibly meet my needs alone."

'This makes things even harder', he added, stating that in order to do that, 'I go without to give to them'.

Figure 13: Proportion of children in households in receipt of Universal Credit or equivalent low-income benefit

By poverty status and whether in a lone-parent family



Source: JRF analysis of Households Below Average Income, 2022-25

Large families

Children living in large families represent the largest at-risk group, both among all children and among children living in poverty. In Northern Ireland, almost half of children (48%) in poverty (2022–25) live in a household with 3 or more children. While the experiences of children in larger families will vary depending on their circumstances, families with 3 or more children often face shared structural barriers that can increase financial pressure. These include higher household costs and challenges accessing childcare, employment and services that meet the needs of larger families. Although each family's circumstance is different, many face common barriers that require tailored support.

While there have been small variations year to year, poverty rates among children in large families have remained persistently higher than those for children overall. In 2022–25 a quarter of children in these families were growing up in poverty. Additionally, 15% of children in large families were experiencing the hardship of deep poverty and 7% very deep poverty.

Children living in larger families are less likely to be in households where all parents are working full-time compared with children overall, including those experiencing poverty. This reflects the additional pressures these families can face, particularly around finding affordable and suitable childcare, especially where there are younger children in the household.

The proportion is particularly low among children in large families living in poverty, with only 13% having all parents in full-time work. Among children in large families, 18% have no parent in work, and among children in poverty this number rises to almost 3 in 10 (31%).

While employment can help some families increase their incomes, the social security system also has a critical role to play in supporting low-income large families. Almost half (46%) of children in large families live in a household receiving UC or an equivalent low-income benefit; this rises to two-thirds (69%) among children in large families experiencing poverty. This suggests that access to benefits is not the main barrier driving poverty for these families; rather, the level of support provided may be insufficient to meet their needs.

The removal of the 2-child limit in UC from April 2026 is a welcome step forward in reducing financial pressure on larger families. In May 2026 there were 430 households affected by the 2-child policy, down from 13,700 in March 2026, before the removal of the policy. The small number of remaining households are affected due to the timing of their assessment period and will see the change in their next assessment period (DfC, 2026b).

The welcome removal is only one part of the wider reform needed to create a social security system that guarantees all children's essential needs are met. A system that effectively supports large families must recognise the additional costs associated with raising more children and provide families with sufficient income to achieve an adequate standard of living.

Housing costs might be expected to be a significant driver of poverty among families with 3 or more children. However, comparatively lower housing costs in Northern Ireland appear to be providing some protection, with only 2% of children in large families being pushed into poverty by housing costs. This may change in the future, however, as more families rely on the private rented sector, where rising rents risk placing greater pressure on larger families' incomes.

A father we spoke to here who works as a security guard and is in receipt of UC lives with his wife and 4 children (15-year-old twins, a 9-year-old and a 10-month-old) and described housing, energy, food and transport costs all as sources of pressure.

He described increases in his private sector rent alongside higher electricity and heating costs. With limited room in the household budget, he prioritised keeping the pre-payment meter topped up to avoid the risk of losing electricity, while reducing how frequently the family used the washing machine and looking for cheaper ways to heat their home. Food was an area where the family had to make difficult trade-offs.

He described occasions when they had to reduce what they ate because of the cost of food:

“Sometimes it’s a struggle to afford... you might have to minimise on what you’re eating.”

Living in a small town meant that accessing essential goods and services often meant travelling, adding to the costs of fuel, insurance and maintenance:

"You're constantly... spending extra money on gas because you have to drive everywhere. So you have... to budget basically where you're going... Cars are a very necessary thing here. I'll say, maybe a few months back I was struggling. I fell behind on a payment (for the car)... Sometimes I do... struggle with it... because such a high payment."

Families with children under 5

Families with children under 5 years old consistently have a higher risk of poverty than all children in Northern Ireland. In 2022–25, just over 1 in 5 (22%) children in this group were struggling to afford the basics. In particular, this group has a relatively high level of very deep poverty compared to other groups, suggesting that this phase of family life represents a significant financial challenge.

