



Ethnicity and family dynamics



Literature review

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Contents

Executive summary	3
Introduction	11
1. Ethnicity, racism and family dynamics in relation to poverty in the UK	12
2. Ethnicity and patterns of poverty	17
3. Drivers of specific dynamics of Bangladeshi, Black African and Pakistani families in relation to poverty in the UK	22
4. Concluding remarks and direction for future research	83
References	89
Appendix. Methodology and limitations	106
Notes	109

Executive summary

Despite some improvements over time, evidence consistently highlights that Black African, Bangladeshi and Pakistani ethnic groups face heightened risks of poverty and disadvantage across various measures, including relative income poverty, food insecurity, material deprivation and fuel poverty. For example, a recent Joseph Rowntree Foundation (JRF) report revealed that Bangladeshi, Black African and Pakistani households are 2 to 3 times more likely to experience persistent very deep poverty compared to White British households. While socio-economic characteristics – such as age, employment, educational attainment, housing and family situations – help explain these disparities, they do not fully account for them, and the degree to which they differ across groups. This review brings together evidence on the relationship between ethnicity, racism and family dynamics to better understand poverty disparities among ethnic groups in the UK. Drawing on more than 250 studies, it discusses how poverty outcomes of different ethnic groups are shaped by a complex interaction between household needs and resources, which themselves are shaped by both group-specific factors, such as migration history and culture, and broader structural influences, such as social networks, policy frameworks and local contexts. The review also emphasises that poverty itself affects household needs and individual well-being, reinforcing cycles of economic disadvantage.

Drivers of poverty and group-specific dynamics	4
Overarching lessons	9
Conclusions	10

Drivers of poverty and group-specific dynamics

Household size and composition

Fertility

- Several studies find that Pakistani, Bangladeshi or Black African-headed households have more dependent children than any other ethnic group. Age structure plays a significant role in explaining these patterns.
- Over time, Bangladeshi and Pakistani fertility rates have reduced significantly, supporting a general trend found in the international literature of fertility of migrants tending to assimilate to that of the population in destination countries over time. Fertility rates appear to have increased for Black African women over time, although there is great heterogeneity in this group that needs to be better understood.
- There is evidence of trends changing across generations; for instance, a significant minority of Pakistani and Bangladeshi women remain childless or have their first child as late as White British women.
- The main interconnected explanations for fertility decisions include social and cultural norms, alongside socio-economic and place-specific factors

Family/union formation and dissolution

- There are significant differences in family structure between different ethnic groups. The higher prevalence of single-adult, particularly lone-parent, households for Black African and Caribbean groups is a poverty risk. Most Pakistani and Bangladeshi adults are in couples with children, yet they still have high poverty rates. Living in a couple family is not as protective a factor for individuals from these ethnic groups compared to others, especially compared to the White majority.
- Qualitative evidence suggests that younger generations reconcile different norms and values around union formation, which can lead them to reject traditional patterns of co-ethnic or transnational marriage.
- Transnational marriage practices are more common among Bangladeshi and Pakistani groups. Migrant spouses face employment disadvantages compared to their non-migrant counterparts, but these are starker for migrant wives. Being in a transnational couple is found not to have a

negative effect on the labour market participation of UK-born women.

- Literature explaining the distinct family structure patterns among Black Africans finds a profound heterogeneity within this group. Family formation trajectories vary across different countries of origin; a deeper exploration of these dynamics and their drivers is lacking in the present literature.

Multi-adult households

- Multi-adult households are more common among some ethnic minority groups, including Black Africans, Pakistanis and Bangladeshis. While declining, the proportion of families comprising multi-adult households is especially high among Pakistani and Bangladeshi groups.
- While culture is identified as one reason explaining these differences in multigenerational living arrangements, the literature also finds a strong association with socio-economic disadvantage. Multigenerational living can be a strategy for families to pool resources together and take advantage of economies of scale.
- Evidence suggests that multigenerational living arrangements can protect children from deprivation. However, there is a paucity of evidence in relation to ethnic differences.

Household needs

Housing

- Ethnic minority groups also face significant disadvantages in housing, such as housing tenure, costs, quality, overcrowding and homelessness, which contribute to economic hardship and reinforce cycles of poverty.
- Ethnic inequalities in housing have been linked to a range of factors including historical settlement patterns and structural barriers. However, recent policy changes and ongoing discriminatory practices have exacerbated housing precarity and disadvantage for ethnic minorities.
- Housing inequalities persist across generations for all ethnic groups. However, the intergenerational transmission of housing disadvantage is particularly pronounced among the Pakistani, Bangladeshi, Black African and Caribbean ethnic groups, with evidence suggesting that the latter two groups also experience the highest rates of downward housing mobility, further exacerbating disparities in homeownership.

Health

- Black African, Pakistani and Bangladeshi ethnic groups face significant and persistent health disadvantages. These emerge early in life and widen with age. Such disadvantages are linked to socio-economic factors, institutional racism and discrimination.
- Evidence suggests that institutional racism can lead to negative care pathways, reduced access to services and poorer health outcomes, while discriminatory practices contribute to delays and misdiagnoses, and fuel mistrust and fear of healthcare services, especially among Black communities. Notably, these adverse effects tend to be more pronounced among UK-born ethnic minorities than among first-generation immigrants.

Care

- Differences in family size, household structure and health outcomes significantly shape the caregiving needs of different ethnic groups.
- These heightened needs interact with cultural norms (around gender roles, extended family ties and collectivist approaches to care), socio-economic factors, access barriers (including high costs, service availability, cultural sensitivity and language barriers) and the availability of support networks. In turn, this influences the labour supply of potential caregivers (usually women), which has implications for a household's resources and living standards.
- Evidence suggests that although Black African, Pakistani and Bangladeshi women tend to endorse more traditional gender roles, prioritising family responsibilities over paid work, there are some generational shifts, with younger women among these communities showing more openness to balancing work and family life.
- High childcare costs in the UK, particularly in London, lower the work incentives for low-income ethnic minority workers, who are often in low-wage and insecure jobs.
- There is evidence that some ethnic minority groups face higher childcare costs due to unstable working hours; a more acute issue for recent immigrant families who are ineligible for some childcare support.

Remittances

- Remittances impose extra costs that bear on households' resources. Remittance behaviour is shaped by economic, social and migration-related factors.

- Evidence suggests that, despite their economic hardships, many migrants continue to send money due to rising needs in their countries of origin.
- Around 27% of people born abroad sent remittances in 2021/22, with migrants from Sub-Saharan Africa and the Middle East being the most frequent remitters.
- Evidence on remittance amounts is fragmented (both in terms of groups considered and geographical coverage), but available evidence points to the amount of remittances being high among the Pakistani and Bangladeshi migrant groups, as well as individuals from Somalia and Ghana.

Household resources

Household labour supply and earnings

- The labour market disadvantage of Pakistani and Bangladeshi and Black African ethnic groups is well documented.
- Broadly, evidence suggests that Pakistani and Bangladeshi groups have lower employment rates and a higher likelihood of occupying lower-paying jobs with limited economic mobility.
- Black Africans also experience high unemployment, lower wages and occupational concentration, with a notable over-representation in public sector and social care jobs.
- The employment and earnings disadvantage of Pakistani, Bangladeshi and Black African groups is only partly explained by their observable characteristics, such as qualifications. This suggests that other factors not included in analysis are at play. These could include discrimination and systemic barriers in the labour market as well as social and cultural factors that influence labour market participation, occupational choices and opportunities.
- It is worth noting, however, that differences in observable characteristics play a larger role in explaining the employment gaps of women, especially second-generation Pakistani and Bangladeshi women.

Social networks

- Social networks play a vital role in supporting ethnic minority groups coping with hardship.
- Conversely, it cannot be assumed that ethnic minority groups will have access to extensive local community networks, with recent migrants experiencing lower levels of support and greater risks of exclusion.

- There is good evidence that strong, close ethnic ties may help families ‘get by’, but they are unlikely to expand opportunities and improve longer-term prospects, for instance in relation to employment.
- Ethnic inequalities in neighbourhood environments decrease among those with more education and from a higher social class, but do not disappear.
- Drivers of geographical concentration of different ethnic groups include cultural preferences, discrimination, racial harassment, economic disadvantage and structural barriers linked to housing policy.

Public policy

- Policy bears on the poverty penalties associated with characteristics which are more prevalent among some ethnic groups. Even when policies do not explicitly target ethnic minority groups, they can have important ethnic disparities in their effects.
- Poverty among larger families has been rising since the early 2010s and the impact of welfare cuts has disproportionately affected Bangladeshi and Pakistani households, who are more likely to have larger families.
- Ethnic inequalities in housing in the UK are entrenched and long-standing, with evidence pointing to a significant role of housing policy. Experimental evidence, largely focused on London, points to ethnic discrimination in the private rented sector.

Immigration system

- Despite data limitations, the literature depicts the UK immigration system as extremely punitive in relation to the most vulnerable migrants.
- High costs of settlement are likely to impose significant demands on already stretched resources, affecting families with children in particular.
- Many Bangladeshi and Pakistani migrants, as well as migrants from Nigeria and Ghana, are likely to be placed on the 10-year settlement route, encounter increased costs and face No Recourse to Public Funds (NRPF) visa conditions, which act as a near-blanket ban on access to the social security system and social housing. These factors increase the risks of poverty for migrants from these groups. A full assessment in relation to Black African migrants is harder to formulate, because of both a lack of data and the heterogeneity of this group.
- Immigration rules can thus contribute to ethnic minorities’ disadvantage, while recent government proposals, for instance in relation to social care visas or lengthening routes to settlement, are likely to exacerbate hardship.

Overarching lessons

Intersectionality, intergenerational dynamics and the role of place

The review emphasises the intersectionality of socio-economic challenges, highlighting how gender, ethnicity, and cultural norms shape labour market outcomes, family structures, and poverty risks. There are also some important intergenerational effects, for instance in relation to fertility decisions, union formation, occupational concentration or balancing work and care. Significant inequalities persist, and in fact are found to be deepening across generations. Despite education and employment improvements among younger cohorts, earnings gaps and housing disparities remain entrenched, influenced by structural barriers and policy decisions. The role of place is also critical in shaping life chances. Evidence highlights that ethnic minorities are disproportionately concentrated in deprived areas, which can act as poverty traps by restricting access to opportunities. Spatial mobility remains limited, with childhood neighbourhood environments strongly affecting adult outcomes. Moreover, although co-ethnic concentration offers support, it can also reinforce geographic and economic separation, with racism and discrimination further re-enforcing this pattern.

Social attitudes and cultural norms

There is ample evidence that cultural norms and values bear on people's decisions around family formation, family size, household arrangements around work and care, multigenerational living and social networks. At the same time, isolating the role of 'culture' is not easy, and cultural considerations intersect with and are influenced by other factors. For instance, fertility decisions are influenced by social norms, religiosity, economic opportunities and employment access, and disentangling these drivers is a challenge. There is also some interplay with location, as living in areas with high co-ethnic concentration can limit employment prospects and in some cases reinforce socially conservative values. At the same time, co-ethnic clustering is itself driven by cultural preferences but is also the result of present and historical mobility constraints and the lack of economic opportunity. It can also be a response to discrimination.

Racism and discrimination

The review highlighted evidence of discrimination and racism at different levels, including direct and indirect experiences of discriminatory behaviour and racial

harassment at the interpersonal level – for instance in housing, employment and in the delivery of welfare services. These experiences and perceptions are stronger in UK-born generations – confirming an ‘integration paradox’, whereby more integrated individuals report higher discrimination, which can also significantly harm well-being and mental health. Interpersonal discriminatory practices do not operate in isolation and are tied to institutional processes and structures that systematically reproduce ethnic disadvantage – this is the case even for policies with no explicit ethnic targeting. The review also underscored the role of institutional and structural discrimination in areas such as health, social security or housing policy.

Conclusions

Despite an increase in high-quality research on the drivers of poverty across ethnic groups, evidence gaps remain, particularly in relation to the specific mechanisms that drive disparities and particular experiences of certain groups. Some of the areas that would benefit from further investigation include:

- Developing a more nuanced understanding of ethnic differences in household labour supply and ethnic penalties associated with different levels of household work intensity.
- Developing a more refined assessment of between and within group differences, especially exploring the great heterogeneity characterising the ‘Black African’ group as well as developing a greater understanding of the commonalities and differences between Bangladeshi and Pakistani groups.
- Building a better understanding of the intra-household processes that shape household and individual level outcomes.
- Improving analysis and understanding of the role of remittances and interhousehold transfers.
- Developing a more systematic understanding of the intergenerational transmission of poverty and (dis)advantage among different ethnic groups.

Introduction

Over the years, an extensive body of research has examined the relationship between ethnicity, racism and poverty, as well as ethnic disadvantage in the labour market, education, housing and wealth. The research has intensified over the last 2 decades owing to the availability of better-quality ethnicity data (including household survey data). Studies have identified several drivers behind the disadvantage that ethnic minority groups face across the various domains – from migration factors, family dynamics, health and cultural factors to social segregation and discrimination. Puzzles have also emerged, for instance in relation to explaining persistent labour market disadvantages in the face of improvement in educational attainment among ethnic minority groups as well as in relation to the varying degree to the elevated poverty risks of certain groups (most notably the Bangladeshi, Pakistani and Black African ethnic groups) can be explained by their socio-economic characteristics. The issue of household composition and the factors that influence differences in family dynamics across various ethnic groups, along with their varying impacts on poverty among different ethnic groups, has received increased scholarly attention.

This review brings together evidence on the relationship between ethnicity, racism and family dynamics to better understand the processes that shape the poverty disparities among ethnic groups in the UK. The review focuses in particular on Bangladeshi, Pakistani and Black African ethnic groups, as these have been shown to be disproportionately at risk of facing poverty and hardship (JRF, 2024). Drawing on a wide range of literature of more than 250 studies, we discuss how poverty outcomes of these ethnic groups are shaped by a complex interaction of differences in their household needs and resources which themselves are shaped by a wide set of group-specific factors (related, for example, to migration history and culture) and by broader structural influences such as social networks, policy frameworks (social security, housing and immigration policies) and local contexts. The review also emphasises that poverty itself affects household needs and individual well-being, reinforcing cycles of economic hardship.

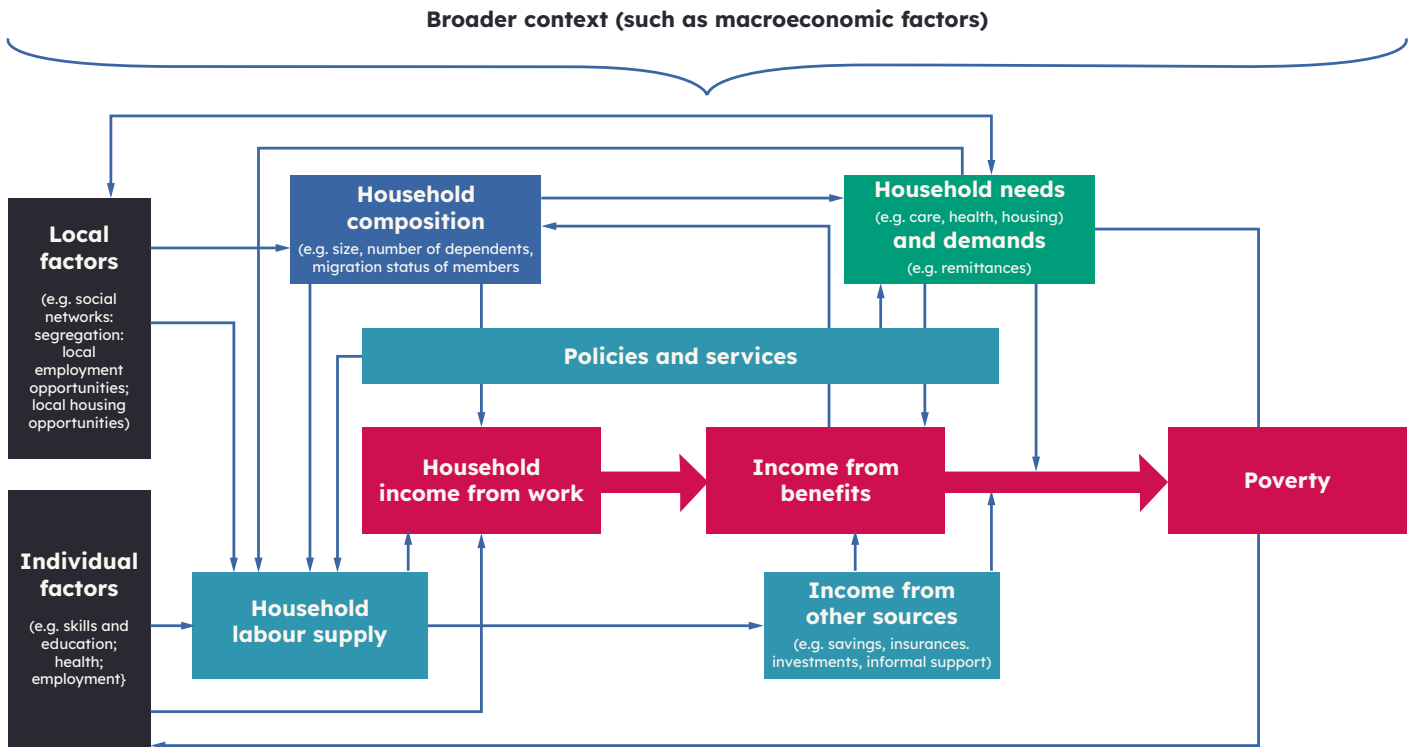
1. Ethnicity, racism and family dynamics in relation to poverty in the UK

1. Ethnicity, racism and family dynamics in relation to poverty in the UK

In the UK, there are deep disparities in the risks of poverty faced by different ethnic groups (Davies and Collings, 2021). Pakistani, Bangladeshi and Black African families are particularly likely to experience poverty, with stark differences also in terms of poverty persistence, recurrence and depth (Platt, 2009a; JRF, 2024). Poverty and economic hardship result from a combination of factors. Families have different needs, depending for instance on the number of dependants or the health and care needs required by different family members. Meanwhile, family composition also shapes the household labour supply available for families to earn income from work and, together with the level of pay and individual earnings of different members, will determine the families' income from work. This combines with income from benefits and other sources (for example, investments, insurances, informal financial support from friends and family) to determine the overall level of household resources available. Families' different levels of household resources in relation to their different levels of household needs will result in differences in their levels of household poverty.

Figure 1 summarises these dynamics, showing the interconnections between these elements while also pointing to how they are shaped by individual, local and broader contextual factors. Poverty will, however, also itself affect household needs and individual factors – for instance, as a social determinant of health. Nevertheless, a focus on these distinct elements – household composition, household needs, household resources – can help us structure this review of the relationship between ethnicity, racism and family dynamics in relation to poverty. Household composition pertains to both family size (for example, number of children, number of adults in the household) and type (for example, family structure), and bears both on household needs and household labour supply. Household needs include not only health, care (for both children and adults) and housing but also factors that impose particular demands on household resources and are relevant to some minoritised ethnic families, such as remittances. Among the factors determining household resources, the review will cover household labour supply, the role of social networks and the role of policy – social security, housing policy and immigration policy in particular.