Almost 1 in 10 children (9%) in this group face very deep poverty. They also represent a significant proportion of children living in poverty, accounting for 46% of all children in poverty.

The proportion of children living in families with children under 5 where all adults are in full-time work should be interpreted with some caution. Maternity leave can create a misleading picture of employment levels, as parents may be recorded as being in employment despite being on maternity leave and receiving maternity pay, including Statutory Maternity Pay (SMP) in some cases. As a result, the rate of children in young families appearing to have all adults in full-time work (34%) is close to the rate

for all children overall (35%), which may overstate the extent to which parents of very young children are actively engaged in full-time work.

The picture is particularly different for children in poverty. Among families with children under 5 who are experiencing poverty, only 7% live in households where all adults are in full-time work. This highlights the significant employment disadvantage faced by low-income families with young children, who may face additional barriers including the affordability, availability and flexibility of childcare, as well as challenges balancing work with caring responsibilities. Ensuring access to suitable childcare and employment support is therefore important in enabling parents of young children to enter and sustain work where possible.

Many families experience a drop in their income when they have young children. A similar proportion of children living in families with a child under 5 (37%) are in receipt of low-income benefits compared with children overall (38%). However, given that poverty rates are typically higher among families with young children, a higher level of benefit receipt would be expected. This suggests that current systems may not be reaching or supporting all families who need assistance.

The cost of childcare during a child's early years elevates the risk of poverty amongst families with young children. The Northern Ireland Childcare Survey found that childcare costs are highest during a child's first 2 years of life and remain elevated until children become eligible for funded pre-school provision at age 3, before falling further once they begin primary school (NISRA, 2025b). It found that the average price per child per month for children under the age of 2 was £500, which then

decreased to £415 per child per month at age 3, falling further to £190 per child per month at age 4 when most children start school (ibid.). It also showed how many parents reported that they do not use childcare (38%). Of the 62% who said they did use childcare, a high percentage of those families were not using paid childcare options (57%), compared to 43% who do access formal, fee-based services.

These findings suggest that the high cost of early years childcare may place additional strain on household finances, particularly at a stage when parents' opportunities to increase their earnings may also be constrained by caring responsibilities. They also show that families in Northern Ireland remain heavily reliant on informal childcare, or potentially on one parent reducing their hours or not working at all.

One mother of 2 children aged 4 and 5 told us that she reduced her work hours because it 'made more sense financially' due to the cost of childcare. Despite working 25 hours a week, receiving a minimum wage means her paycheck 'doesn't meet towards the end of the month'. She also receives UC and Child Benefit but noted that her income has remained stagnant while costs have soared. Her experience points to a clear gap between household incomes and the cost of meeting essential needs, including childcare. It also raises questions about whether current levels of earnings and social security provide adequate support for families as living costs rise.

Recent data from the Department of Education raises questions about how effectively the NICSS is reaching lower-income households, for whom childcare costs are likely to pose the greatest financial pressure and barrier to entering or remaining

in work (DfE, 2026b). Almost 90% of claims were from households reporting incomes of £41,000 or more, with the largest share coming from households with incomes of £61,000–£80,000 (ibid.). Just 0.8% of claims were from households with incomes of £0–£20,000, while a further 9.7% came from households with incomes of £21,000–£40,000 (ibid.).

Children in households where someone is disabled

Children with someone in their household with a disability make up a third of all children and 35% of all children in poverty in Northern Ireland. From 2016 to 2019 there was a sizeable reduction in poverty for this group. However, more recently this has been climbing back up again. In 2022–25, 1 in 5 children in this group were in poverty, 1 in 10 were in deep poverty and 1 in 25 were in very deep poverty.

Our Disability and Poverty in NI report highlighted that 460,000 people in Northern Ireland live with disability or a long-term health condition, and disabled people (30%) are almost twice as likely to live in poverty as non-disabled people (16%) (McMullen et al., 2026). We identified 3 key interconnected drivers of this worrying trend: the extra cost of disability, barriers to employment/education/training and an inadequate and complex social security support system (ibid.). We also found that disability-related costs now average 56% of household income, reaching over £800/month. For those aged 16–34, the average costs were higher, reaching over £1,000/month (ibid.).