Figure 1. Factors shaping household poverty



Source: created by authors

Notes: The figure shows the factors shaping household poverty (red boxes) – note that household needs bear on household overall income as different entitlements and services will be based on household needs; at the same time, household needs and demands will reduce available household resources. Incomes from other sources will, on the one hand, contribute to overall household income, but also affect income from benefits – for instance, because of asset-testing of social security entitlements. The dark blue box includes aspects covered in §3.1, the orange box aspects covered in §3.2. and light blue boxes aspects covered in §3.3. Black boxes include local and individual factors discussed throughout.

It is important to note that there is nothing inherent or inevitable in how the factors just outlined combine to result in poverty. Larger families and lone parenthood are more prevalent across certain ethnic groups and are both associated with higher risks of poverty, but this association will depend on the ways in which the labour market and support for families is organised (Platt, 2019). Research focusing on the interplay of prevalence (the percentage of people with a particular risk factor) and penalties (the probability of poverty associated with that risk) has underscored this point (Brady et al., 2017; Williams and Baker, 2021; Brady, 2023). These studies point to the different associations between risk factors, such as lone parenthood or low household work intensity,¹ with poverty and the great variation in the poverty penalty associated with

such factors across countries and over time (McKnight et al., 2016; Brady, 2017; Brady, 2023). Penalties result from policy choices that penalise or mitigate the impact of different risks and thus poverty cannot be separated from the institutional context (Brady, 2019; Olsen, 2021). In the context of understanding poverty and ethnicity in the UK these considerations are important, especially since research shows that, for different groups, a significant portion of the increased risk of poverty remains unexplained even when accounting for an array of risk factors, particularly among Bangladeshi, Pakistani and Black African households (Platt, 2007; JRF, 2024).

The different factors included or not included in this type of analysis can account for some of these differences: for instance, Platt (2009a) focuses on child poverty and finds significant ‘ethnic penalties’ for Bangladeshi and Pakistani children even after controlling for a range of family and area characteristics. The analysis includes family size, type, health, housing tenure and work status, and local area characteristics (such as local unemployment rates). At the same time, the extent to which the remaining, unexplained ‘ethnic penalty’ is linked to factors such as discrimination is debated in the literature (Platt, 2019). In a study focused on the US, Williams and Baker (2021) measure the predicted probabilities of being poor across different racialised groups (for example, White, Black and Latinx) considering risks around health, employment and social factors such as incarceration or low social support. They find that across family types, Black and Latinx mothers with no risks have a probability of poverty either equal or greater than white mothers with 3 or more risks. The authors suggest that these clear racial differentials in risk penalties are the result of racism and structural and systemic sources of racial inequality. In general, explanations of ‘ethnic penalties’ point to unobserved or unobservable differences between and within groups. These are likely to include discrimination and racism but could also refer to different individual factors such as preferences, for instance in relation to the type of work undertaken, or the (lack of) particular skills or relevant work experience not captured in different measures (Heath and McMahon, 1997). At the same time, individualised explanations also risk obscuring how differences in skills, work experiences or preferences are grounded in a history reflecting the cumulative impact of discrimination, racism and lack of opportunities.

This discussion highlights the challenges of identifying and isolating the impact of discrimination and racism in relation to family dynamics and poverty. On the one hand, experiences of racism and discrimination can affect individual employment outcomes, which in turn bear on household labour supply and household income. On the other hand, discrimination and racism also operate at meso and macro levels, through the design and implementation of policies that affect families’ resources and access to services (Phillipps 2010; Nazroo et al., 2020). In what follows, we will first offer a brief overview of the patterns of poverty in the UK and the disparities between people from different ethnic

minority backgrounds and the White British majority (§2). We will then review the evidence on the drivers around household size and composition (§3.1), household needs (§3.2) and household resources (§3.3), underscoring differences and dynamics specific to Bangladeshi, Black African and Pakistani families. We will then present cross-cutting lessons around emerging intersectional differences within these groups (for example, possible differences resulting from overlapping of age/migration status/gender), intergenerational dynamics, the role of place, the role of culture and social attitudes, and the role of racism and discrimination.

2. Ethnicity and patterns of poverty

A snapshot of ethnic poverty gaps

18

Trends over time and across generations

20

2. Ethnicity and patterns of poverty

A snapshot of ethnic poverty gaps

According to the latest Households Below Average Income (HBAI) statistics as of 2023/24 (DWP, 2025), and measuring poverty as living in a household with equivalised income, measured before housing costs – that is, less than 60% of the UK median income – working-age adults of Pakistani and Bangladeshi ethnic background face the highest poverty rates. Around a third of working-age adults in this ethnic group (32%) are living below the poverty line – more than double the rate for White individuals, which stands at 14%. Comparatively, poverty rates are 24% among Chinese working-age adults, 23% among people from Black (Black/African/Caribbean/Black British) and other Asian backgrounds, 18% among adults in Mixed or Multiple ethnic groups, and 15% among working-age adults of Indian ethnic background (DWP, 2025). Mirza and Warwick (2024) report that, as of 2019, adult poverty rates ranged from 14% for White individuals to 38% for Pakistanis, 28% for Bangladeshi and around 25% for Black African and Black Caribbean. There are even starker ethnic disparities in child poverty rates. According to Mirza and Warwick (2024), in 2019, nearly half of Pakistani children (47%) and 41% of Bangladeshi children were living in poverty. Children from Black ethnic groups also experienced disproportionately high poverty rates: 31% of Black Caribbean children and 28% of Black African children were estimated to be in poverty in 2019. In contrast, children from White and Indian ethnic groups had significantly lower poverty rates, at 18%. Ethnic poverty gaps are even larger when housing costs are factored into the equivalised household income measure, especially among children, reflecting the proportionally higher costs these groups face (see discussion in §3.3.1). According to JRF analysis in 2022/23 over half of individuals in households headed by someone of Bangladeshi ethnic background (56%) and nearly half of those in households headed by someone of Pakistani ethnic background (49%) experienced poverty when housing costs are factored into household income (that is, in terms of after housing costs (AHC) household income), with child poverty reaching even higher levels – 67% and 61%, respectively. Additionally, around 40% of those in households headed by individuals from Black African backgrounds lived in poverty, with approximately half of the children in these households affected (JRF, 2025).

JRF analysis (2024) revealed very comparable patterns in terms of the groups most at risk of very deep poverty (defined as living in a household with an equivalised income, measured AHC, that is less than 40% of the UK median). Bangladeshi, Black African and Pakistani households are 3 times more likely than White households to fall into very deep poverty and at least 4 times more likely to experience persistent very deep poverty. Around two-fifths of individuals in these households – and about half of the children in Bangladeshi and Black African

households – experience very deep poverty in at least 1 year out of 4 (JRF, 2024). Edmiston and colleagues (2022) find similar patterns in terms of deep poverty. Their findings suggest that over a quarter of those in ‘deep poverty’ (defined as having income more than 50% below the poverty line) belong to minority ethnic groups, stressing the increasing disparities in the depth of poverty among ethnic minority groups. Again, people from Bangladeshi ethnic backgrounds face the highest risk, being over 3 times more likely to be in deep poverty than people from White ethnic backgrounds (16% compared to 5%). Individuals from Pakistani and Black Caribbean and Black African backgrounds follow closely, being over 2.5 times more likely to live in deep poverty.

Significant ethnic disparities, and in some cases even greater ones, are evident in food insecurity, material deprivation, fuel poverty and other indicators of low living standards. According to Edmiston and colleagues (2022), in 2020/21 Black and minority ethnic communities were disproportionately affected by food insecurity, with rates as high as 11% – nearly double that of White individuals at 6%. Individuals from Black backgrounds are over 3 times more likely to face food insecurity. For children, disparities are even starker, with food insecurity among Black children reaching a level of more than 4 times higher than for White children (24% compared to 6%). Karlsen and Pantazis’s (2017) analysis of material deprivation using the Poverty and Social Exclusion-UK 2012 survey also reveals large ethnic disparities in the risk of material deprivation (defined as lacking due to lack of money 3 or more items from an extensive list of essential items or activities). More importantly, the study highlights some notable differences in terms of the groups identified as being at the highest risk of material deprivation and those at the highest risk of income poverty: while income poverty places people from the Pakistani and Bangladeshi ethnic groups as facing the most severe risks, across most indicators the Black African ethnic group is the group experiencing the highest risk of material deprivation. Nonetheless, people from Bangladeshi and Pakistani ethnic groups remain at very high risk of material deprivation. People from Black Caribbean backgrounds face lower levels of material deprivation. However, Black Caribbean people often adopt extreme coping strategies to manage on limited incomes (for example, borrowing and reducing spending on essentials).

In terms of coping strategies, Black Africans and the Black Caribbeans are the groups most likely to struggle with financial obligations like paying bills and to have reported high levels of borrowing over the past year to cover daily needs. They are followed closely by individuals from Bangladeshi and Pakistani backgrounds. These findings suggest that while a significant proportion of Black Africans and other groups live in poverty, many more are vulnerable to extreme financial hardship. As Karlsen and Pantazis (2017) note, coping strategies such as economising behaviours (for example, cutting back on items or services) and borrowing while creating a sense of financial strain may help people with low incomes avoid material deprivation and thus may explain the discrepancy in the

poverty assessment based on objective measures – such as income, spending or material deprivation – versus measures based on people’s subjective perceptions of their poverty status and their living standards.

Ethnic minority groups are also more likely to be fuel poor, which can directly impact ethnic health inequalities, well-being and quality of life. According to the UK Government’s Ethnicity Facts and Figures (UK Government, 2022a), in the 2 years leading up to March 2021, an average of 12.6% of white households were in fuel poverty, compared with 19.1% of households from all other ethnic groups combined.² In the same period, however, the average fuel poverty gap for White households was £233. This was 36% higher than the £171 gap for ethnic minority households (UK Government, 2022b).³

Trends over time and across generations

Over time, ethnic poverty gaps have gradually narrowed, with particularly notable improvements among Bangladeshi and Pakistani adults (Mirza and Warwick, 2024). Nonetheless, these groups still record the highest poverty rates. Unlike the Pakistani and Bangladeshi groups, which have seen a broadly steady decline in poverty since the early 1990s, poverty trends among the Black African ethnic group remained stagnant from the Great Recession until the pandemic, while poverty rates for Black Caribbean groups have either remained unchanged or slightly worsened since the mid-1990s. Edmiston and colleagues (2022) also highlight that economic progress for ethnic minority groups has largely stalled since the 2007–08 financial crisis and noted further deterioration during the pandemic and cost-of-living crisis. These patterns reflect the steeper declines in the incomes of individuals from ethnic minority backgrounds, particularly during the COVID-19 pandemic and subsequent cost-of-living crisis, which have disproportionately affected Black and minority ethnic communities across the UK. Trends in child poverty mirror the long-term patterns observed in adult poverty, but the disparities remain stark, both historically and presently. Thus, despite the substantial decline in child poverty rates among Pakistani and Bangladeshi households since the 1990s – from around 70% in 1990 to 40% in 2019 – a significant proportion of children in these communities continue to live in poverty (Mirza and Warwick, 2024).

According to the Ethnicity Facts and Figures report, there has been a decrease over time in the ethnicity gap in fuel poverty (UK Government, 2022a). In the 2 years to March 2021, an average of 12.6% of White households were in fuel poverty, compared with 19.1% of households from all other ethnic groups combined; in the 11 years covered, the percentage of ethnic minority households in fuel poverty went down from 39.4% to 19.1%, while the percentage of White households in fuel poverty went down from 20.3% to 12.6% over the same period (representing a threefold decrease in the gap).

Mirza and Warwick (2024) explain income differences between ethnic groups and find that for higher-income ethnic minority groups such as Other White and Indian populations, observable characteristics (for example, region of residence, gender, age, highest qualifications, employment status, general self-reported health, presence of any longstanding health condition, marital status, and the number of children in the household) more than account for their elevated average incomes, suggesting conditional income penalties (for example, region of residence, gender, age, highest qualifications, employment status, general self-reported health, presence of any long-standing health condition, marital status and number of children in the household) compared to White British individuals. While UK-born individuals in these groups tend to have higher incomes, income penalties remain remarkably similar regardless of whether the analysis includes the broader population or focuses solely on the UK-born. For Pakistani, Bangladeshi and Black African individuals, and to a lesser extent Black Caribbeans, accounting for key observable characteristics has little impact on average income disparities, particularly for the UK-born population.

3. Drivers of specific dynamics of Bangladeshi, Black African and Pakistani families in relation to poverty in the UK

3.1 Household size and composition	23
3.2 Household needs	36
3.3 Household resources	46
3.4 Bringing it all together: poverty, ethnicity and family dynamics	74

3.1 Household size and composition

3.1.1 Fertility

Family size is important in shaping poverty risks, as larger families will have greater household needs and require more resources to cover costs for food, housing, clothing, childcare or education. Greater caring responsibilities will also constrain work intensity. Larger families are more likely than smaller families to include a child of pre-school age, which itself reduces the likelihood of a mother working (Stewart et al., 2021). This section reviews evidence on ethnic differences in fertility, their drivers and how ethnic disparities have changed over time and across different cohorts.

Fertility patterns

Several studies (Catney and Simpson, 2014; Kulu and Hanneman, 2016; Kulu et al., 2019, 2024; Mirza and Warwick, 2024) find that Pakistani-, Bangladeshi- or Black African-headed households have more dependent children than any other ethnic group, including the White British majority. Fertility differences between ethnic groups have declined over time in the UK (Dubuc, 2009). While fertility rates are higher among Bangladeshi and Pakistani groups, these have reduced significantly in the long term, supporting a general trend found in the international literature whereby fertility of migrants tends to assimilate to that of the population in destination countries over time (Coleman, 2006; Dubuc, 2012; Catney and Simpson, 2014; Mirza and Warwick, 2024). In a study exploring fertility patterns among ethnic minorities between the 1960s and 2006, Coleman and Dubuc (2010) show that both groups had higher fertility rates in the 1970s (the highest being among the Bangladeshi group) and both groups saw a sharp decline that brought them to a total fertility rate (TFR) of around 3 for the Pakistani group by the end of the 1990s and for the Bangladeshi group by the mid-2000s. The long-term patterns for Black African women are different: fertility increased from relatively low levels (TFR around 2) in the 1970s to then stabilise by the end of the 1990s and through the 2000s at around 2.4 (Coleman and Dubuc, 2010; Aspinall and Chinouya, 2016). Other studies using different methods find similar patterns, with the increased fertility for Black African groups standing in contrast with trends of convergence across other ethnic groups (Simpson, 2013).

Drivers and within-group differences

Age structure plays a big part in explaining these patterns, as Black African, Pakistani, Bangladeshi and Mixed-ethnic groups have significantly younger age profiles, compared to the White British majority. The Black Caribbean population is instead more comparable to the White British majority in terms of age. The fact that descendants of Black Caribbean immigrants are also more likely to identify as Mixed ethnicity or Other Black also affects the observed age profile of this group (Shankley et al., 2020; Mirza and Warwick, 2022). Even when focusing on the working-age population – to reduce some of the differences that result from different age structures within the groups – differences are stark. Among White British the mean number of dependent children aged 0–16 is 0.6. This number doubles for Black Africans (1.2) and more than doubles for Pakistani (just below 1.3) and Bangladeshi households (1.4) (Mirza and Warwick, 2024). Other groups, such as Indian, Black Caribbean or Other White households show patterns closer to that of the White British majority.

The different trajectory identified for the Black African group is likely the result of both a younger age structure within this population and distinct migration patterns, with some sub-groups having arrived more recently. Data referring to ‘Black Africans’ masks substantial variations. In 2011, TFRs for migrant women from across sub-Saharan African countries varied from 4.84 (Guinea) to 1.71 (Botswana), with variation across some of the most relevant countries of origin for Black African migrants to Britain: Somalia 4.19, Nigeria 3.32, Ghana 3.23, Congo 2.13, Zimbabwe 1.83 (Aspinall and Chinouya, 2016). Groups displaying especially high rates of large families, such as those of Somali origin (47% of families with a Somali-born Family Reference Person (FRP) had 3 or more children compared to 16% of families with African-born FRP and 7% of all families in England and Wales), have an especially younger age structure (for example, 79% are aged under 45) and arrived more recently – per the 2011 census, 57% arrived since 2001 (ONS, 2014).

Differences between minority ethnic groups have been explained by the proportion of immigrants in each group and the level of fertility in their ancestral country of origin (Coleman and Dubuc, 2010). However, there is a growing demography literature that presents a more nuanced picture, using methods to study fertility in a life-course perspective, focusing on the timing of births and exploring distinctions between cohorts and migration status (Kulu and Hanneman, 2016; Kulu et al., 2024). These studies point to how fertility patterns vary over the life course for migrant women compared with UK-born (Wilson, 2020; Kulu et al., 2024). However, there is also considerable heterogeneity in fertility among foreign-born women in the UK (Wilson, 2020). While foreign-born women have higher completed fertility (overall number of children) than UK-born, different groups display different fertility profiles across

the life course. For instance, Bangladeshi and Pakistani migrants have similar levels of cumulative fertility at age 40, but very different age patterns of fertility from ages 20–40. Fertility at age 20 is almost the same as natives for Pakistani-born women, whereas births to Bangladeshi-born women are (on average) much earlier than for both Pakistani and UK-born women (Wilson, 2020).

There are also some generational differences, with delayed parenthood among younger Pakistani and Bangladeshi descendants and first-birth levels that are closer to those of White British women (Kulu and Hanneman, 2016; Berrington, 2018; Kulu et al., 2019). Kulu and Hanneman (2016) find that second-birth levels remain higher for descendants of Bangladesh and Pakistan compared to the White majority, but there is evidence of polarisation within ethnic groups. A significant minority of Pakistani and Bangladeshi women remain childless or have their first child as late as White British-born women, while the majority have a relatively large family of 3 to 4 children, similar to their parents.

What affects fertility decisions to make larger families more prevalent among these ethnic minority groups? There are 3 main categories of explanation presented in the literature, and they are interconnected (Coleman and Durcu, 2010). On the one hand, social and cultural norms have been shown to bear on higher fertility (Kulu and Hanneman, 2016; Berrington, 2018; Kulu et al., 2019), with long-established preferences for larger family size among Bangladeshi and Pakistani households (Penn and Lambert, 2002; Loyal, 2021). For instance, Kulu and Hanneman (2016) find that 2 factors linked to socialisations – religiosity and number of siblings (having grown up in a small/large family shapes preferences and social expectations around family size) – both bear on fertility, particularly elevated second, third and fourth births among these groups. Other studies find similar results (Harrison et al., 2023; Kulu et al., 2024). However, even when controlling for these factors, differences in second-, third-, and fourth-birth rates decreased, but persisted (Kulu and Hanneman, 2016). Gaps exist, for instance, in relation to understanding the role of culture in shaping decisions around contraception and their specific bearing on fertility and family size in different groups (Jewkes and Dunkle, 2017; Cory et al., 2025; Linton et al., 2025). Financial considerations appear to be less relevant for families that hold strong cultural norms around childbearing and value large families (Andersen et al., 2022). Evidence around the limited impact of policies such as the ‘2-child limit’ in fertility decisions also supports this (Andersen et al., 2022; Reader et al., 2022). However, differences also exist in how different people interpret religion and its relationship to fertility, and financial considerations. In a qualitative study examining the differences between Somali and Sudanese migrants and how they view large families, Ahmed (2022) finds that Somali participants considered large families to be a part of their cultural identity as Muslims and largely organised their work life around their fertility. Meanwhile, for the Sudanese participants, large families were less critical to a ‘good’ Muslim identity, and financial considerations played a greater role, also in virtue of

their commitments towards family in the homeland (Ahmed, 2022). Qualitative evidence also shows how, while for younger generations within Bangladeshi and Pakistani groups, traditional fertility norms persist and their experiences of social pressures within their communities continue, a number of preconditions for childbearing play a greater role in fertility decisions compared to the prior generation (Loyal, 2021).

A different explanation emphasises socio-economic factors, such as level of educational attainment and labour market prospects. A rich literature supports a link between socio-economic disadvantage and higher fertility (Coleman and Dubuc 2010; Kulu and Hanneman, 2016) while also noting that this is not the case for all ethnic groups (Coleman and Dubuc 2010). For instance, international evidence shows that those who are disadvantaged postpone parenthood less strongly when they are unemployed compared to their more advantaged counterparts (Van Wijs et al., 2025). Having a lower level of education and fewer employment prospects may make people perceive an improved future economic situation to be less likely, reducing the benefits of postponing parenthood. Moreover, people with limited economic opportunities may turn to the 'alternative role' of parenting instead – there is rich evidence that shows that a lack of alternatives, for example in the labour market, makes childbearing an important source of meaning and identity for women living in poverty (Edin and Kefalas, 2011). These dynamics interact with cultural and social factors – especially in cultures that attribute a high status and social value to motherhood (Salway, 2008). The evidence around the role of education is mixed. Some studies find a distinct social gradient, with higher rates of delaying parenthood and lower fertility among women with higher educational attainment (Hanneman et al., 2018). Other studies find that education plays only a modest role (Kulu and Hanneman, 2016; Kulu et al., 2019). Kulu and Hanneman (2016) find that it accounts for some differences in relation to first births, but its role is small in relation to second, third and fourth births among descendants of immigrants. They find that differences between different ethnic groups persist once sociodemographic characteristics, such as employment or education, are accounted for.

Finally, there is evidence that residential segregation and co-ethnic concentration bear on fertility (Catney and Simpson, 2014; Kulu and Hanneman, 2016). The literature finds a tendency among couples in general to copy the childbearing behaviour of their peers, friends or relatives (Kulu and Boyle, 2009). However, in relation to Bangladeshi and Pakistani families, this explanation is interlinked with those emphasising socio-economic and cultural factors. On the one hand, segregation can sustain a cultural and normative environment

that can affect people's own attitudes and preferences towards fertility and family size, but on the other, it can also favour a form of social surveillance over fertility decisions (Loyal, 2021). Segregation can also inhibit socialisation with the majority and thus reduce the likelihood of fertility patterns converging (Wilson and Kuha 2018; Wilson 2019). At the same time, segregation can in fact connect cultural and economic explanations by 'normalising disadvantage' and making economic considerations less salient to childbearing decisions (Van Wijk et al., 2025). Moreover, if segregation hinders socio-economic prospects (further explored below), it can contribute to the mechanism linking social disadvantage and higher fertility.

3.1.2 Family/union formation and dissolution

Family structure matters for poverty as it bears on household income, stability, and access to resources. Lone parents are consistently found to be at a substantially greater risk of poverty than other family types. However, it should also be noted that the extent to which the relationship between family structure and poverty is causal is much less clear (Harkness et al., 2012). This section reviews evidence on the ethnic differences around family structure, union type, formation and dissolution, and their bearing on poverty and its drivers.

Ethnic differences in family structure

There are significant differences in family structure between different ethnic groups. Single-adult households are especially common among Black Caribbeans and Black Africans, with particularly high prevalence of lone-parent households (Kenway and Palmer, 2007; Platt, 2009b; Mirza and Warwick, 2022; Kulu et al., 2024). However, Black Africans also present higher rates of couples with dependent children (20.3%) compared to Black Caribbeans (9.6%) (UK Government, 2024). There is also substantial heterogeneity within the Black African group: Aspinall and Chinouya (2016) show that in the early 2010s, 29% of families with an Africa-born FRP were lone-parent families, but this was the case for 61% of those with a Somali-born FRP, for 56% of those with a FRP born in Central and Western Africa, and for 44% of those with a Ghana-born FRP. Meanwhile, the majority of Pakistani and Bangladeshi adults are in couples with dependent children – this is especially the case for Bangladeshi working-age adults (67.9%), even compared to Pakistani (57.1%) (Mirza and Warwick, 2024). Being in a couple with no dependent children is most common among White British adults, even within the working-age population, partly reflecting a greater concentration of this group in older age brackets (Mirza and Warwick, 2024).

Higher poverty rates among Black Caribbean, Black African, Pakistani and Bangladeshi children can be partly explained by family structure (Kenway and Palmer, 2007; Platt, 2009a; JRF, 2024). However, the poverty risks associated with particular family types vary greatly across ethnic groups. Living in a lone-parent family presents a greater risk for White British, Indian, Black Caribbean and Black African children. However, this is not the case for Pakistani and Bangladeshi children: 55% and 66% are at risk of poverty in couple families, respectively, while 49% and 45% are at risk of poverty in lone-parent families (Platt, 2009a). Black African children have higher risks of poverty than White British children for both family types. Even when accounting for family characteristics, Pakistani and Bangladeshi children face significant poverty penalties. For instance, the chances of being poor for children in couple families with one parent in work (holding all the other family characteristics fixed at average values) are estimated at 45% for Bangladeshi, 25% for Pakistani and only 6% for White children (Platt, 2009a).

Inter-ethnic and intra-ethnic unions

There are also differences among ethnic groups in terms of inter-ethnic and intra-ethnic partnerships. Black Caribbean men (48%) and women (34%) are the most likely of any group to be in an inter-ethnic partnership. Around a fifth of Black African men and women, a tenth of Indian men and women, but less than 10% of Pakistani and Bangladeshi men and women are in inter-ethnic partnerships (Platt, 2009b). Evidence around the impact of inter-ethnic and intra-ethnic unions is mixed. Some international studies find greater strain and lower well-being among those in inter-ethnic marriages because of cultural differences, discrimination and lack of support from family and friends (Bratter et al., 2006; Oksuzyan et al., 2023). Mixed unions are also found to have lower stability and higher rates of dissolution compared with intra-ethnic marriages (Zhang and van Hook, 2009; Milewski and Kulu, 2014). This can bear on poverty within these groups, as evidence consistently shows that union dissolution increases risks of poverty (Jenkins, 2008; Brewer and Nandi, 2014; Thielemans and Mortelmans, 2022). However, other studies in the UK show that, after controlling for partners' characteristics, the risk of dissolution for inter-ethnic unions is not higher than the risk for the corresponding origin groups (Feng et al., 2012).

The high prevalence of co-ethnic partnership among Bangladeshi and Pakistani families shows little change across generations. Studies exploring determinants of these patterns show a complex role for factors such as education. For women, there seems to be an educational gradient: co-ethnic marriage is less likely among those with higher levels of education. However, among men, co-ethnic marriage is more common among medium educational levels, least common among the low-educated, with the highest educated somewhere in the middle (Hanneman et al., 2018). Co-ethnic partnership among Bangladeshi and Pakistani men and women is often linked to religion (Platt, 2009b; Kulu

et al., 2024). While there is a general trend for younger cohorts in other ethnic groups to be more likely to marry those of a different religion compared to older cohorts, this is not the case among Bangladeshi and Pakistani (Platt, 2009b). Whether foreign or UK-born, they are very unlikely to have a non-Muslim partner. By comparison, being UK-born increases the likelihood of having a partner with a different religious affiliation (or none) among those of Sikh or Hindu religion.

Bangladeshi and Pakistani households: types of unions and transnational marriages

Among Bangladeshi and Pakistani couples, marriage rather than cohabitation is the norm (Platt, 2007, 2009b; Berrington, 2018; Mirza and Warwick, 2022) and continues to be so across generations (Hanneman and Kulu, 2015; Harrison et al., 2023; Kulu et al., 2024). There appears to be divergence within the south-Asian community in terms of delaying marriage: for instance, second-generation Indian men and women have lower expectations for marriage and higher expectations for cohabitation than second-generation Bangladeshis or Pakistanis (Berrington, 2018). Kulu and colleagues (2024) find that patterns of union and family formation among descendants of migrants are more similar to the country of origin than fertility patterns are. This suggests that factors explaining trends in union formation can be different from those driving fertility, especially in groups embracing marriage-centred family norms. For instance, they can indicate that cultural norms play a greater role and continue to influence family formation decisions, while fertility decisions are also influenced by the UK socio-economic context.

However, qualitative evidence also sheds light on how younger generations reconcile different norms and values (for example, traditional norms, new conceptions of parenthood, expectations around care): younger, British-born individuals negotiate their Britishness and ethnic identity, and this can lead them to reject traditional patterns of co-ethnic marriage or transnational marriage (Qureshi et al., 2014; Charsley and Bolognani, 2019). Moreover, union formation decisions do not happen in a vacuum and are influenced by dynamics within families. For instance, different siblings may be inclined to form more traditional unions in the face of less traditional decisions made by others. Union formation decisions are part of a network of decisions made by members of the family, around aspects that bear on the broader family life, such as care for the elderly, childbearing and childrearing (Charsley and Bolognani, 2019). Practices such as ‘sabar’ (patience or forbearance) have traditionally shaped intra-household dynamics, and contributed to the, at least apparent, stability of traditional forms of union (Qureshi et al., 2014). On the one hand, there is evidence that younger generations’ attitudes towards these practices are changing. On the other hand, even for older couples, qualitative evidence has shown that despite resistance to formal divorce, negotiated long-term estrangement or separation

are not uncommon (Qureshi et al., 2014). These dynamics bear on household distribution of resources and on how Bangladeshi and Pakistani families respond to household needs, but they are not widely discussed in the literature.

Instead, an aspect that has attracted substantial scholarly and public attention is that of transnational marriages among Bangladeshi and Pakistani groups. This is despite the fact that family migration has played a lesser role in recent years compared to the period between the 1970s and 2000s (Luthra and Platt, 2017). Estimates of the proportion of British Pakistanis married to Pakistani nationals vary between 48% of men and 57% of women, with higher rates in certain areas (Charsley et al., 2018). In a study focusing on British Indian Sikhs and British Pakistani Muslims, Ersanilli and Charsley (2019) find that there is a dominant pattern of educational homogamy between spouses, and that those without qualifications are significantly more likely to be in a transnational marriage. At the same time, compared to Indian Sikhs, Pakistani Muslim men and women in transnational couples are significantly more likely to have higher levels of education than their partners. Public narratives around these types of unions often focus on aspects that see them as contributing to the socio-economic disadvantages reported for these groups (Charsley et al., 2020; Dickson et al., 2023). Transnational unions are sometimes framed in media and public discourse as a channel ‘importing poverty’ because migrant spouses tend to come from poor socio-economic backgrounds and face disadvantages because of a lack of language skills (Charsley et al., 2020). They are also seen as a factor undermining integration, reinforcing ethnic segregation and, under the assumption that migrant spouses embrace more traditional customs and gender norms, can contribute to cultural entrenchment with consequences for fertility and female labour market participation.

However, these assumptions have been challenged by research pointing to how the socio-economic disadvantages migrant spouses face are rooted in contextual conditions in the UK more than their ‘traditional’ socio-economic characteristics and supposed inherent shortcomings (Charsley et al., 2020). Returns on education are generally lower for migrant spouses, underscoring factors such as a lack of recognition of existing qualifications and a lack of local opportunities to access good jobs (Ernasilli and Charsley, 2019; Charsley et al., 2020). Migrant husbands have employment rates equal to their non-migrant counterparts but are more often employed in low-level occupations (Ernasilli and Charsley, 2019). Insecure work arrangements also often lead to working long, unsociable hours and time poverty, undermining opportunities not only to expand social networks beyond the immediate family and community, but also to seek and pursue better employment opportunities (Charsley et al., 2020). Typical assumptions around transnational spouses also undervalue their capacity to integrate and adjust; studies exploring the persistence of migrant husbands’ disadvantages in the labour market find that these are often transitory, while some may, and do, remain trapped in poverty (Charsley and Ersanilli, 2018). Migrant wives are both

less often employed and more often work in low-level occupations compared to non-migrant wives (Ernanilli and Charsley, 2019). However, contrary to common assumptions, being in a transnational couple does not have a negative effect on the labour market participation of British South Asian women (Dale and Ahmed, 2010; Ernanilli and Charsley, 2019).

The qualitative literature can illuminate some of these dynamics. Having a transnational marriage may enable British-born women to reduce the pressures of proximity and scrutiny by the husband's kin and maintain greater levels of autonomy. A migrant wife, in contrast, may find her isolation heightened, reinforcing pressures and control by her husband and his family (Qureshi et al., 2012). At the same time, perceptions of transnational marriages and practices are also changing among younger cohorts, with a greater degree of choice (Kibria, 2012). Moreover, transnational husbands are often faced not only with discrimination from outside their communities but also with stereotyping and stigma from within their community (Charsley and Bolognani, 2016; Charsley and Ernanilli, 2018). These stereotypes and changing social perceptions may affect attitudes towards transnational marriages among younger generations. This is something that recent qualitative evidence has highlighted in relation to other ethnic groups, too. For instance, research exploring the experiences of Somali-Muslim parents and their teen and adult children (Carver, 2024) found that younger generations display resistance to transnational marriages because of similar negative perceptions of migrant spouses (Charsley and Ernanilli, 2018). They perceive cultural differences as potentially increasing risks of marital dysfunction but also fundamentally resist the idea that their own culture and ethnicity are solely linked to their families' origin or religion, and are instead contingent, shaped by a multitude of intersecting identities, including their childhood environment and UK upbringing.

Black African households: Family dissolution, single parenthood and transnational families

Higher rates of single parenthood and family dissolution among Black African families have been consistently linked to the high risk of poverty identified for this group (Platt, 2009a; JRF, 2024). In relation to child poverty, Platt (2009a) distinguishes between work-related factors (for example, job loss) and demographic events (for example, family dissolution, formation, increase or decrease of dependent children in the household) and she finds that the latter play a more important role in both poverty entries and exits for ethnic minority families with young children (except for Indian families) than they do for White families. For children in Black Caribbean and Black African families, once family characteristics are controlled for, entries into poverty are not significantly more likely than they are for White children (Platt, 2009a).

Explanations of these patterns among Black Africans share commonalities with those provided for high rates of lone parenthood among Black Caribbeans, but are also distinct. To begin with, it should be noted that the evidence on this is sparse and largely based on descriptive studies. For both groups, cultural practices around family structure point to the fact that in both Caribbean and African contexts there is a variety of family types (for example, marriage, legal union, visiting union, single-parenthood, extended family and social parenthood), which have enabled spreading of non-nuclear, sometimes temporary arrangements (Nzira, 2011). Both contexts also present a conception of the family as extending beyond immediate nuclear members to include other relations to whom one has extensive reciprocal duties, obligations and responsibilities. In relation to Black Caribbean families, these distinct family types have been linked to a history of slavery and plantation systems (Stuart, 1996). In relation to Black Africans, however, explanations of current patterns combine an understanding of their historical roots with the distinct, and often more recent, patterns of migration for some of these groups (Aspinall and Chinouya, 2016). Overall, the literature emphasises the profound heterogeneity within the 'Black African group' and the different family formation trajectories across groups from different countries of origin (Shankley et al., 2020). However, a deeper exploration of these dynamics and their drivers is lacking in the present literature.

Comparative studies focusing on these granular differences between Black Africans from different countries of origin (Mitton and Aspinall, 2010; Aspinall and Chinouya, 2016; Carls et al., 2018) show variations in divorce rates; different history of practices such as kinship fostering (with extended family members taking on care and fostering of children) and polygamous unions; gender norms – for example, matrilineal kinship systems allowing women more freedom of movement compared to contexts where women engage in less independent migration. This means, for instance, that for some groups, while men are more likely to migrate first, women are also often the first family members to go overseas for study and work (Komolafe, 2008; Adelowo et al., 2016). In a study of Nigerian migrants in the US, Reynolds (2006) shows how professional women may be driven to migrate to countries like the US, the UK or Canada to improve their financial prospects and distance themselves from contexts of high familial pressure, while migration also promises a path to fulfil cultural expectations around their responsibilities to provide for their children. There is also great variation across African countries in terms of religion, but the extent to which this bears on family structure among Black African families in the UK is less clear. For instance, Aspinall and Chinouya (2016) report that 38% of Black African Christians in the UK were single, 47% married, 9% separated, 3% divorced and 3% widowed. A higher proportion of Black African Muslims – 63% – were single, while 20% were married. A higher percentage, 14%, were separated, while 1% were divorced and 1% widowed. Phenomena such as a growing influence of faith associations, such as Pentecostal Churches, for some

groups, are also indicated in the literature (Charsley et al., 2018). However, there is at present a lack of solid evidence on the scale, impact on family structure and associations with poverty dynamics. Finally, the literature highlights some challenges in relation to data around family structure collected in the census and surveys because of the variety of different meanings and understanding of terms such as 'separation' across Black African groups, and potentially stigma attached to certain categories (Aspinall and Chinouya, 2016).

A key aspect to consider is how migration resulting from conflict situations shapes some of the stark demographic differences between Black African groups. The role of conflict and its impact on migration have been linked to the disproportionate number of single female heads of household in the Somali community (Aspinall and Chinouya, 2016). There is a high proportion of widows and widowers amongst Somalis, and 'scattered families' among migrants from countries such as Uganda, Angola, the Democratic Republic of the Congo (Mitton and Aspinall, 2010; Aspinall and Chinouya, 2016; Caarls et al., 2018).

The literature exploring African transnational families (with one or more members abroad and the spouse and/or children in the country of origin) suggests that there are structural differences between transnational families and non-transnational families (Caarls et al., 2013, 2018; Coe, 2013). There are differences between transnational mothers and fathers, as mothers more frequently face lone parenthood and are more often divorced. Moreover, lone parenthood, children from multiple relationships and lower educational attainment are more common among transnational families (Caarls et al., 2018). Caarls and colleagues (2013) focus on Ghanaian migrants and show differences between the UK and other European countries, such as the Netherlands, when it comes to socio-economic characteristics. Ghanaian migrants in the UK are more highly skilled compared to those in the Netherlands. In the UK, there are also more pronounced social differences between transnational families and non-transnational families, with being in a transnational family related to lower levels of education and having arrived recently. On the one hand, differences can be attributable to the fact that proficiency in English means the UK offers better opportunities for Ghanaian children, making it a more attractive destination to migrate together as a family or to reunify. At the same time, immigration laws make socio-economic status a precondition to successfully reunifying with one's family. By virtue of being socially selective, these arrangements exclude more vulnerable families from the right to family reunion and formation, with adverse economic, social, psychological and health-related consequences on the affected families (Mazzucato and Schans, 2011; IOM, 2022; Charsley and Wray, 2023).