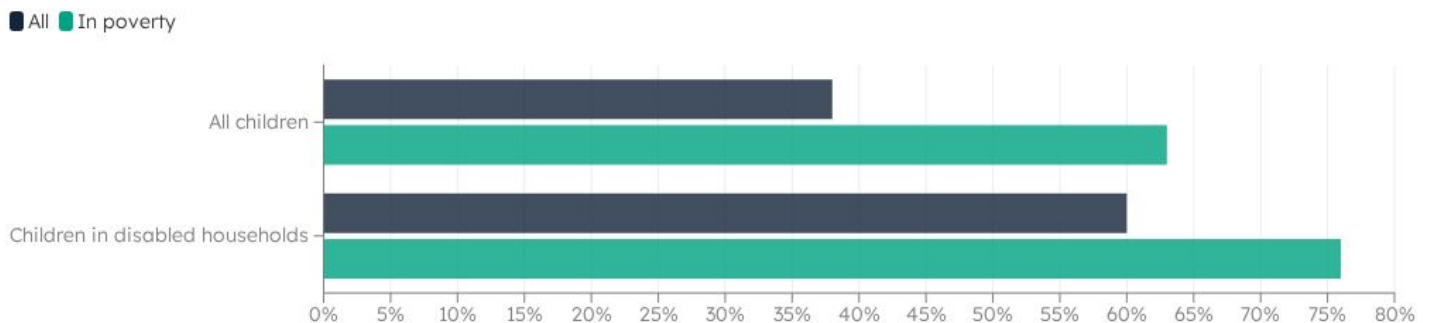
For families with children, the additional costs associated with disability are layered on top of the substantial and unavoidable costs of raising children, increasing the risk

of exposure to poverty. Poverty is highest among families containing both disabled adults and disabled children, at 32%, compared with 14% where no one in the family is disabled (McMullen et al., 2026). Recent evidence from Children in Northern Ireland found that 75% of parents of disabled children said the financial support currently available does not reflect the true cost of living with a disability (CiNI, 2026).

Children living in households where someone is disabled are much more likely to receive a means-tested low-income benefit, such as UC or an equivalent legacy benefit, than children overall. This highlights the inadequacy of the UK’s social security system in protecting families from poverty: just over 3 quarters (76%) of children in poverty living in a household where someone is disabled are already receiving a low-income benefit, yet they remain below the poverty line.

Figure 14: Proportion of children in households in receipt of Universal Credit or low-income benefit

By poverty status and household disability status



Source: JRF analysis of Households Below Average Income, 2025-25

Children living in households where someone is disabled also have markedly different family employment patterns to children in Northern Ireland overall, both across the population and among those living in poverty. They are substantially less likely to have a parent in work. Among children living in poverty in households where someone is disabled, only just over half (52%) have a parent in employment. This reflects the fact that employment is not a realistic or appropriate option for everyone.

We found evidence that disabled people faced lower earnings, limited childcare and support options and disincentives within the complex social security system to trying work or increasing hours (Belfield and Percival, 2026).

One of our Grounded Voices participants, a father of 2 shared with us:

"I'm kind of stuck at the minute, you know... I have to wait until I'm almost perfect to go back into my career again, to actually to get away from this, if that makes sense. Because, if I try and do too much, then, all my... benefits... [are] taken from me, you know, so I have to keep it at a certain level that they aren't taken from me and that I can still earn a certain amount. So... you're kind of caught in a catch-22 situation, you know?"