3.1.3 Multi-adult households

The impact of living arrangements involving co-residence of multiple adults in a household on poverty will depend on the level of resources of individual household members, the extent to which they will share these resources, but also on their needs. Co-residence can be an important form of intergenerational solidarity in the face of hardship and the care and health needs of different family members. At the same time, multigenerational living arrangements mean that there are more people in the household to support, with a bearing on the household resources needed and on living standards.

The Office for National Statistics (ONS) reports figures on both multigenerational families and ‘concealed families’ – for example, couple or lone-parent families living in multi-family households. They find that while 1.5% of White British Family Reference Persons (FRP) were in concealed families in 2021 (an increase from 1.2% in 2011), this was the case for 10.3% of Pakistani FRPs and 7.8% of Bangladeshi FRPs (although both decreasing compared to 2011) (2023). For Black African, Black Caribbean, and Mixed-ethnic background FRPs, these figures stood between 2.2% and 2.4%. In 2021, 1.8% of all couple families and 3.7% of all lone-parent families were concealed. Lone-parent families with dependent children accounted for 22.6% of all concealed families in 2021, a decrease from 2011 (29.0%). Couple families with no children made up 48.0% of concealed families, an increase from 44.4% in 2011 (these can be, for instance, a couple living with one of the partners’ parents). The proportion of multigenerational households increased among White British (from 1.5% in 2011 to 1.7% in 2021), Black African (from 2.3% to 2.4%) and Black Caribbean (from 3.1% to 3.5%) groups, but decreased for those groups among which these types of households are more prevalent – from 9.3% to 9.0% for Pakistanis, from 8.5% to 7.6% for Bangladeshis and from 7.1% to 6.0% for Indians. The proportion of multigenerational households containing one or more carers also decreased but remained significant – from 40.3% in 2011 to 35.9% in 2021.

Interest in multigenerational arrangements increased following the COVID-19 pandemic, with a number of studies exploring its role in relation to differences in mortality rates among ethnic minorities (Nafilyan et al., 2021). Among older people (65 or older), just over 10% of those from a White background lived in a multigenerational household, compared to 58.7% of Bangladeshi or 58.8% Pakistani background and 45.8% of Indian background (Nafilyan et al., 2021). Multigenerational households were also more common among Black Africans and Black Caribbean older people (around 30% and 20%, respectively), but among these groups, living alone was on par with those with a White background (around 35% for Black Africans) or more common (45% for Black Caribbean). Studies exploring the increase of multigenerational arrangements since the 2008 financial crisis identify these as driven by an increase in

households composed of parents living with their adult children rather than households with a grandparent present and 3 generations living together, which has remained stable (Burgess et al., 2017; Burgess and Muir, 2020).

Research on the drivers of forming multigenerational living arrangements has underscored how structural pressures such as an ageing population, worsening housing affordability and later household formation amongst young people intersect with personal circumstances, such as divorce or illness (Burgess and Muir, 2020). While culture is identified as one of the reasons accounting for these ethnic differences in multigenerational living arrangements (Catney and Simpson, 2014), the literature finds a strong association between multigenerational living arrangements and socio-economic disadvantage (Glaser, 2018; Verbist et al., 2020; Burchardt and Karagiannaki, 2024; Karagiannaki and Burchardt, 2024). In this sense, multigenerational living can be seen as a strategy for families to pool resources together, take advantage of the economies of scale of living together and provide practical help with care and housework (Charsley et al., 2020; Burchardt and Karagiannaki, 2024; Karagiannaki and Burchardt, 2024).

A number of studies estimate the impact of multigenerational living arrangements on poverty; however, there is a paucity of evidence in relation to ethnic differences. In general, challenges in this field pertain to the fact that assumptions around equal sharing of resources are widely considered unrealistic, despite them underpinning equalised income metrics (Cantillon, 2013; Main and Bradshaw, 2016). Thus, although studies find that shared living arrangements (that is, arrangements involving more than one family unit) contribute to reducing the poverty risk of people with low incomes of their own, this poverty reduction effect depends on the assumptions about the resource sharing within households (for example, full, partial or no income sharing). Nevertheless, evidence suggests a considerable contribution of shared living arrangements to poverty reduction, even when just considering the effect of the economies of scale (Verbist et al., 2020; Burchardt and Karagiannaki, 2024). In a comparison across European countries, including the UK, Karagiannaki and Burchardt (2022) assess the extent to which living in multi-family households protects children against deprivation. They estimate this through a simulation exercise that compares the material living standards of children under their current, multigenerational living arrangements to the counterfactual living standards that they would have attained if they lived with their parent(s) alone. They find that generally, co-residence with grandparents protects a large share of children against deprivation (Karagiannaki and Burchardt, 2024). Co-residence with adult siblings has more mixed effects across countries, but it is also found to protect children in lone-parent families against deprivation. Other studies find similar results, pointing to a poverty-alleviating effect of multi-generational co-residing, especially in relation to child poverty (Verbist et al., 2020). Controlling for other household characteristics, Amorim (2019)

finds higher expenditure on children’s education and other activities, and lower expenditure on childcare, in multigenerational households including grandchildren, compared to families with only one adult generation.

3.2 Household needs

3.2.1 Housing needs

Ethnic minority groups face significant housing disadvantages, which contribute to economic hardship and reinforce cycles of poverty. Using data from the latest census, Robinson and colleagues (2024) find that all ethnic minority groups in England and Wales (except for the Indian ethnic group) have significantly lower homeownership rates than the White British group. Specifically, the Black African ethnic group has the lowest homeownership rate, with only 25% of people in this group owning their homes, followed by 40% for Black Caribbean and 42% for Bangladeshi ethnic groups. The Pakistani ethnic group has a homeownership rate of 65%, which is notably higher but still lower than the homeownership of White British (68%) and the Indian ethnic groups (70%) (Robinson et al., 2024). Conversely, private renting is more prevalent among ethnic minority groups compared to the White British group, particularly among groups such as Black African, Other White, Roma and Irish Traveller groups. Social renting also varies considerably across ethnic groups, ranging from less than 5% among people in the Indian ethnic group to over 40% among people in Black ethnic groups (including Black African, Black Caribbean and Black Other) who rely on social housing (Robinson et al., 2024). These disparities in housing tenure are shaped by historical settlement patterns, economic factors, and structural barriers to homeownership.

Disparities in housing tenure have significant implications for poverty, as housing costs, quality and adequacy differ substantially across tenure types. In general, minority ethnic groups tend to spend a higher proportion of their income on housing than the White British population: the Black African group spends almost 40% of their income and the Pakistani, Bangladeshi and other Black groups 23–24% (Resolution Foundation, 2025). Despite the Pakistani ethnic group having higher homeownership rates than the Bangladeshi and the Black African groups, all 3 groups consistently experience higher rates of overcrowding and have higher rates of poor-quality housing (especially the Bangladeshi group) (Robinson et al., 2024). Black groups are more likely to experience statutory homelessness than the White British group, while Asian ethnic groups have a higher risk of experiencing hidden forms of homelessness, such as overcrowding and ‘doubling up’⁴ (Bramley et al., 2022). Shankley and Finney (2021) reveal that at least 1 in 3 households from Bangladeshi, Pakistani, and Black African ethnic backgrounds live in overcrowded conditions, compared

to 1 in 20 White British households. De Noronha (2019) finds that for most ethnic groups aged 50 and over, housing deprivation is higher in the private rented sector. Exceptionally Bangladeshi and, to a lesser extent Black Africans, had higher rates of housing deprivation in social housing. De Noronha (2019) also finds older ethnic minority populations (especially those of Black African and Bangladeshi and to a lesser extent Pakistani ethnic backgrounds) experience higher levels of housing deprivation, even among those in professional and intermediate occupations.

Ethnic inequalities in housing stem from the particular settlement experiences of postwar migrants to the UK in terms of location and housing access, but recent shifts in the UK's housing landscape have intensified the housing disadvantage of ethnic minority groups (Shankley and Finney, 2021; de Noronha, 2019; Lukes et al., 2018). Analysis of Census data reveals that national homeownership levels have dropped by 6% since 2001, with the drop driven largely by falling homeownership rates among ethnic minorities (Dillon, 2023). New migrant communities are disproportionately concentrated in the private rented sector, leaving them particularly vulnerable to housing precarity due to unstable tenure, higher costs and limited security (de Noronha, 2019; Lukes et al., 2018). Policy changes, such as the Right to Rent, have made it harder for migrants to access stable housing, while exclusionary benefits policies have worsened their financial insecurity (Robinson et al., 2024; Mckee et al., 2021; Shelter England, 2025; Williams, 2020). Additionally, the misapplication of laws at both local and national levels, such as illegal refusals of housing services and Home Office guidance on rough sleeping, further reinforce housing precarity (Lukes et al., 2018). The decline of regulatory, advocacy and support services offered by migrant organisations has made challenging these injustices increasingly difficult (Lukes et al., 2018). Moreover, discriminatory practices in private renting and racism within social housing allocation means ethnic minority groups are often placed in the least desirable properties in the least favourable estates, exacerbating their exclusion from quality housing and long-term stability (Shankley and Finney, 2021; Lukes et al., 2018); see §3.3.3. for further discussion.

Housing inequalities persist across generations, reinforcing broader ethnicity-based economic disparities. Examining ethnic differences in intergenerational housing mobility in England and Wales and using linked Census data from 1971 to 2011, Buscha and colleagues (2025) reveal significant differences. Pakistani and Bangladeshi households showed the strongest intergenerational link between parent and child housing tenure, while Indian households the weakest intergenerational links. People from Black African and Black Caribbean ethnic backgrounds had the highest rates of renting persistence, the highest rates of downward housing mobility (moving from owner origin to renter destination), and the lowest rates of upward housing mobility across generations. Overall, the findings indicate that the ethnic disparities in housing become more pronounced in the most recent cohorts.

Housing disparities bear on mobility and contribute to well-recognised ethnic spatial inequalities. All but Indian, Chinese, White Irish and White Other groups are more likely than White British people to live in the most overall deprived 10% of neighbourhoods in England. Pakistanis and Bangladeshis are especially disadvantaged, according to different measures of area deprivation: over 30% of Pakistanis live in the most overall deprived 10% of neighbourhoods and nearing 20% of Bangladeshis (UK Government, 2020). When measuring area deprivation based solely on income, the data shows that over 30% of Pakistanis and over 26% of Bangladeshis live in the most income-deprived 10% of neighbourhoods. The respective percentage of Black Caribbeans and Black Africans stands at around 20%, double that of the White British majority. In developing an analysis of small area geographies of ethnic inequalities, Lloyd and colleagues (2024) point to how a place that is deprived for one ethnic group is not necessarily deprived for another. Thus, even though at the small area level, the Pakistani group has higher levels of deprivation than any other ethnic group the paper emphasises how each ethnic group can experience different deprivation levels even within the same small area.

3.2.2 Health-related needs

Health and poverty are deeply interconnected. Poor health can limit an individual's ability to work but also the labour supply of other household members who may need to take on caregiving roles, leading to a decrease in household earnings. Furthermore, health problems can directly increase the household's level of needs and thus decrease the living standards that can be attained with a certain level of income. This section reviews evidence on the magnitude and drivers of ethnic health inequalities, how these disparities change across the life course and across different cohorts.

There is now a substantial body of research examining ethnic disparities in health outcomes. Studies examining ethnic inequalities in mortality and life expectancy (prior the pandemic), such as Scott and Timæus (2013) and Bhopal and colleagues (2018), revealed a health advantage among most minority immigrant populations, especially after accounting for socio-economic disparities (Mirza and Warwick, 2024). The Office for National Statistics (ONS, 2021) provided comprehensive estimates of life expectancy by ethnic group, based on deaths in England and Wales (2011–2014). This research also revealed that White and Mixed-ethnicity groups had the lowest life expectancy among all ethnic groups, for both men and women. The lower mortality rates observed among ethnic minority groups are frequently attributed to positive health selection of immigrants (meaning that migrants tend to be healthier than the general population in their country of origin), although data quality issues and methodological challenges also play a role (Nazroo, 2024).

In contrast to the patterns in ethnic mortality and life expectancy, other health measures indicate significant health disadvantages for people from ethnic minority groups, in terms of both subjective and objective measures. Mirza and Warwick, (2024) analysing ethnic disparities in health conditions find that while the White ethnic group have the highest prevalence of cancer overall, the Pakistani and Bangladeshi ethnic groups have higher prevalence of metabolic conditions like diabetes, which is nearly 4 times higher in men and 5 times higher in women compared to the White ethnic group. Moreover, the study shows that the Chinese ethnic group has lower rates of comorbidities across most conditions compared to the White ethnic group, while the Pakistani, Bangladeshi, and Black Caribbean ethnic groups face elevated rates of multiple health problems. Mental health conditions are disproportionately prevalent among Black African and especially the Black Caribbean ethnic group, with findings indicating that Black Caribbean men experience mental health conditions at twice the rate of White men (Mirza and Warwick, 2024). Nazroo and colleagues (2020) also found there is a greater risk of severe mental illness among Black Caribbeans and Black Africans.

Inequalities across ethnic groups emerge early in life but widen with age (Nazroo, 2024; Stopforth et al., 2023), indicating that health disparities begin at younger ages and become more pronounced over time. Using data from 6 nationally representative social surveys between 1993 and 2017, Stopforth and colleagues (2023) found persistent ethnic inequalities in limiting long-term illness and self-rated health which tended to widen with age. According to their study, 20% of people of Bangladeshi background report poor health in their 50s. Similar rates are found for the Pakistani ethnic group in their 60s, for Caribbean group in their 70s and the White group in their 80s (or to put it differently, the health of Bangladeshi people in their 50s is equivalent to that for White British people in their 80s).

A recurrent finding in the literature is that ethnic disparities in health are intrinsically linked and mirrored with patterns of advantage and disadvantage (Marmot, 2020; Nazroo, 2003). For example, Nazroo and colleagues (2003) found that adjusting for various socio-economic indicators (for example, income, housing tenure or economic activity) greatly reduces the odds ratio of poor health outcomes for most ethnic minority groups – including by threefold for people from the Bangladeshi and twofold for people of the Pakistani ethnic group. The authors argue that inequalities in health across racial/ethnic groups are best understood as the product of social and economic inequalities. They further stress that in this context, socio-economic factors should not be seen merely as confounding variables but integral to understanding the relationship between ethnicity and health. They caution against focusing solely on identified risk factors for intervention, advocating instead for addressing macrosocial factors and racism as the root causes.

A growing body of research provides evidence that racism and discrimination, along with the fear of such experiences, have profound impacts on both physical and mental health (Krieger and Sidney, 1996; Karlsen & Nazroo, 2002a, 2002b, 2004; Williams et al., 2003; Nandi et al., 2020; Nazroo, 2024). For example, Nandi and colleagues (2020) found that ethnic racial harassment (ERH) is strongly linked to psychological distress (with an effect size similar to the impact of unemployment), with the effect being worse for UK-born ethnic minorities than for first-generation immigrants. However, those with strong ties to their parents' countries of origin are somewhat protected from these negative effects. The study highlights the 'integration paradox', where more integrated individuals report higher discrimination. Exploring the mediating effect of co-ethnic area concentration (that is, the geographical clustering of individuals from the same ethnic group within a particular neighbourhood or place) the study finds that areas with co-ethnic concentration does not protect against ERH; instead, it can worsen mental health for all generations. However, ethnic attachment and co-ethnic friendship networks help mitigate the impact of ERH on mental health, particularly for the second generation. Wallace (2016) reveals that repeated incidents of discrimination or fear of discrimination – especially manifested by feeling unsafe or avoiding specific locations – has the most significant cumulative impact, well beyond the initial exposure. Adjusting for socio-economic disadvantage and racial discrimination effectively eliminates mental health inequalities for Pakistani and Bangladeshi people and reduces them for Black Caribbean individuals. Black African individuals demonstrate a mental health advantage over White British individuals once these factors were accounted for. The study also highlights an increase in reported experiences of racial discrimination among ethnic minority groups, with rates rising from around 20% at wave 1 to 35% for Bangladeshi, 28% for Indian, 27% for Pakistani and 26% for Black African groups at wave 3.

Evidence also indicates that institutional racism contributes to negative care pathways, diminished access to services and poorer outcomes for ethnic minorities, with Black communities particularly affected (Chouhan and Nazroo, 2020; Nazroo et al., 2020; Devonport et al., 2023; Nazroo, 2024). For example, Nazroo and colleagues (2020) documented negative treatment pathways for Black Caribbean and Black African people with mental health problems, contending that these not only result in greater incidences of mental illness but also reflect institutional racism, which in turn leads to negative treatment pathways that exacerbate inequalities for these groups. Alternatively, negative treatment pathways might reflect the difficulty of providing services in the deprived contexts where many racial/ethnic minority patients live.

Chouhan and Nazroo (2020) highlight that discriminatory practices can lead, on the provider side, to delays and misdiagnosis, which can in turn lead, on the patient side, to mistrust and often fear of services. Complementing this view, research by Kapadia (2022) shows that ethnic minority groups, especially

young Black men, are deterred from seeking mental health support due to long-standing injustices in service provision and a pervasive fear of discrimination. These groups also face stark ethnic inequalities in compulsory psychiatric admissions, with Black, Mixed Black and White, and South Asian communities disproportionately affected. Furthermore, Devonport and colleagues (2023) found that Black ethnic groups are less likely to access support through traditional mental health pathways because of stigma and deep-seated mistrust. Instead, many turn to community leaders for help, a workaround that often delays treatment until a crisis occurs, increasing the risk of coercive treatment and detention under the Mental Health Act, perpetuating a cycle of poor mental health, stigmatisation and further mistrust of the system.

3.2.3 Caring needs, caregiving and family responsibilities

Ethnic differences in fertility, household structure and health discussed above significantly shape the distinct caregiving needs of various ethnic groups. This section examines how ethnic differences in caregiving needs (arising from factors such as larger numbers of children or adults requiring care) interact with cultural norms, socio-economic conditions, access barriers and the presence of support networks to shape the division of paid and unpaid work.

High childcare costs erode parents' work incentives, particularly in low-income families, and this is an important determinant of childcare decisions. In the UK, childcare costs are among the highest across the Organisation for Economic Co-operation and Development (OECD) countries for both single parents and second earners (OECD, 2020; Bucelli and McKnight, 2022). Despite the roll-out of funded childcare for working households and better Universal Credit (UC) support, which may (have) help(ed) ease some of the financial pressure on working families, the financial gains remain modest to translate to meaningful work incentives. This is especially the case for families facing higher childcare costs, due to living in more expensive areas or having multiple children (Jarvie et al., 2023; Coram Family and Childcare, 2024). This is particularly relevant for families in London, where childcare costs are considerably higher than in other parts of the UK and where many ethnic minority groups are concentrated. Research by the Living Wage Foundation (Aziz and Richardson, 2022) found that minority ethnic workers, who are disproportionately paid the lowest wages in the UK, are more significantly hit by the financial price of being in insecure forms of work – this is the 'insecurity premium'. A quarter (24%) of minority ethnic shift workers are forced to pay higher childcare costs as a result of unstable working hours, compared to 16% of White workers. This 'insecurity premium' is costly for workers, especially those who are already low paid. The problem is more acute for recent immigrant families who are not eligible for much childcare support due to NRFP restrictions

(Pinter, 2022; Whitaker-Yilmaz and Mort, 2025). Addressing existing inequalities requires the childcare expansion programme to ensure all working families can access much needed childcare support (Pinter, 2022).

While the availability of affordable and accessible childcare can enhance work incentives (Vuri, 2016), other key factors must be considered when examining ethnic differences in decisions about paid and unpaid work. These include ethnic differences on attitudes towards gender roles and preferences for informal rather than formal care as strategies of familial caregiving, which themselves are shaped by historical, cultural, religion and familial factors (Polavieja, 2015; Mirza and Warwick, 2024).

Evidence suggests that Black Caribbean women have less traditional attitudes towards gender roles, with the literature linking these to the legacy of slavery, which enforced women's labour and disrupted traditional family structures (hooks, 1981; Davis, 1983; Mirza, 1992). By contrast, Pakistani, Bangladeshi and Black African women endorse more traditional gender role norms (Khoudja and Platt, 2018; Mirza and Warwick, 2024). This is particularly evident in their perspectives on the balance between paid and unpaid work and the division of domestic labour (Dustmann and Theodoropoulos, 2010; Kan and Laurie, 2016; Nandi and Platt, 2024). Qureshi and colleagues (2014) found that Pakistani and Bangladeshi women tend to prioritise family roles over combining domestic and paid work – especially when health limitations, poor job quality, or difficulties in meeting familial responsibilities come into play. However, the study also identifies clear generational shifts: older generations tend to adhere more strictly to conventional domestic norms, while younger women demonstrate somewhat evolving attitudes that reflect a gradual openness to balancing work with family life.

Nandi and Platt (2024) demonstrate how deeply ingrained, intergenerational gender norms and attitudes influence not only labour force participation but also broader income disparities across groups. The study shows that second-generation women tend to display higher labour-force participation rates and better economic integration, and often exhibit more liberal gender attitudes compared to their first-generation counterparts. However, the study also finds that patterns of residential and occupational segregation reinforce traditional cultural norms to significantly limit economic and social opportunities. Specifically, residential segregation confines many individuals to under-resourced areas with poorer access to quality schools, transport and employment networks, while occupational segregation channels people into lower-paying jobs with fewer prospects for career advancement. Together, these forces restrict opportunities for upward social mobility, skill development, and improved living standards.

Regarding the domestic division of labour, Kan and Laurie (2016) show that although women perform more housework than men, irrespective of ethnic group,

averaging 70%, women in the Pakistani ethnic group have the highest share (83%), while Mixed background women have the lowest (65%). Men from Black Caribbean, Black African, Indian and Other Asian ethnic background contribute more housework hours than White British men, whereas men of Pakistani and Bangladeshi ethnic backgrounds contribute the least. Factors like education, employment and gender attitudes influence these patterns. More egalitarian divisions are linked to higher education and liberal gender views. Employment reduces housework hours for both genders but only lessens women's share if they are employed. However, even after adjusting for these factors, Indian, Pakistani and Bangladeshi women consistently report higher housework hours, pointing to potential cultural or unobserved influences.

Arcarons (2020) examines the issue of intergenerational transmission of attitudes towards gender roles and finds that in households where mothers-in-law are employed, traditional views on the domestic division of labour tend to shift, thereby encouraging women to seek paid work (see discussion in §3.3.1). This effect is partly mediated by a partner's gender role attitudes (although cannot rule out that selection of partners is based on these gender role attitudes), underscoring the importance of adopting a couple-level approach to fully understand women's economic outcomes. These findings suggest that future trends could see increase in labour force participation as the distribution of working mothers-in-law increases. However, this is not in line with the wider trend towards stagnation of progress in women's Labour Force Participation (LFP) rate, the high rates of part-time work among women with children and the flatlining of progressive gender role attitudes in recent years (England, 2010; Khoudja and Platt, 2018). Platt and Polavieja (2016) noted the role of parental behaviours, particularly the mothers' time as a housewife, could be more important than parental attitudes in the formation of adolescents' attitudes towards the gender division of labour with mothers having a pronounced impact on daughters and fathers on sons.

Given the documented poorer health outcomes of Pakistani, Bangladeshi and Black ethnic groups, it is not surprising the prevalence of caregiving is notably higher within these communities (Carers' UK 2022; Wells et al., 2025). Wells et al. (2025) find that the likelihood of caring – especially intensive caring – differs by ethnicity in the UK. The proportion providing care ranged from 39.7% among the White ethnic group to 70.1% among the Pakistani and 74.8% among the Bangladeshi ethnic groups. Moreover, the proportion of each ethnic group providing intensive care (20+ hours/week of care) ranged from 26.9% of White carers to 40.6% of Pakistani and 43.3% of Black African carers.

Caring may negatively affect the carer's health, which may have further feedback effects on their labour force participation. According to Wells and colleagues (2025), ethnicity moderates the association between caring and physical health trajectories, with carers showing worse physical health compared with non-carers

among Black African, Bangladeshi and Pakistani groups (although the study could not preclude selection effect or other explanations). They find convergence over time for Bangladeshi carers and non-carers and worse baseline physical health than non-carers among Black African, Bangladeshi, Indian and Pakistani individuals. A number of explanations for these findings are possible: even when in poor health, carers from these groups are more likely to take on caring compared to individuals in poor health from White ethnic groups, while those whose worse health may impact economic prospects take on greater caring responsibilities within households.

Beyond the impact of caring on health, evidence also suggests that Black, Asian and minority ethnic carers are more likely to suffer financial difficulties as a result of caring; more likely to have concerns about making ends meet; find it more difficult to get information and advice about support, services or benefits; and be more likely to report that they sometimes cannot look after themselves well, or are neglecting themselves (Carers UK, 2022). A number of barriers to accessing social care services are identified in the literature (Greenwood et al., 2014) including attitudinal (no perceived need, shame, resistance to seek help by carer or person cared for); and practical (cost, availability of services including timing or funding restrictions, travel costs, lack of awareness or information, complex administration). Although barriers relating to cost, complexity and lack of service availability are a fairly universal experience among carers, ethnic minority groups face significant additional barriers to accessing social care, including language obstacles, a lack of culturally sensitive provision, religious appropriate services and systemic biases within administrative processes (Greenwood et al., 2014; NHS Race & Health Observatory, 2023). These challenges often mean that individuals from ethnic minority communities find it difficult to navigate eligibility procedures and communicate their needs effectively, leading to delays and inadequate support.

Victor and colleagues (2011) found that care for older adults in Pakistani and Bangladeshi communities is predominantly provided by the family, driven by cultural norms of intergenerational support and familial duty. However, the literature also stresses that the pressures from migration and changing family structures are challenging these traditional systems creating fragmented extended family networks that have long served as the backbone of elder care (Victor et al., 2011; Hoff, 2015; Wells et al., 2025). These challenges are particularly pronounced for new migrants without extended family networks, as they lack crucial support in managing caregiving responsibilities and household tasks. (Qureshi et al., 2014). Nevertheless, the literature also stresses that the existence of an extended family network does not necessarily mean the availability of a readily supportive network, as women are expected to handle these responsibilities and carers may feel shame in needing extra help (Greenwood et al., 2014).

3.2.4 Remittances

Remittances – money transfers made by migrants to their home countries – create additional financial burdens on households, yet these costs cannot be accounted for in conventional income poverty metrics. This section will also focus on possible changes across generations and different types of unions (for example, transnational unions) and reflect on the state of the evidence around the role of remittances in relation to poverty.

Vargas-Silva and colleagues' (2025) analysis of Understanding Society data revealed that around 27% of people born abroad sent remittances in 2021/22 – about 3 times the rate observed among those born in the UK. The study reported substantial differences across migrant groups: those born in the EU, particularly in older Western European member states, were the least likely to remit, while migrants from Sub-Saharan Africa and the Middle East were the most frequent remitters (40% and 37%, respectively) followed closely by migrants from East/South East Asia (33%) and those from South Asia (31%). Examining remittance patterns among Brazilian, Indian, and Somali migrants in the UK, Lindley and colleagues (2024) found that more than two-thirds of Somali immigrants remitted money in 2020, compared to 30% and 39% of Brazilian and Indian immigrants. In terms of reasons for remitting, 91% of people sending remittances reported sending money primarily to support friends and family, with smaller percentages motivated by community support (11%), loan repayment (3%) or investment in their home country (3%). Evidence on the amounts remitted across different groups is limited (mainly due to data limitations), but a broadbrush estimate by Vargas and colleagues (2025) – using total UK remittance flows and the share of residents who remit – puts the average remittance per person in 2021 between £1,000 and £3,300.

Lindley and colleagues (2024) estimates put the average amount of remittances among the Brazilian, Indian and Somali migrant groups in the UK at £2,000 in 2020, with remittances notably higher among Indian migrants. Moreover, a 2015 World Bank report on Bangladeshi, Ghanaian, Romanian and Somali migrants living in London observed that male migrants tend to remit larger sums, with Romanian men sending an average of up to £3,500 annually while Bangladeshi, Somali and Ghanaian men sent averages of £2,500, £2,000 and £1,500, respectively.

Studies examining the determinants of remittances underscore the role of economic, social and migration-related factors in shaping remittance behaviour (Clark and Drinkwater, 2007; Arun and Ulku, 2011). Examining the determinants of remittance behaviour among a sample of 700 Indian, Pakistani and Bangladeshi migrant households in Manchester, Arun and Ulku (2011) highlight varied remittance purposes, shaped largely by income, education, employment

status and social connections to households' country of origin. The study finds that although Pakistani migrants send the largest remittances after controlling for religion, being from Bangladesh or Pakistan has no significant effect on amounts remitted, underscoring the role of religious obligations of Islamic giving practices of Zakat (charitable giving) on remittance behaviour. Although remittances are sent mainly for consumption purposes, those sent for land acquisition and savings have stronger association with the size of remittances. The study also finds strong evidence for the remittance decay hypothesis (which suggests that as migrants spend more time in their host country, their ties to their home country of origin weaken, leading to a decline in remittance flows) for Indian and Pakistani migrants, but not for Bangladeshi migrants.

Charsley and Ersanilli (2018) examine the role of remittances in the lives of transnational husbands, who often face significant challenges in their host countries. Limited resources, language barriers and poor-quality, low-paid jobs leave many trapped in a cycle of working multiple jobs with long, anti-social hours, leading to time poverty, exhaustion and health issues. The study highlights that, despite these struggles, remittances offer a way for men to achieve status within their home communities, compensating for challenges to traditional masculine aspirations abroad. However, the study also stresses that the pressure to remit often creates conflict, especially in resource-scarce households. While some men manage to improve their circumstances over time, others remain stuck, highlighting the complex and often fraught relationship between remittances, well-being and masculinity.

As already mentioned, remittances create additional financial burdens on households, yet these costs cannot be accounted for in conventional income poverty metrics. They can, however, be captured by material deprivation measure, but evidence of the impact of remittances on material deprivation or trade-offs with other essentials is rather scarce. The only study exploring this issue is Lindley and colleagues (2024). This study underscores that migrants in the UK continued to send money abroad despite economic hardships at home, driven by perceptions of rising needs in their countries of origin. The study calls for a more nuanced understanding of remittance practices, emphasising the human and economic costs behind continued financial flows.

3.3 Household resources

3.3.1 Ethnic differences in household labour supply and earnings

The previous section explored disparities in needs across ethnic groups, as well

as the factors driving these disparities. Variations in individual and household needs determine the living standards that can be attained with a certain level of income both directly through their impact on household expenses and indirectly through their impact on household members' labour supply. This section reviews evidence on differences in labour outcomes across ethnic groups, focusing on how these differences and their underlying drivers have changed over time and across immigrant generations.

Labour force participation, unemployment and employment differences

Historically, employment rates among most ethnic minority groups have been significantly lower than those of the White or White British majority, with the notable exceptions of Indian men and Black Caribbean women. In recent decades, there has been substantial progress toward convergence in employment rates across ethnic groups. Yet considerable disparities persist for some groups (Shaw et al., 2016; UK Government, 2023; Mirza and Warwick, 2024). According to Mirza and Warwick (2024), as of 2019, Black Caribbean men had a 5-percentage point and Bangladeshi men a 2-percentage point employment gap compared to White British men. Meanwhile, Black African, Pakistani and Bangladeshi men each had a 1 percentage point gap, whereas Indian men and Other White men had a 5-percentage point employment advantage compared to White British men.

Similarly to men, the employment disparities among women from various ethnic backgrounds have substantially diminished over time. According to Mirza and Warwick (2024) from 1995 to 2019, employment rates increased by 11 percentage points for White majority women, 22 percentage points for Black African women and 24 to 25 percentage points for Pakistani and Bangladeshi women. Again, despite this substantial progress, significant disparities persist. In 2019, Pakistani and Bangladeshi women still face the largest employment gaps, with employment rates 35–40% lower than White British women. The employment gaps of Black African and Indian women are smaller, at 9 and 6 percentage points, respectively, while for Black Caribbean women the gap is just 1 percentage point.

Research shows that the employment disadvantage of ethnic minority men relative to White British men is mainly driven by unemployment rate rather than lower labour force participation (Mirza and Warwick 2024, Li and Heath, 2018).⁵ In fact, men from Pakistani and Black African ethnic groups exhibit higher labour force participation than White British men (Mirza and Warwick, 2024). In contrast, while women from all ethnic minority backgrounds face higher unemployment rates than White British women (Shaw et al., 2016; Mirza and Warwick, 2024), the relative contributions of labour force participation

and unemployment to their employment gaps vary across ethnic groups. Black Caribbean women have higher participation rates than White British women, but this is counterbalanced by greater unemployment rates. In contrast, for Bangladeshi and Pakistani women lower participation rates is the main driver of their employment disadvantage relative to White British women. Black African women experience both lower labour market participation rates and higher unemployment rates, but the latter is the primary driver of their lower overall employment levels. Khoudja and Platt (2018) highlight that differences in labour force participation across ethnic groups are shaped by distinct patterns of labour market entry and exit. Pakistani and Bangladeshi women exhibit significantly lower entry rates compared to White majority women and other ethnic groups, alongside higher exit rates. Black African women also experience high exit rates but maintain relatively high entry rates, whereas Black Caribbean women have entry and exit rates comparable to those of White British women.

Ethnic differences in unemployment are even starker within the economically active population, especially among Pakistani women, who have an unemployment rate more than 3 times higher the rate of White British women, marking the highest rate among all ethnic minority groups (Mirza and Warwick, 2024). Men and women from Bangladeshi and Black ethnic backgrounds also face a very high unemployment rate (approximately twice as high that of the White British majority). Research by Li and Heath (2018) shows that individuals from Black African, Black Caribbean, Pakistani and Bangladeshi backgrounds not only face a higher risk of unemployment but also suffer more pronounced scarring effects, manifested in longer unemployment durations and persistent wage penalties. Li and Heath (2018) also highlight significant ethnic differences in unemployment rates over the life course for both men and women, with differences more pronounced at younger ages. Among young men aged 16–21, unemployment rates are higher among Black Caribbean, Black African and Bangladeshi men, with 50–60% experiencing unemployment, compared to 30% of White British men. For young women aged 16–21, unemployment is more pronounced for Pakistani and Bangladeshi women, with over half being unemployed. Unemployment rates among young Black African and Black Caribbean women are lower than among young women in other minority ethnic groups but still higher than among young White British women.

Types of jobs and occupational segregation

Different ethnic groups are also characterised by marked differences in the types of work they do (Platt, 2007; Li and Heath, 2010; Brynin and Longhi, 2015; Catney & Sabater, 2015; Longhi and Brynin, 2017; Mirza et al., 2024). Bangladeshi and Pakistani men are disproportionately more likely to work in small employers or in self-employment (driven by both preferences, such as flexibility, and constraints, such as limited opportunities in formal employment), with very few in higher managerial roles. Indian and Chinese men are more

likely than White British men to hold managerial positions (Li and Heath, 2010; Brynin and Longhi, 2015), and Black men, particularly Black Caribbean men, are notably underrepresented in the highest managerial and professional roles. Public sector jobs are notably more common among Black African and Black Caribbean workers, for both men and women (Clark and Shankey, 2020; UK Government, 2022c; Mirza et al., 2024).

Ethnic differences among women mirror those seen in men, albeit less pronounced. Across all ethnic groups, women are less likely to be self-employed, less likely to attain higher managerial or professional roles, and more likely to be concentrated in low-paying jobs especially Pakistani and Bangladeshi women, underscoring the gendered dimension of inequalities (Longhi and Brynin, 2017). Shaw and colleagues (2016) found that, even when accounting for education, female graduates from Bangladeshi ethnic background remain less likely than their male counterparts to secure managerial and professional roles, highlighting a persistent gender disparity in career advancement within ethnic groups. As highlighted by Mirza and Warwick (2024), there are also some important within-group inequalities; for instance, among 'Other White' and Pakistani women, both higher managerial roles and routine work are more prevalent compared to White British women.

Evidence also indicates that certain ethnic minority groups are disproportionately concentrated in specific occupations, which has significant implications for job security, income stability, working conditions, career progression and compensation (Brynin and Güveli, 2012; Longhi, et al., 2012, 2013; Brynin and Longhi, 2015; Mirza and Warwick, 2024). Black African men and women are heavily concentrated in social care roles, while Bangladeshi men in food preparation, hospitality and transport – industries characterised by low pay, job insecurity and limited progression opportunities, effectively trapping workers in cycles of insecure and low-paid employment. By contrast, people of Indian ethnic background account for a large proportion of doctors, exceeding their population share by over 4 times (Mirza and Warwick, 2024). Pakistani and Bangladeshi men and Black African women display the highest levels of occupational concentration, which may heighten vulnerability to economic shocks, particularly in single-earner households (or if patterns of occupational concentration occur within households), and can limit job mobility, affecting pay, career progression, and potentially perpetuating these patterns across generations (Mirza and Warwick, 2024).

Mirza and Warwick (2024) found that occupational concentration is primarily observed among foreign-born populations, where migration histories and labour market demands play a significant role with second-generation immigrants displaying lower levels of occupational concentration (and self-employment). The authors further noted that changes in occupational concentration across generations reflect greater opportunities for UK-born

individuals, who benefit from broader social networks and advancements in education. However, they further stressed that racialised discrimination and bias in hiring practices continue to influence job opportunities, often restricting individuals to roles widely pursued within their ethnic networks. Local labour markets and social connections further shape these outcomes, with evidence suggesting lower segregation among ethnic minorities in areas with larger co-ethnic populations (Catney and Sabater, 2015).