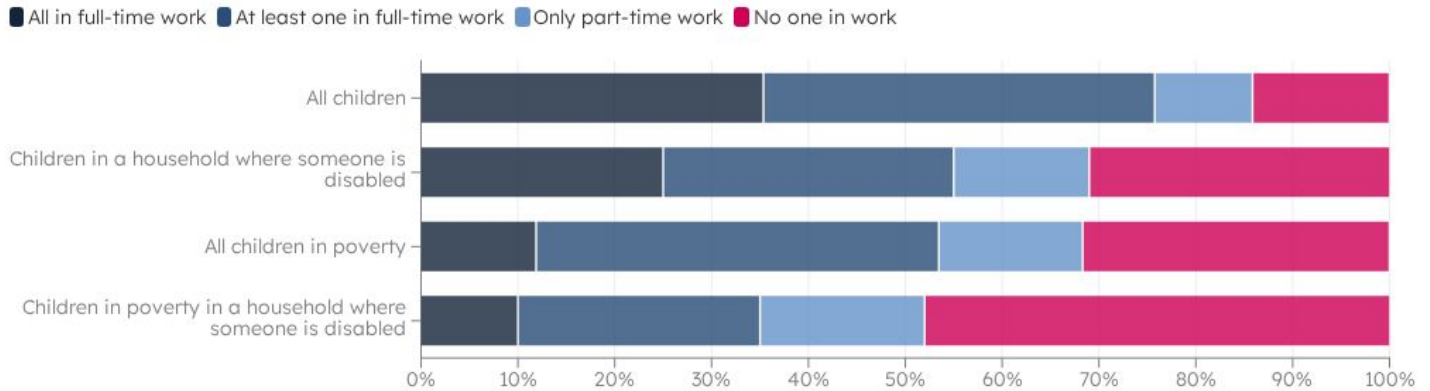
Flexible working arrangements are vital for disabled parents, but we found that their availability and adequacy vary across Northern Ireland. So too do other important employment support initiatives, many of which faced cuts recently due to the changes made to the Local Growth Fund (McMullen et al., 2026; NICVA, 2026). We

further identified a key need in Northern Ireland to ‘build employers’ receptiveness to creating the kind of inclusive work environments that make a difference for disabled people and those with long-term health conditions’ (McMullen et al., 2026).

Enabling more disabled parents who are able to work to access and sustain suitable, well-paid and flexible opportunities could increase household income and financial security, improving living standards for both parents and their children. However, it is crucial to ensure there is also an adequate safety net for those disabled parents for whom working is not an option, or working more hours affects their health negatively.

Employment patterns highlight some of the current disparities. Overall, 35% of children in Northern Ireland live in households where all parents are in full-time work. However, this falls to just 25% among children living in households where someone is disabled. The gap becomes even more pronounced for children experiencing poverty. Among children in poverty who live in a household where someone is disabled, only 10% have all parents in full-time work.

Figure 15: Composition of children by household work status
By poverty and household disability status



Source: JRF analysis of Households Below Average Income, 2022–25

Tackling disability-related poverty therefore requires action across multiple fronts: ensuring adequate and secure incomes, improving access to good-quality work for those who are able to work, and addressing the structural barriers within the systems that shape people’s opportunities (McMullen et al., 2026). At the same time, social security must provide an adequate safety net for people whose circumstances mean they cannot rely on earnings alone, including those who face high additional costs because of disability or ill health.

7. Conclusion and what is next

This report shows clearly that children are the most affected by poverty in Northern Ireland. Persistent child poverty levels are of particular concern as new evidence shows that children who experience persistent poverty are 3 times more likely not to be learning or earning at ages 17 and 23. This has implications beyond just their economic participation: the likelihood of young people re-entering work or education decreases if they have been out of education and employment at age 17 (Adjei et al., forthcoming).

There were an estimated 24,000 young people aged 16–24 in Northern Ireland who were not in education, employment or training (NEET) in April to June 2026. This was equivalent to 11.8% of all those aged 16–24 in Northern Ireland (NISRA, 2026b). The evidence also shows there are some family types that are more at risk of disadvantage.

The focus of this year's report on child poverty does not deflect from the poverty experienced by working-age and older people in Northern Ireland. Poverty is the reality of a quarter of a million lives, reaching into every constituency. It thwarts ambition and impedes people's ability to flourish. The causes and consequences are well known. What has been missing is the determination to drive policy to deliver lasting change.

Periods of political instability have stunted the development of policies to tackle the challenge of poverty in Northern Ireland. There is much for the Executive to do, and it must do so at pace. As the Executive stands on the cusp of agreeing its final anti-poverty strategy, one that will shape its priorities over the next 10 years, solutions are within its grasp, if they are matched with political will.