The prevalence of part-time and temporary work also varies significantly across ethnic groups, with important implications for wage progression and economic well-being. Temporary work is more common across all minority groups, indicating greater employment precarity, while part-time work – including work of less than 16 hours per week (which is often linked to childcare responsibilities especially among women) – is more prevalent among Bangladeshi and Pakistani men and women (ONS, 2014; Mirza and Warwick, 2024). Overall, these findings imply significant differences of household labour supply among different ethnic minority groups in the UK. Higher unemployment rates among Black Caribbean men combined with the higher participation rates but also greater unemployment rates among Black Caribbean women imply that work intensity is lower compared to their White British counterparts. This may lead to lower income and greater financial instability in Black Caribbean households even those relying on dual incomes. We would expect a similar, albeit stronger, effect for Black African dual earner households. Pakistani and Bangladeshi households may have a stronger reliance on single-earner male employment, as women in these groups have much higher inactivity rates.

Wages and earnings

Bangladeshi, Pakistani, Black African and Black Caribbean men consistently earn less than White British men, reflecting both disparities in working hours (for all groups but especially among individuals of Bangladeshi background) and lower representation in higher-paying jobs (Mirza and Warwick, 2024). By contrast, Indian men and Chinese men earn considerably more (as discussed below), which mainly reflects the fact that these groups have characteristics that are associated with higher earnings (for example, have higher levels of education or work in higher paying occupations/sectors). For women, a similar ranking emerges, though wage differences are more compressed across groups (Mirza and Warwick, 2024). Similar patterns emerge in terms of hourly wages, albeit with some differences in the size of the gaps. Pakistani, Bangladeshi and Black African employees are disproportionately concentrated in low-wage jobs, earning near the minimum wage, a pattern that reflects both limited upward mobility and occupational segregation (Longhi and Brynin, 2017; Mirza and Warwick, 2024). Unlike the temporal patterns in employment gaps, ethnic gaps in median earnings relative to the White British group have not changed considerably since the 1990s (Mirza and Warwick, 2024). However, there is some

evidence suggesting that ethnic wage gaps are smaller among younger workers (ONS, 2020) and UK-born populations (Longhi and Brynin, 2017; ONS, 2020).

Drivers of ethnic disparities in pay and employment

A number of studies examined the extent to which ethnic differences in labour market outcomes can be attributed to the fact that different groups have different observed characteristics associated with lower/higher pay or lower/higher employment probabilities (such as education, experience, location industry and so on). Mirza and Warwick (2024) for example found that controlling for a range of observable characteristics (including age, region of residence, educational attainment, marital or cohabitation status, disability or long-term health condition status, and indicators for the number of children under 16, as well as total household size), UK-born Indian men's higher employment rates disappear, and their actual employment is lower than expected based on their characteristics. For Pakistani, Bangladeshi and Black African men, employment rates remain significantly lower than White British men, even when controlling for characteristics, with gaps larger among the UK-born population. For Black Caribbean men, both UK-born and foreign-born, some employment disparities can be explained by health and household composition but some of the unexplained 'employment penalty' persists, especially for those born in the UK. By contrast, Mirza and Warwick (2024) find that differences in personal characteristics and socio-economic factors play a greater role in explaining employment gaps for women, especially for second-generation Pakistani and Bangladeshi women (the 2 groups that have experienced the largest generational change). More specifically the study finds that the conditional employment gap (that is, the differences in employment outcomes between ethnic groups after accounting for relevant factors like education, experience, marital status, age and so on) for UK-born women from these groups is roughly halved, although it remains significant at over 15 percentage points. The study finds an equally substantial narrowing of the employment gap (relative to the White British women) for Indian women born in the UK. For Black African women, the conditional employment rates remain significantly lower than those of White British women. However, the conditional employment gaps of Black Caribbean women are found to be similar to those of White British women.

Evidence on ethnic wage penalties (Longhi and Brynin, 2017; Henehan and Rose, 2018; ONS, 2023; Mirza and Warwick, 2024) suggests that for all groups there are 'unexplained' wage penalties, even when statistically accounting for differences in job and individual characteristics such as education, demographics, occupation, family structure and health. These unexplained wage gaps are somewhat smaller, but remain substantial, for UK-born individuals compared to those born abroad. Studies that examine the pay penalties by level of education (Longhi and Brynin, 2017; Henehan and Rose, 2018; ONS, 2020) find that ethnic pay penalties are

most pronounced for Black male graduates and Pakistani and Bangladeshi non-graduate men. Looking at gendered, generational and temporal shifts in the unexplained wage gaps⁶ for Indian and Caribbean groups, Mirza and Warwick (2024) further find that despite both groups experiencing some intergenerational improvement (evidenced by smaller wage penalties for UK-born individuals compared to first-generation immigrants), the life course wage trajectories among UK-born individuals differs both across and between ethnic groups. In particular, the study finds that while wages rise quickly for both White British men and women throughout their twenties, after that age the patterns of wage growth between men and women diverge: wages continue growing for White men but plateau for women likely due to fertility-related career interruptions. Indian men and women start with higher wages than White British individuals but follow a similar pattern. Black Caribbean men's wages follow a similar pattern to White British men's until age 30, but then stagnate or decline, suggesting limited career advancement. Black Caribbean women, however, experience continued wage growth with age, eventually out-earning Black Caribbean men and surpassing White British women, possibly due to higher employment rates and greater experience accumulation (Mirza and Warwick, 2024).

Education

Given its significant influence on employment opportunities, career progression and earnings potential, education is unsurprisingly a central focus in studies examining ethnic disparities in labour market outcomes. Mirza and Warwick (2024) discussed how lower levels of formal qualifications among foreign-born Bangladeshi and Pakistani women contribute to their lower employment rates, contrasting with the higher average qualifications of Indian, Other White and Black women. Lack of recognition for foreign educational qualifications also contributes to the employment disadvantage of first-generation ethnic minority groups. The study of Foster and George (2025) underscores that the lack of recognition for foreign educational qualifications and inadequate social networks poses a significant barrier to employment for first-generation Black Africans and Black Caribbeans. But the study further emphasised that obtaining a degree from a UK university did not enhance chances of these groups securing well-paid jobs or achieving career progression.

Shaw and colleagues (2016) draw similar conclusions, noting that, despite significant improvements in educational attainment among Pakistani and Bangladeshi pupils, these advancements have not yet translated into labour market outcomes, particularly for women. Rather, the study shows that the returns to education in earnings are relatively low for all ethnic minority groups, and especially so for Bangladeshi, Pakistani and Black African Muslim women. Britton and colleagues (2021), using linked education and tax return data, provide a detailed account of the role of education (such as school attainment, university institution attended and subject studied) on the unexplained earnings gaps

by ethnicity, controlling also for socio-economic background. The study shows that even among university graduates, substantial earnings gaps persist across ethnic groups (although they are lower than the gaps among non-graduates). In particular, the study finds that even controlling for background conditions, prior attainment and university and subject choice, graduate men from all non-White ethnic groups earn significantly less than White British graduates.

Overall, while the evidence suggests that differences in observed characteristics play a role, there are significant unexplained gaps. Below we highlight some of the factors discussed in the literature that may lie behind the ‘unexplained’ employment and earnings gaps.

Family structure, childbearing and family responsibilities

As highlighted in the §§3.1 and 3.2, family and household structures vary widely across ethnic groups, and these differences can have a significant impact on their employment outcomes. High participation rates among Black women are linked to the higher proportion of single-adult households in these groups (Holdsworth and Dale, 1997; Nandi and Platt, 2010). Conversely, Pakistani and Bangladeshi women overwhelmingly live with partners and dependent children, which influences their ability to work and the types of work accessible to them (Smeaton 2006; Jeon 2008; Schober 2013; Khoudja and Platt, 2018). Nevertheless, evidence indicates that the impact of these factors differs across ethnic groups, shaped by attitudes, cultural norms and religiosity. For example, while having a partner increases the employment likelihood by 9 percentage points for Black Caribbean women, it reduces the employment rates for Indian, Pakistani and Bangladeshi women by 9, 15 and 21 percentage points, respectively (Holdsworth and Dale, 1997). However, Khoudja and Platt (2018) found that when controlling for cultural attitudes, religiosity and changes in household income and other individual characteristics, starting or ending a partnership had little impact on female labour market exits, but ending a partnership had a positive impact on labour market entries. This suggests that non-financial reasons are also driving women back into the labour market after a break-up (see also discussion in §3.2.1).

Neighbourhood and co-ethnic concentration

Neighbourhood and co-ethnic concentration can also impact adult labour market outcomes, often reinforcing existing patterns of disadvantage. Zuccotti and Platt (2017) find that for Pakistani and Bangladeshi women, higher co-ethnic concentration correlates with lower labour market participation and social class, whereas Indian men experience better outcomes in such environments. This may reflect the preservation of cultural norms in the former case and access to ‘ethnic capital’ – meaning group-level economic and social resources – in the latter (Zuccotti and Platt, 2017). The dynamics underpinning cultural entrenchment and

the ways in which co-ethnic concentration and segregation can affect attitudes mirrors that on fertility decision in §3.1.1.

Higher ethnic concentration in certain areas can restrict access to job opportunities, with spatial variation in employment outcomes linked to ethnic composition. Ethnic minorities may also display lower willingness to commute, contributing to longer unemployment durations (Thomas, 1998; Longhi, 2018). Variations in access to social networks across neighbourhoods can significantly impact employment opportunities, as many jobs are secured through informal connections (further discussed in the next section). Research suggests that some minority ethnic groups are more reliant on such channels (Battu et al., 2011). However, reliance on such networks may limit opportunities, especially if the networks themselves are economically disadvantaged.

Khattab and colleagues (2010), using census data, show that in relation to the occupational returns to education (measured in the study as the gap between achieved educational levels and the skill levels required for various occupations) the spatial segregation of Bangladeshi communities tends to impose a greater negative impact on the risk of unemployment and economic inactivity, and on the occupational returns to education among Bangladeshi men and women relative to White British men. Complementing their evidence with qualitative interviews, Khattab and colleagues (2010) find that some Bangladeshis living in enclaves have job opportunities in their areas that are highly restricted, especially in relation to quality, diversity of choice and pay, and tend to suit the unqualified or poorly qualified (for example, many find jobs through family and friends, but these are low pay or precarious).

Zuccotti (2019) finds that ethnic inequalities in neighbourhood attainment (measured by neighbourhood ethnic concentration and neighbourhood deprivation) persist, even after accounting for individual resources, social background and childhood neighbourhood characteristics. The study further shows that second-generation ethnic minorities, particularly of Pakistani, Bangladeshi and Black African ethnic background, are less likely than White British individuals to live in areas with low ethnic concentration and lower levels of deprivation. While ethnic inequalities in neighbourhood attainment tend to decrease among those with higher education and social class, they do not fully disappear. This aligns with the weak place stratification or ethnic enclave models,⁷ suggesting that while socio-economic mobility improves neighbourhood outcomes, ethnic disparities remain. The relationship between the ethnic concentration of an individual's childhood neighbourhood and their later residential area is generally stronger for second-generation ethnic minorities – especially Pakistani and Bangladeshi populations – compared to White British individuals. Among Asians, this pattern also holds for neighbourhood deprivation, indicating that some neighbourhoods may function as poverty traps for these groups.

Racism and discrimination

Extensive evidence highlights systemic racial discrimination in hiring practices, with ethnic minorities, particularly those with Pakistani, Black Caribbean or Black African names, consistently less likely to receive callbacks (Heath and Di Stasio, 2019; Nazroo, 2024). Heath and Di Stasio (2019) conducted a meta-analysis of field experiments on racial discrimination in the British labour market, covering studies from 1969 to 2017. Their research found that racial discrimination persists particularly for Black Caribbean, Black African and Pakistani applicants, who face substantial and similar risks of discrimination when applying for jobs reflected in higher rejection rates compared to White applicants. The study found no significant reduction in discrimination levels over the years, suggesting that racial bias in hiring remains a systemic issue. Discrimination likely extends beyond hiring to promotion and firing decisions and affects labour market participation through discriminatory perceptions (McGregor-Smith, 2017; Nazroo, 2024). Qualitative evidence suggests workplace discrimination impacts labour market decisions and is influenced by workplace culture and representation. Overall, although discrimination is difficult to quantify and measure given its interaction with other socio-economic and cultural factors (Neumark and Rich, 2019), it is a crucial factor in labour market disparities.

Evidence also highlights how systemic discrimination shapes the aspirations and career trajectories among ethnic minority workers. Using in-depth interviews, participatory research, and observational techniques, Salway (2008) finds how discriminatory practices in hiring processes and limited access to higher-paying jobs, along with workplace discrimination, can lead to feelings of isolation, exclusion and mistrust in 'mainstream services' (even among many of the UK-educated men), leading individuals to look for alternative career paths or self-employment. Negative experiences of, and isolation from 'mainstream' society further reinforce reliance on intra-ethnic networks.

3.3.2 Social networks

Informal support from family, friends and local networks provides households with resources that can help them meeting their needs, cope with hardship and access work. This section reviews evidence around different sources of social support across ethnic groups and the role of social networks in relation to poverty.

Social networks, informal support and poverty

There is a vast literature underscoring the key role social networks play in supporting families coping with hardship and financial strain (Afridi, 2011;

French, 2023; Young, 2024). Families from ethnic minority groups turn to their social relationships to access credit, share food, help with energy costs and clothing, 'double up' in face of housing insecurity, find jobs, and seek help with medical needs or with caring for children and adult relatives (Afridi, 2011; McCabe et al., 2013; Finney et al., 2015; Woodward, 2022; Mirza and Warwick, 2024).

There is good evidence showing that social relations within their ethnic communities, particularly extended families, support Bangladeshi and Pakistani households with risks such as experiencing food insecurity (Power et al., 2018). In terms of accessing jobs, Pakistanis, Bangladeshis, Indians and, to a lesser extent, Eastern Europeans and Black Africans have a higher probability of using personal networks relative to people from the White majority (Battu et al., 2011). Compared to White majority groups, there is also evidence that ethnic minorities access different types of support through social networks. For instance, qualitative research on families facing financial exclusion shows that White majority families rely on small money exchanges and loans from family and friends, as well as high interest 'pay-day loan' companies. Meanwhile those from minority ethnic communities rely more on community-level, semi-formal saving and lending schemes, such as committee schemes, often based around the village or district of birth in their country of origin (McCabe et al., 2013). Evidence specific to the experiences of certain groups, such as Black Africans, is sparser, with some indication that 'home associations', religious organisations and diaspora groups play an important role in helping community members settle, offering advice, practical help and training opportunities (Aspinall and Chinouya, 2016). These organisations vary in size from small informal groups of friends and extended kin to large, national umbrella organisations, like the African Health Policy Network, that create networks of local community-based actors providing health and welfare support (Aspinall and Chinouya, 2016).

The literature underscores the great heterogeneity that exists both between and within different ethnic groups. In general, social networks tend to operate 'like with like' with an array of aspects shaping these ties: ethnicity matters alongside factors such as employment, social status, education and caste (McCabe et al., 2013). Ethnicity itself is also interpreted differently – with generational differences, as already discussed elsewhere in this report.

People from Bangladeshi and Pakistani groups tend to have highest levels of contact with family (Bailey et al., 2015) and have been shown to rely less on formal services, for instance to provide care for both children and dependent adults (see §3.2.3). They also experience greater community pressures to deliver care within families, according to shared cultural norms (Hirsch et al., 2011). For these groups, cross-household care provided by friends, relatives or neighbours living in different households is relatively less common compared to other groups, including the White majority (Hirsch et al., 2011). Recent migrants

or transnational families with fewer kin members to rely on may experience lower levels of support and greater risks of exclusion (Hirsch et al., 2011). The support of large extended family networks is by no means universal, and the process of migration to Britain can result in fragmentation of the wider family network (Barn et al., 2006). Dyson and colleagues (2009) find that Bangladeshi men and women who had immigrated to the UK as adults had significantly smaller informal support networks and also had fewer friends. Focusing on intersectionality highlights differences of engagement with social networks within these groups: for instance, in a systematic review of quantitative and qualitative research around Pakistani women in the UK, Kapadia and colleagues (2017) find differences in Pakistani women's engagement with community organisations and life outside the home. They show how studies sampling women from different areas may in turn produce different results: for instance, studies involving women from metropolitan areas of Punjab or Sindh with higher levels of education living in more mixed-composition neighbourhoods find higher levels of engagement with community organisations and proactive establishment in community networks (Rodriguez, 2007) compared to studies involving largely Kashmiri women living in highly segregated and deprived neighbourhoods which are found to face greater social isolation (Campbell and McLean, 2003). In general, the literature stresses that generalisations assuming that ethnic minority families will have access to extensive local community networks obscure the multifaceted experiences of these families.

Maintaining social networks is also demanding on families' time and resources (Dyson et al., 2009; Chantarat and Barrett, 2012). There is evidence that costs associated with gifts, family parties, religious celebrations and social gatherings can stretch already strained financial resources. At the same time, withdrawal from these activities can produce isolation and senses of shame and distress, and undermine the role the networks can play in supporting families (Dyson et al., 2009). Those in insecure and precarious employment, common among Black African, Pakistani and Bangladeshi workers (Florisson, 2024), face additional challenges, as insecure work has been shown to negatively impact relationships, as long, unsociable or unpredictable working hours reduce people's ability to attend social events and engage in leisure and social activities (Heyes et al., 2018; Charsley and Ersanilli, 2018).

A number of studies also explore the link between social networks and access to services. While there is evidence of partnerships fostering engagement with local communities and networks to improve service delivery (Afridi, 2011), the literature generally finds that different ethnic communities organise collectively to deliver their own support and advice services, sometimes because they do not feel well served or welcomed by mainstream agencies (McCabe, 2013). This can entrench disparities in access, as information obtained through social networks is not always reliable (McCabe et al., 2013). At the same time, close community ties – for instance among Bangladeshi and Pakistani groups –

can also entrench stigma around asking for help or accessing formal support services, compounding challenges resulting from lack of trust or fear of lack of confidentiality. This is what McEachern and colleagues (2025) find in relation to food insecurity among older individuals in Pakistani and Bangladeshi communities in Manchester. In relation to mental health, a number of studies (Dyson, 2009; Kapadia, 2016, 2017; Alam, 2024) point to how strong community ties can contribute to barriers in accessing services because of cultural stigma, accentuating feelings of community stigmatisation around mental health and internalised experiences of shame.

Intra-ethnic and inter-ethnic networks

The literature generally finds some important limitations to the role that social networks can play in relation to poverty. A distinction often explored in this literature is between strong and weak ties, or bonding capital (within a group or community) and bridging capital (between social groups) (Barnard and Turner, 2011). Strong ties within a group with shared characteristics (for example, ethnicity, class) are often found to provide help 'getting by' and cope with everyday challenges and hardship, rather than expanding opportunities and improving longer term prospects (McCabe, 2013; Claridge, 2018). For instance, there is evidence that social networks can help people avoid unemployment, sometimes helping people securing informal sources of income when formal work is not available. However, co-ethnic networks largely give access to low-paid, low-quality jobs in a limited range of sectors (Afridi, 2011; Froy and Pyne, 2011; Catney and Sabater, 2015). These patterns appear to emerge more strongly in segmented labour markets, leading to a higher likelihood of occupational segregation and mismatch between skills and occupations (Leschke and Weiss, 2020). An employment penalty from using informal social networks is especially marked in relation to Bangladeshi and Pakistani groups (Battu et al., 2011). Establishing causation is difficult, because social contacts are chosen non-randomly and the estimated effect of social networks may be driven simply by selection effects. Afridi and Dhillon (2022) discuss recent advances in using field experiments to help in identification of causal relationships. Some international studies involving migrants use quasi-experimental designs (Gërkhani and Kosyakova, 2020) to find positive effects in terms of job entry when utilising social networks, but no effect on increasing the quality of migrants' first jobs.

Generally, weak ties, or bridging capital, are found to play an important role in connecting people to those outside their immediate circle who can provide access to a broader set of opportunities (Kintrea, 2007; Barnard and Turner, 2011). However, the nature and role of social networks in this respect may differ between groups (McCabe, et al., 2013). For instance, focusing on differences in bridging and bonding capital in relation to religious communities, Li and Heath (2018) find that religious bonding capital (at least as measured by

attendance and religiosity) does not appear to help protect active members of a faith against the risk of poverty, even in the case of the Christian groups. Instead, bridging capital, measured as civic engagement, reduces risk of poverty among Anglicans but has only a small (and non-significant) protective effect for Muslims. The authors suggest that this may point to differences in the role of social ties for poverty reduction. Differences in the type of clubs or societies different groups are likely to join may offer less in the way of economic opportunities. Moreover, there is also evidence that social capital plays a greater role in relation to entrenching privilege than as a driver of poverty, with the most affluent people accruing greater benefits from their social networks, which allow them to maintain their advantaged position and access better opportunities (Matthew and Besemer, 2015).

People from Pakistani and Bangladeshi groups are least likely to have friends outside their neighbourhood (Finney et al., 2015). However, there are also generational differences, which have subverted trends that could be found in older cohorts (Muttarak, 2014). For instance, first-generation Bangladeshis are less likely than Pakistanis to have friends from another ethnicity. In both groups, those from the second generation are more likely to have friends from other ethnicities (nearly 60% among Bangladeshis and 50% among Pakistanis). Degrees of isolation are also reduced, but they remain slightly higher for Pakistanis compared to other minorities (around 10%). People from Black African, Black Caribbean and Mixed ethnic groups in the UK have more diverse friendship networks than those from White British groups, and they are also the most likely to have friends outside their neighbourhood (Finney et al., 2015). There is evidence that having an ethnically mixed friendship network, friends outside the neighbourhood and friends who are employed reduce poverty risks, but not as much as other factors – such as people’s own level of education or family type (Finney et al., 2015). Moreover, the poverty reduction effect of mixed friendship networks appears to be greater for the White British group and smallest for the Pakistani and Bangladeshi ethnic groups (Finney et al., 2015). The number of close friends appears to be a stronger predictor of poverty status than how mixed somebody’s social network is (Finney et al., 2015). Having 2 or more close friends reduces the likelihood of being in poverty compared to having one or no friends. This suggests that social isolation is a particular risk for poverty (while also being a consequence of living in poverty). People from Pakistani, Bangladeshi, Black Caribbean and especially Black African groups are most likely to have only one or no close friends.

Co-ethnic concentration and segregation

The role of strong co-ethnic ties is often discussed in relation to segregation and co-ethnic concentration. In turn, segregation is often linked to dynamics of cultural retrenchment that can foster more traditional values and gender norms which are found among people of Pakistani, Bangladeshi and, to

a lesser extent, Black African origin (Dale and Ahmed, 2010; Wang, 2019). Especially for second-generation Bangladeshi and Pakistani people, there is an association between co-ethnic concentration and holding more traditional values (Wang, 2019). First-generation Pakistanis and Bangladeshis have similar gender role attitudes across different types of neighbourhoods, the attitudes of their second-generation counterparts are much more sensitive to variations in neighbourhood ethnic composition. This can be explained in a number of ways: on the one hand, the attitudes of second-generation migrants may be more malleable to the exposure to different cultural influences, thanks to better English skills and earlier socialisation in British society. On the other hand, there can be selective residential choices that bring those holding different attitudes and values into areas characterised by a different ethnic cluster. Similar patterns do not emerge in relation to Black Africans – possibly because of lower levels of co-ethnic clustering inhibiting strong within-group neighbourhood socialisation effects, or because of the heterogeneity that characterises the ‘Black African’ group (Heath, 2013; Wang et al., 2019). First-generation migrants from this group, especially among certain sub-groups, are also generally found to have better English language skills, higher inter-ethnic marriage rates, and more dispersed residential patterns (Heath, 2013).

The link between ethnicity, poverty and spatial concentration is widely studied (Catney, 2018; Zuccotti, 2019). Zuccotti (2019) finds that even after controlling for individual resources, social origins and childhood neighbourhood characteristics, second-generation ethnic minorities (in particular, Pakistanis, Bangladeshis and Black Africans) are less likely to reside in areas with low ethnic concentration and middle/low deprivation, compared to White British individuals. Ethnic inequalities in neighbourhood environments decrease among those with more education and from a higher social class, but do not disappear. For Black Africans, those raised in worse-off areas have better chances of improving their neighbourhood compared with Pakistanis or Bangladeshis from similar areas, but individuals from all these ethnic groups still lag behind White British individuals. Black Africans also face particular difficulties in remaining in relatively better-off neighbourhoods.

The extent to which co-ethnic concentration is driven by negative experiences of discrimination, racism and isolation from ‘mainstream’ society has been widely studied (Salway, 2008; Nandi et al., 2020; Simela, 2024; Dyson et al., 2009; Pemberton, 2017). There is now a growing literature exploring the effect of living in areas of high ethnic density in terms of improving mental health and buffering the impact of racial harassment and discrimination. Evidence is mixed, with some studies finding protective effects on mental health, albeit varying depending on migration status or neighbourhood characteristics (Becares et al., 2009; Becares, 2012; Dorsett et al., 2019); other studies report negative effects (Nandi et al., 2020). However, for UK-born minorities, who are more likely to report experiences of racial harassment, holding strong ethnic

identities and co-ethnic friendship networks has a protective effect, reducing the negative association between racial harassment and mental health (Nandi et al., 2020). Further drivers of segregation linked to housing policies are discussed below.

Finally, there is ongoing debate in the literature around segregation measures and the different results they produce (Catney, 2018). For instance, measures of dissimilarity assess how evenly 2 or more groups are distributed within a zone (for example, a census tract). Challenges with this approach include the fact that it does not take into account neighbouring zones, and an artificially imposed unit of analysis is treated as a hard physical or social barrier. Other measures of segregation can include information on the populations in neighbouring zones. More micro-level analysis can capture geographic patterning within these areas – for example, in neighbourhoods within a local authority (Catney, 2018). Using a number of different segregation measures, Zuccotti (2021) finds patterns that seem to be more associated to certain locations. Indians have particularly high segregation levels in Leicester, but not in other areas. Bradford also appears as an unfavourable context for segregation, especially for the Pakistani population. These patterns might speak of context configurations, associated not only with the characteristics of Leicester's and Bradford's housing markets, but also with historical ethnic relations in these locations or with specific characteristics of Indians and Pakistanis who reside in these areas. However, in Birmingham, even generally highly segregated groups such as Pakistanis display decreasing levels of segregation over time. Looking at different dimensions of segregation and focusing on their changes over time also highlights differences between ethnic groups: while Bangladeshis tend to be more unevenly distributed than Pakistanis, they in fact have lower levels of segregation in other dimensions. For example, they are much less likely to have increased their within-group interaction compared to Pakistanis over time, display a lower increase of clustering compared to other groups and have reduced their uneven distribution. Catney (2018) shows how the Bangladeshi group has high levels of segregation for only very small spatial scales and in very concentrated locales (primarily in inner London), and lower segregation levels than for other ethnic groups across larger areas. These differences underscore how definitions of neighbourhoods and proximate local environments can vary between different ethnic groups in different areas and are helpful in being more sensitive to spatial barriers (Catney, 2018).

Overall, the evidence from this section suggests that social networks play a vital role in terms of supporting ethnic minority families coping with hardship. There is also evidence that the types of social support accessed by families in these groups are different compared to the White British majority. At the same time, it cannot be assumed that ethnic minority families will have access to extensive local community networks, and especially recent migrants will in

fact experience lower levels of support and greater risks of exclusion. There is also good evidence that reliance on strong, close ethnic ties may help families 'get by' but that, in contexts of social disadvantage, it is unlikely to expand opportunities and improve longer-term prospects, for instance in relation to employment. Having ethnically mixed friendship networks is linked to lower poverty risks, but this appears to be especially the case for the White British group compared to other ethnic groups. The number of close friends appears to be a stronger predictor of poverty status than how mixed somebody's social network is and a higher degree of social isolation is found among people from Pakistani, Bangladeshi, Black Caribbean and especially Black African groups. The link between strong co-ethnic ties, co-ethnic concentration and poverty is also widely studied. The literature points to a number of drivers of segregation – including cultural preferences, experiences of discrimination and racial harassment, economic disadvantage, and structural barriers linked to housing policy. Ethnic inequalities in neighbourhood environments decrease among those with more education and from a higher social class, but do not disappear. The evidence suggests different patterns of segregation between ethnic groups, particularly pointing at high levels of segregation among Pakistanis.

3.3.3 Public policy

As we noted in §1, penalties associated with characteristics which are more prevalent among some groups, and are associated with higher risks of poverty, are not inevitable and will in fact depend on how policy is organised. Country variations in how different risks are likely to result in poverty underscore this. For instance, McKnight and colleagues (2016) show that the risk of poverty in households characterised by low work intensity is almost double in the UK compared to Finland, and nearly a quarter higher than in Germany. Policy does make a difference, and this section will review evidence of how social security and housing policy, which ostensibly do not explicitly target ethnic minority groups, have important ethnic disparities in their effects.

Social security

In general, social security plays a vital role in reducing poverty among households in the UK. This can be shown by comparing poverty rates before and after transfers (Notten and Guio, 2019; Bradshaw and Nieuwenhuis, 2021; Finch and Bradshaw, 2021). For instance, rates of relative child poverty before transfers are higher in the UK compared to nearly all European countries but witness one of the sharpest reductions in both absolute and relative terms (Bradshaw and Munalli, 2024). These patterns are consistent across data sources and can also be found in relation to child poverty in lone-parent families (Bradshaw and Nieuwenhuis, 2021; Finch and Bradshaw, 2021; Bradshaw and Munalli, 2024). Mirza and Warwick (2024) show how the incomes for

Bangladeshi households could be estimated to increase from 40% of the White British median to 65% due to tax and transfers (in the period 2015–16 to 2018–19), for Pakistanis from 45% to 60%, for Black Caribbeans from 65% to 80%, and for Black Africans from around 65% to 75%.

A number of studies show a divergent trend since 2012/13 in relation to child poverty among smaller and larger families (Stewart et al., 2023; Chzhen and Bradshaw, 2024; Latimer and Waters, 2024). While poverty rates among smaller and larger families were seen to converge prior to 2012/13, poverty among larger families started to increase and in fact started to drive overall child poverty (Stewart et al., 2023; Chzhen and Bradshaw, 2024). Over three-quarters of the rise in poverty before housing costs since 2012/13, and all the increase in poverty after housing costs, was due to increased poverty risk for children in larger families (Stewart et al., 2023). Today, 1 in 2 poor children live in larger families (Chzhen and Bradshaw, 2024). Moreover, and in line with the fertility patterns discussed in §3.1.1., half of Pakistani, Bangladeshi and Black children lived in larger families in 2019/20, compared with about a quarter of White and Indian children (Chzhen and Bradshaw, 2024). While 31% of children in White larger families lived in poor households, this amounted to 50% of children in non-White households (an overall 37% of all children in larger families). Meanwhile, pre-tax and transfer poverty rates among larger families have also risen, meaning ever more work for the tax-transfer system to do just to keep poverty constant (Stewart, 2023). This is in a context of retrenchment and changes in the generosity of social security support.

Reforms to the UK tax and benefit systems from 2010 to 2019 have been shown to be regressive (Bradshaw et al., 2017; Bourquin et al., 2019; Cooper and Hills, 2021). The social security system has become significantly less generous, with low-income households having lost out from these changes overall, especially families with children. Cuts were also spatially regressive, with the largest cuts falling most heavily on local authority areas with the highest levels of child poverty (Bradshaw, 2017; Bourquin et al., 2019). Portes and Reed (2018) used microsimulation to show how impact of changes to tax credits and benefits disproportionately affected Bangladeshi and Pakistani households (Black Africans are grouped with Black Caribbeans and other Black in this analysis). They estimate losses of around £4,400 per year for Bangladeshi households, on average, and £2,700 for Pakistanis, by the 2021–22 tax year – bigger than for any other ethnic group. Institute for Fiscal Studies (IFS) analysis estimated that 43% of children in households with one adult of Bangladeshi or Pakistani origin would have been affected by the 2-child limit had it been fully rolled out, compared with 17% of children in other households (Latimer and Waters, 2024). There is also evidence (Platt, 2009a) that among Pakistani families with children, poor and non-poor families are not too different in terms of household characteristics such as income composition, with a significant portion of income coming from benefits. This means that, on the one hand, many families are

close to the poverty threshold much of the time and thus, can more easily slip below it. On the other hand, it also means that they will be especially affected by changes to the benefits system.

The trends in child poverty among larger families summarised above suggest that it may be difficult to isolate the impact of specific policies such as the 2-child limit. The 2025 Budget announced the policy will be removed from April 2026, but since its introduction in 2017, the policy contributed to an already ongoing trend which saw a number of cuts for instance including the benefit cap introduced in 2013 primarily affecting larger families.. However, there was evidence of a sharp increase in the proportion of all poor children living in larger families since the 2-child limit was introduced, from 40% in 2016/17 to 45–47% in the following 3 years (Chzhen and Bradshaw, 2024). The fact that there was a larger income penalty associated with having a child under 3 in 2019/20 compared to 2015/16 also suggests that the 2-child limit played a role (Chzhen and Bradshaw, 2024). Poverty rates for those with and without a child under 3 were largely similar until 2015/16. Since then, larger families with children under 3 (those who had a new birth post reform) have been at a statistically significantly higher risk of income poverty than their peers in larger families with older children.

There is also robust evidence of the impact of the 2-child limit on other aspects: fertility and employment. The evidence shows the policy had a limited impact on fertility. Reader and colleagues (2022) use a quasi-experimental design to find a very small impact on the births to women in households affected by the limit. Qualitative evidence (Patrick and Andersen, 2022) exploring the effect of social security changes on fertility decisions also points to a limited impact – this is in part due to the fact that fertility decisions are often made in a stable financial situation that deteriorates unexpectedly, but also because, for some families, fertility decisions are tied to religious beliefs and larger families are a central tenet of faith, as explored in section §3.1.1. This makes these families predictably less sensitive to the financial disincentives introduced by benefit reforms. Most children impacted by the 2-child limit were in working families, but studies focusing on the impact of the policy on employment found no effects on increasing employment at either in the intensive or extensive margin (Reader et al., 2023). Some even found reductions in the likelihood of being in paid employment and corresponding increases in the likelihood of being inactive for both coupled and lone mothers (Stewart et al., 2025). The only positive results showed a limited increase in the mean number of hours of paid work among coupled mothers in work (Stewart et al., 2025). Evidence (Reader et al., 2023; Stewart et al., 2025) around the reasons why the policy did not result in increases in employment show how, on the one hand, some families place a great value on care and prioritising care work over paid employment, especially for those with young children. Moreover, regardless of welfare policy changes, some will keep facing limited employment prospects, due to ill health but also to

a dearth of good, suitable job opportunities. The hardship produced by welfare changes also makes it harder to afford the financial costs involved in entering paid work such as childcare, interview clothes and transport (Stewart et al., 2025). These findings are congruent with other research exploring employment entry and exit dynamics among ethnic minority women. Khoudja and Platt (2017) find evidence suggestive of a poverty trap for women of Bangladeshi, Pakistani and Black African backgrounds. Among these groups, decreasing or low household income is positively linked to labour market exits and, among Pakistani and Bangladeshi women, not linked to higher employment entries. Among Black African women, increases in household income are linked to labour market entries, suggesting that work is only economically viable if the primary earners reach a certain threshold. In fact, benefit reductions, such as the benefit cap, have been linked to negative impacts on mental health and this can further hinder employment prospects (Reeves et al., 2022). Overall, this body of evidence shows the systematic impact of welfare reform on some households who are less responsive to policy (for example, not reducing fertility rates, employment participation in response to 2-child limit) but who bear the consequences (both in terms of financial hardship and mental stress).

Other features of the current system are seldom talked about in this context, such as the fact that UC has been shown to weaken incentives to work for second earners, especially those on low incomes (Adam and Brown, 2013; Clegg, 2024). While clearly not an aspect solely affecting ethnic minority families, this can constitute a further barrier to take on work among groups already shown to have lower work intensity, such as Pakistani and Bangladeshi women. Moreover, while cuts and changes to social security have had a disproportionate effect on some ethnic minority groups, the way in which policy is implemented on the ground suggests institutional and interpersonal discrimination. There is evidence showing ethnic disparities in relation to social security sanctions (deVries, 2017; Harrison, 2023; Williams et al., 2024). For instance, Williams and colleagues (2024) find that claimants with an ethnic minority background, and Mixed heritage and Black/Black British claimants in particular are consistently more likely to be referred for a sanction by Jobcentre caseworkers and receive an adverse decision. Disparities are especially large in rural areas, where Black/Black British claimants are over twice as likely to be sanctioned as their White counterparts. This is a context of localised institutional practices around the implementation of a social security and sanctions regime which has shown front-line workers adopting strategies of stigmatisation and dehumanisation – focused on strict quantitative targets and competition (Redman and Fletcher, 2021). Department for Work and Pensions (DWP)-published data on sanctions present a mixed picture (Webber, 2025); in the latest February 2025 release, more muted ethnic disparities appear in the proportion of UC claimants in conditionality groups subject to sanction who are serving a sanction at a point in time, with some exception for claimants of Mixed ethnicity, while disparities emerged in the number of sanctions imposed per month for all UC

claimants in the August 2024 release. Proportions of UC claimants who are subject to sanctions are different for different ethnic groups. In January 2025, for example, this proportion was 24.8% for White claimants, but 34.5% for the Mixed group, 34.8% for Asian, 37.7% for Other and 37.8% for Black claimants.