Across Northern Ireland, households continue to be squeezed by rising costs. It is clear that social security is not enabling people to afford life's essentials. Equally, it is clear that solutions need to be found to rising housing costs so that people have access to decent, affordable homes in both the social housing and private rented sector. In the local labour market, wages and hours do not match what is needed to protect people from the risk of poverty, and the local childcare infrastructure remains a long way off from supporting parents to manage care and costs.

At JRF, we have set out a range of policy options that can move the dial on poverty: a social security system that guarantees everyone can afford life's essentials; an energy guarantee that protects people against the insecurity of rapidly rising costs; better protections for people at work and for the times when, for caring or other reasons, they cannot work; and decent and affordable homes (Belfield and Percival, 2026).

The unacceptable scale of poverty among children is why the Executive needs to prioritise child poverty as a defining ambition of the next mandate. Child poverty must be treated as a structural income-and-cost problem. The Executive has levers to positively alter the scale of child poverty over the lifespan of the next mandate

(2027–2031). Evidence from other jurisdictions shows that targeted support for children in low-income families can reduce child poverty and improve outcomes for children and their families.

In our forthcoming report, we will model a range of policy options that the Executive could take to reduce child poverty, including updated modelling on a child payment targeted at children in low-income households, which we recommended in our last report.

Political parties head towards the election next year in a context where people across Northern Ireland do not think they have yet done enough to tackle child poverty. Investing in the future means starting with the children who have the least security today.

A future worth investing in is not one in which children are expected to overcome the odds. It is one in which we change the odds. One where poverty does not determine a child's start in life and where every family has enough to live with dignity. That should be the standard against which delivery is judged.

Successive Executives have failed to deliver an agreed way forward for tackling poverty in Northern Ireland. The next mandate is a defining moment for the new Executive to turn the corner and make decisions that will make a long-term difference. Investing in actions to reduce child poverty in Northern Ireland will not simply unlock the potential in and opportunities for every child; it will relieve pressure on vital public services and ultimately create a future society and economy where everyone thrives.

Note

1. As the material deprivation measure was updated for 2023/24, results for this indicator are based on a 2-year average for 2023-25.

Methodology

This year's report draws on evidence from several sources. This section outlines our approach, rationale and how the findings should be interpreted.

The official statistics

Much of the analysis in this report is based on analysis of the Family Resources Survey (FRS). This household survey is collected by the Central Survey Unit on behalf of the Department for Communities. It has been the source of official statistics in Great Britain since the mid-1990s and in Northern Ireland since 2002-03.

Over the last 15 years the Department for Work and Pensions (DWP) has undertaken a major transformation process to improve the accuracy of its income-based poverty data. It is acknowledged that the FRS has historically underreported benefit receipt because some respondents have not always reported that they receive a benefit, have incorrectly reported how much they receive, or the survey sampling has not fully covered benefit recipients. From the 2024/25 financial year, the FRS survey results are mainly based on administrative records on social security receipt linked to survey responses rather than relying on self-reporting.

The integration of administrative data is a welcome improvement. However, it also presents some challenges for interpreting the data. When administrative data is used, household incomes are more commonly recorded as higher than when based on self-

reported incomes, particularly among lower-income groups and pensioners who rely more on the social security safety net. This results in poverty rates being revised down, with a difference of 3–4% for all individuals (NISRA, 2026a). This improvement in measurement does not mean an additional extra penny in any household budget.

These methodological changes apply to the most recent year 2024/25, and revised estimates have also been produced for 2021/22 to 2023/24. Again, this means that data prior to and following the methodological change is not directly comparable. It also means we only have 2 data points when we combine 3 survey years to produce reliable statistics. Where a trend line is used in this report, this will be marked with a break in the series. If you would like to know more about the longer-term trends or read a more detailed discussion of these before this year's change to the data, please see Ellison et al. (2025) and Matejic and Cebula (2026).

In addition, it is important to recognise that the administrative data linkage for the FRS is based on deductions, recoveries and the net amounts paid via the Central Payments System. Northern Ireland Welfare Supplementary Payments are not paid via the Central Payments System and therefore do not currently form part of this administrative data linkage. The Department for Communities (DfC) has advised that it is working with the DWP to have this information included in the next publication cycle. A full list of the benefits included, as well as the methodology for linkage, can be found at in the paper on Family Resources Survey: integrating administrative data into the FRS (UK Government, 2026b).

We are expecting further changes to FRS data to take place over the next few years, including the replacement of the current self-reported measure with administrative data on earnings. Alongside the administrative data linkage, the FRS weighting system is being updated to better reflect the population and patterns of non-response. This is likely to once again cause significant revisions to poverty statistics. While these are welcome improvements, until a full suite of improvements is in place, it is important to interpret official poverty figures with some degree of caution.

Ethnicity data gaps

There is an important gap in data in Northern Ireland. Although the [2021 Census \(https://www.nisra.gov.uk/publications/census-2021-main-statistics-ethnicity-tables\)](https://www.nisra.gov.uk/publications/census-2021-main-statistics-ethnicity-tables) indicates that 3.4% of the Northern Ireland population are from minority ethnic backgrounds, we cannot provide robust data about the experience of poverty amongst those communities (NISRA, 2021).

This challenge is in large part structural, stemming from low response counts, even in major surveys. In the FRS, for example, the 2024/25 dataset consists of roughly 1,700 household respondents in Northern Ireland. If respondents reflected the ethnicity make-up of Northern Ireland in proportion to the Census figures, we would only expect approximately 60 responses from households headed by individuals from minority ethnic backgrounds.

With these low counts, detailed analysis of minority ethnic communities will be imprecise and, even after combining data from multiple years, likely need to be

aggregated to 5 or even just 2 ethnicity categories.

To go beyond the limited view that surveys can give, what is needed is a dataset that meets 3 criteria:

1. it must cover a large proportion of the population in Northern Ireland, such that robust statistical analysis broken down by small demographic subgroups is possible
2. it must capture variables relevant to studying poverty — this will generally include income from a variety of sources, including earned income and benefits
3. it must include relevant demographic information about respondents.

As illustrated above, surveys generally struggle with the first of these. On the other hand, administrative datasets collected by government departments typically do well at this criterion.

Moreover, the right administrative datasets can be uniquely powerful for studying topics related to the second criterion. For example, the Cross Government Income Administrative Dataset (CGIAD) has been used by DfC to research poverty risk and depth for around 98% of Northern Ireland households. This dataset draws on social security benefits data from DWP and earnings and employment data from HMRC.

Additionally, the Registration and Population Interaction Database (RAPID) is another linked dataset drawing on DWP and HMRC data to produce detailed pictures

of earnings, benefits, and pensions across the UK population. It has already served as the basis for the important Children in Low Income Families (CiLIF) Local Area Statistics.

The limitation of these datasets as they stand is that they lack ethnicity information and therefore do not satisfy criterion 3 for the purposes of this project. Other sources like the Census satisfy criteria 1 and 3, but do not include income information needed to satisfy criterion 2.

Work that advances our understanding of poverty for minority ethnic communities will likely need to involve linkage between these kinds of sources to satisfy all 3 criteria. We are working with the Royal Statistical Society and the Centre for Public Data to identify opportunities and advocate for remedies to this persistent challenge in Northern Ireland's data.

Lived experience insight: Grounded Voices

The report also includes relevant qualitative data from participants in Northern Ireland connected to our Grounded Voices Programme (2022–26). Co-designed with people with direct experience of financial hardship, Grounded Voices uses a range of online qualitative methods (including interviews, diaries and group discussions) to engage around 30 people from all 4 jurisdictions of the UK over a 5-month period, recruiting new cohorts each year. You can find more [information about Grounded Voices here \(https://insightinfrastructure.co.uk/\)](https://insightinfrastructure.co.uk/).

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How to cite this report

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Ellison, C. McMullen, S. O'Hare, U. (2026) Poverty in Northern Ireland 2026. York:
Joseph Rowntree Foundation