Changes to housing benefits have had a great impact on housing affordability among low-income households (Shankley and Finney, 2020; Citizens' Advice, 2024). Freezes to the Local Housing Allowance (LHA), including the removal of the 5-bedroom rate in 2011 (DWP, 2010; Shelter 2020), disproportionately affected those ethnic minority groups with a higher proportion of large families and who are more likely to live in the private rented sector. Waters and Wernham (2023) find that, based on data from the private rental properties listed on Zoopla, 22% of advertised properties could have the rent entirely covered by the LHA in 2011; this declined to 11% in 2020. After rising to 23% after the pandemic reset of LHA, in 2023Q1, just 5% of private rental properties had rents that could be completely covered by LHA. While there is evidence that variation across regions in terms of affordability reduced after the pandemic reset, the properties LHA can cover completely tend to be in lower-employment, higher-crime areas. LHA shortfalls have been linked to risks of debt, rent arrears and homelessness (Crisis, 2019). Most assessments in this area do not attempt causal evaluation and do not quantify the impact of these reforms directly, but rather base distributional considerations on characteristics such as tenure and location. LHA freezes will have a greater impact on those groups with high rates of private renting and living in locations with high growth in rents. Many also use broad categories, such as Black, Asian and Minority Ethnic (BAME) or Black/Asian categories, which overlook finer-grained distinctions between Bangladeshi, Pakistani and Black African groups. For instance, while all groups are witnessing increasing rates of private renting, over 30% of Black Africans are renting in the private rented sector, compared to around 20% of Bangladeshis and Pakistanis. Moreover, homeownership remains above 60% for Pakistanis, while social renting remains significant for Bangladeshis and Black Africans (Shankley and Finney, 2020; Robinson et al., 2024). JRF analysis has provided more direct calculations of the LHA shortfall (Earwaker, 2024). The average private renter in receipt of housing benefits will be £684 per year worse off from April 2025, as a result of all of the policy changes made to LHA since 2011. This varies by ethnicity: White-headed households face a shortfall of £622, Asian households of £835 and Black households of £957. Moreover, while LHA rates have been reset again in 2024 to link them to the 30th percentile of rents in the area (but remain now 'frozen' until the next reset), the benefits for families have been tempered by the interaction of the LHA uprating with the benefit cap. For instance, the Resolution Foundation estimated that, for 2-child families in receipt of a full UC award, the percentage of those affected by the cap would rise from 53% in 2023/24 to 83% 2024/25 for couple families and from 12% to 30% for lone-parent families (Clegg, 2023).

Housing policy

Policies such as ‘Right to Rent’ have been prominent in public debates, for instance following a High Court Ruling that found the scheme to be discriminatory and in breach of the European Convention on Human Rights – a decision that was subsequently overturned. A Home Office evaluation of the Right to Rent scheme (Home Office, 2023) found examples of discriminatory attitudes based on nationality, race or ethnic background among landlords but insufficient evidence to claim any systematic, unlawful discrimination that was clearly attributable to the scheme. The research includes surveys and interviews with landlords and finds that around 1 in 5 landlords reported indirect awareness of tenants experiencing discrimination and 1 in 10 reported these as a direct impact of the Right to Rent scheme (1 in 5 among those letting properties in London or part of members of landlord bodies or associations). While robust research specifically addressing the impact of the scheme is scarce, there is a rich literature on ethnic discrimination in the UK private rental market, which remains an unaddressed issue. This evidence uses experimental designs and focuses primarily on the London housing market (Carlsson and Eriksson, 2015; Koppensteiner et al., 2022; Huang and Bao, 2023). In an assessment of the methods used for field experiments on discrimination in housing and in the labour market, Neumark and Rich (2018) find that the estimated effect of discrimination in housing markets is robust, in fact more so than that estimated in labour markets. Koppensteiner and colleagues (2022) find that non-British applicants (with foreign accents and names) had a 13% lower chance of securing a viewing for a rental property compared to the mean. They find no differences in terms of value of the properties or rental values. Carlsson and Eriksson (2015) find that ethnic minorities have a 11–37% lower chance of being invited to a room viewing in London compared to the White British majority. Applicants with an Arabic/Muslim name are most affected (with a relative lower invitation rate of 37%), followed by applicants with an African (28%) or Indian name (20%), while applicants with an Eastern European name are least affected (11%). They also find a greater ethnic difference for applicants with high-skill jobs compared to those with low-skill jobs. The degree of ethnic discrimination also depends on the ethnic residential concentration, with a greater advantage for the White British majority in areas where they constitute a high share of the population – this aligns with findings from other studies (Koppensteiner et al., 2022). A recent meta-analysis of studies on housing discrimination in Europe found more pronounced housing discrimination in countries with a colonial history, such as the UK (Bao, 2023).

Ethnic inequalities in housing in England are entrenched and long-standing, rooted in a long history that has shaped patterns of settlement among ethnic minorities (Rogaly et al., 2021). In the past, academic scholarship has focused in particular on discriminatory practices in the allocation of social housing

(Henderson and Karn, 1984; Jeffers and Hoggett, 1995). Robinson (2022) provides a historical analysis of housing policy and shows how institutional barriers that restricted the housing choices of minority ethnic households remained largely unrecognised until the 1980s. The 1990s witnessed a greater focus on a 'race equality and diversity agenda' in housing – for instance through regulation of housing associations and targets that prioritised ethnic minorities in relation to equity loans. Housing policy since the 2010s has instead largely been characterised by non-intervention.

Historical patterns of allocation of social housing have been recognised as a driver contributing to the concentration of ethnic minority groups in certain areas, often characterised by economic deprivation (Rogaly et al., 2021). At the same time, evidence around the impact of choice-based lettings – introduced in 2001, allowing households to bid for social housing advertised by the council – shows mixed results in terms of reducing segregation. In particular, Van Ham and Manley (2009) show that they may have in fact increased segregation, as ethnic minorities who rented their dwelling through the choice-based letting system were found to have the highest probability to move into ethnic concentration neighbourhoods. Van Ham and colleagues (2012) also found increases in concentration in deprived neighbourhoods after the introduction of the scheme. The literature has generally put into question the extent to which the system effectively offers real choices, especially for the most vulnerable applicants whose options remain constrained (Brown and King, 2005; Manley and Van Ham, 2011). Discussion around the role of immigration policies on the exclusion of migrants from social housing will be further addressed below.

3.3.4 Immigration system

Immigration policies play an important role in the lives of many ethnic minority families. They shape migrants' economic opportunities, legal status and access to benefits and housing, but also affect family reunification, and household costs – for instance through the significant burden of visa fees and healthcare costs. This section reviews evidence around the impact of the immigration system on different ethnic groups.

Migration, poverty and ethnic differences

Migrants are a group that faces especially high risks of poverty (Vizard et al., 2023), and there is evidence that these risks have increased in recent years. Between 2019 and 2022 there has been a 92% increase in the number of migrant households experiencing destitution, and in 2022 over a quarter (27%) of destitute households were headed by migrants (Fitzpatrick et al., 2023). There is also evidence of a close connection between poverty, migrant status and ethnicity, with Black and Asian groups facing especially high risks (Fitzpatrick

et al., 2023). Immigration laws and changes implemented in the past few years have been linked to these high levels of hardship (APPG, 2024).

In relation to Black African, Bangladeshi and Pakistani ethnic groups, a number of factors related to migration also bear on their higher risks of poverty and levels of hardship. Depending on their visa type, migrants will follow different routes to settlement, with different time frames, costs, rights and entitlements.

Family reasons are the predominant motive for migration cited among South Asian-born migrants (56% in 2022) and migrants born in Sub-Saharan Africa (43%) (Migration Observatory, 2024c). In 2024, Pakistani nationals accounted for over one-sixth of all family-related visas granted, with the majority (87%) issued through the Partner Visa route (Home Office, 2025a). Of family unification visas, 38% were granted to nationals of South Asian countries and 19% were granted to nationals of Sub-Saharan African countries. This matters in relation to poverty risks for these groups as an increasing share of family unification migrants have been on a 10-year route to settlement (further discussed below) (Migration Observatory, 2023a, 2024a, 2024b).⁸

Both South Asian and Sub-Saharan African groups have similar levels of citing work (around 20%) and study (around 14%) as reasons for migration. Migrants from Sub-Saharan Africa are most likely to cite 'other reasons' (22%), which include humanitarian protection (Migration Observatory, 2024e). A high share of migrants on health and care work visas are from South Asia (especially from India and Pakistan) and Sub-Saharan Africa (for example, Nigeria, Zimbabwe, Ghana) (Migration Observatory, 2024b). Many migrant care workers face higher risks of exploitative work conditions and are likely to be in low-paid work, while lacking the possibility to access welfare support – this contributes to higher risks of poverty for this group (Migration Observatory, 2024d).

Subsequent governments have introduced different types of restrictions aimed at reducing immigration, with the recent Immigration White Paper proposing the closure of the social care visa route to overseas recruitment (Home Office, 2025b). Restrictions had already been imposed on dependant visas, for instance for care workers and students; these significantly affected Pakistani, Bangladeshi and Black African migrants. In relation to care workers, concerns with restrictions on dependants included greater risks of exploitation – for instance resulting from increasing the isolation experienced by these migrants, or from leading partners to also use care visas, limiting the employment opportunities previously available to dependants (Migration Observatory, 2024d). Restrictions on student dependant visas have also had a greater impact on Pakistani, Bangladeshi and Black African groups, congruently with the fact that dependant-to-main-applicant ratio (the number of dependants per main visa application) differs by country of origin. In 2022 this was 0.01 for Chinese students, 1.16 for Nigerian students and 1.01 for Bangladeshi students

(ICEF, 2025). Main applicant visa applications fell by 55% in 2024 for Nigerians and by 31% for Bangladeshis. For both groups, visas issued to dependants declined by more than 80%. For Pakistani nationals trends appeared to diverge, as visas issued to Pakistani dependants also witnessed an 85% decline, but there has been an increase in main applicant visas (ICEF, 2025). Restrictions on dependants increase risks of family separation, which can have adverse economic, social, psychological and health-related consequences (International Organisation for Migration, 2022; Charsley and Wray, 2023).

Settlement time frames and costs

Costs related to visas, naturalisation and Immigration Health Surcharge (IHS) fees depend on the initial type of leave to enter (the permission granted to someone outside the UK to enter the country), since some visa fees are higher. Other factors influencing costs relate to the length of settlement pathway, as well as family size, as fees for dependants are significantly higher. For instance, in 2024, a single person on a family reunification visa would pay over £12,000 to become a British citizen, over £23,000 if they came with one child and over £34,000 with 2 children. A couple coming with 2 children who arrive in the UK on a skilled worker visa would incur over £41,000 of costs. This has a substantial impact on disposable income.

The 10-year route to settlement imposes significantly higher costs than the 5-year route. For each 30-month period, individuals must pay £2,608 per adult and £2,223 per child for visa fees and the IHS (Mort et al., 2023). Qualitative and survey evidence from organisations providing legal support to migrants suggest that high fees and repeat applications lead to many people losing their immigration status, for instance because of mistakes in the application process, gaps in the leave or pathway to settlements, or the inability to afford settlement or application fees (Gardner and Patel, 2021; Wilding et al., 2021). The number of people granted leave to remain under the 10-year family or private life routes peaked at just over 80,000 in 2019. They declined during the pandemic but returned to above 80,000 in 2023. However, a lack of data makes it very difficult to obtain exact estimates, and there are also no figures on whether people who lose their status on the route subsequently reacquire it.

10-year routes normally come with a condition of NRPF, which prevents access to the social security system and social housing (discussed further below). Applications for permission to remain must be extended every 2 and half years and they take on average 10 months to be processed (Home Office, 2022). The list of top 10 nationalities of applicants who were granted leave to remain under the Family Life 10-year route between 2012 and 2019 is consistent across data sources, with migrants from Nigeria, Bangladesh, Pakistan and Ghana all featuring (Pinter et al., 2020; MO, 2021). Applicants from Nigeria record the highest number of grants of leave to remain under the 10-year route – more

than 3 times that of Bangladeshi migrants, more than twice the number of migrants from India or Ghana and a third more than those from Pakistan. The Government's recent Immigration White Paper proposes to increase the standard qualifying period for settlement from 5 to 10 years (Home Office, 2025b). This will increase the cost of settlement for more people and extend the time they are subject to the NRPF condition. It has also launched a consultation on pathways to settlement in which it proposes a model in which settlement timeframes can be reduced or increased based on certain factors. This 'time adjustment' model would see settlement timeframes increased from the 10-year baseline if, for example, applicants had been in receipt of public funds, or they are a low-wage/deemed to be low-skilled worker. Under the proposed model, a reduction in the baseline settlement period would be granted for high-income migrants, those employed in specific public service occupations and those who have worked in the community (Home Office 2025e).

No recourse to public funds

The NRPF visa condition acts as a near-blanket ban on access to the social security system and social housing for those subject to it. Having NRPF means that individuals and families, including those with dependent children, are prevented from accessing a specified list of public funds. These include most income-based in-work and out-of-work benefits, including Child Benefit, Universal Credit, income-related Employment and Support Allowance, Local Welfare Provision, Housing Benefit and social housing (Home Office, 2025c).

Estimates of those affected by NRPF are not easy to establish, as the Home Office does not collect and publish data on the total population subject to NRPF in the UK at any one time (House of Commons Work and Pensions Committee, 2022). A number of sources indicate that there were nearly 1.4 million people with NRPF in the UK in 2020 (Migration Observatory, 2020; Jolly et al., 2022). This number is reported to have substantially increased; at the end of 2022, about 2.6 million people held visas that typically have NRPF (Cuibus and Fernández-Reino, 2023). The top nationalities in typical visa categories with NRPF were Indian, Chinese, Nigerian and Pakistani (Cuibus and Fernández-Reino, 2023).

The NRPF condition is applied to many groups and not all individuals are equally affected. As such, being subject to an NRPF condition does not mean that an individual or family will necessarily be at risk of, or experiencing, poverty (Scanlon et al., 2022). However, NRPF is a key driver of poverty amongst many migrant families, given it is applied regardless of level of household need or income. Those who are on the 10-year route to settlement, who also have NRPF applied to their visas, will be subjected to longer periods without access to support alongside settlement pathways which require greater financial resources. This places additional burdens and levels of precarity on many

households, some of whom will already be economically vulnerable. The NRPF condition can be, and is most likely, reapplied at every stage that a settlement application is reassessed (so, 4 times for those on the 10-year route).

While NRPF can be lifted, following a successful Change of Conditions (CoC) application, this is rarely the case and requires a complex process (Pinter et al., 2020). A total of 28,000 change of conditions applications were submitted in the 6 years to March 2023; a quarter were from Nigerian citizens, followed by nationals of Pakistan, Ghana, India, and Bangladesh (Cuibus and Fernández-Reino, 2023). Home Office figures do not show how many people currently hold a visa where the NRPF condition has been lifted. Nonetheless, the numbers indicate that only a small percentage of people holding visas where NRPF can be lifted successfully do so. There were around 2,500 successful applications to lift the NRPF condition per year in 2022, despite there being 446,000 family visa holders and 147,000 British National Overseas visa holders (the largest visa categories which can apply for a change of CoC) in the same year (Cuibus and Fernández-Reino, 2023). Low application rates may be due to several factors; eligible people facing economic hardship may not necessarily be destitute or at risk of destitution and therefore may decide not to apply. Visa holders may also be fearful of applying for a CoC in case it jeopardises future applications for leave to remain or risks social services intervening in the care of their children (Cuibus and Fernández-Reino, 2023).

A small proportion of families with dependent children affected by NRPF are able to get support from local authorities, but this is at a very low level, and only if they meet the stringent threshold of being deemed 'in need' under the Children Act 1989. According to a recent study involving 142 local authorities across England, Scotland and Wales, the number of destitute families with NRPF supported by local authorities has risen by 158% since 2012/13 (Leon and Broadhead, 2024). Data from a sample of local authorities in 2018 showed that the average rate of support paid to a parent and 2 children was 61% below the poverty threshold (Jolly, 2019). As there are no set rates, there is evidence that subsistence support varies greatly across local authorities. Levels remain significantly below UC entitlements and, in some areas, below asylum support rates (Leon and Broadhead, 2024). This is also in a context of limited access to legal advice and support following cuts, which have produced a significant contraction in services (Law Society, 2024).

NRPF conditions will also affect irregular migrants, a group that includes those who fall out of visa status whether from overstaying their visa, violating the terms of their visa or failing to apply for visa extensions or changes in status (or making a mistake in their application); those entering the UK without authorisation; those who stay after their application for asylum has been rejected; and those who are children of unauthorised migrants. Estimating numbers of undocumented migrants is challenging, with different estimates

ranging between 600,000–900,000 people (Migration Observatory, 2025; PRC, 2025). Not only are irregular migrants affected by the NRPF condition, they also cannot legally work, rent a house, open a bank account or have a driving licence in the UK.

In November 2025 the Government launched a consultation on pathways to settlement, which also includes proposed changes to NRPF. In seeking to introduce a settlement model in which timeframes are adjusted based on various circumstances may see some migrants be subjected to NRPF for longer time periods (Home Office 2025e). Claiming public funds is one such circumstance in which migrants could see their settlement timeframe increased: the consultation proposes applicants who receive public funds for less than 12 months during their route to settlement would see an increase of 5 years to their qualifying baseline period, whereas those who receive public funds for more than 12 months would see a 10 year increase. The Government consultation is also seeking views on whether the law should be changed to apply NRPF as a condition of settlement, meaning that newly settled migrants would still be subjected to the condition. The NRPF condition would only be lifted, and entitlement to benefits permitted, once a person has been granted citizenship (Home Office 2025e).

Asylum seekers

In 2024, the top 5 most common nationalities of people who applied for asylum were Pakistani, Afghani, Iranian, Bangladeshi, Syrian and Indian (Home Office, 2025d). The share of applications that ultimately result in a grant of asylum or other permission to stay varies significantly – ranging from over 90% among Syrian and Eritrean nationals to 6% among Indian nationals. Meanwhile, 55% of Pakistani, 53% of Bangladeshi and 77% of Sudanese nationals were granted asylum or permission to stay. Destitute asylum seekers are entitled to a weekly cash allowance to cover their essential living needs; this is currently set at £49.18 per person per week (just over £7 per day). However, if an asylum seeker's accommodation provides them with meals, they will receive a cash allowance of £9.95 per person, per week (less than £1.50 per day) (UK Government, n.d.). After reforms moving to a single payment in 2015, the payment level has fallen in real terms so that in 2023, it was 29% lower than in 2000 (Migration Observatory, 2024d). Destitute asylum seekers can also be provided with different types of accommodation, including initial accommodation (for example, hostels), dispersed accommodation (self-contained housing where nuclear families are allowed to stay together) and contingency accommodation (for example, hotels for those who are not able to move to dispersed accommodation within 3 to 4 weeks). In the first quarter of 2020, only 5% of supported asylum seekers were housed in contingency, initial or other non-dispersed accommodation. By 2024, 41% were in this type of housing (Migration Observatory, 2024d). This is in a context where asylum seekers are not only affected by NRPF but also face many months and even years with no right to work, something that has been widely

identified as a key driver of poverty for this group (APPG, 2024).

The Government's November 2025 statement on asylum policy sets out various reforms for consultation. These include revoking the current legal obligation to provide support to asylum seekers who would otherwise be destitute; this would make support conditional and denied under certain circumstances such as for those with the right to work and those who are regarded as making themselves intentionally destitute (Home Office 2025f).

There are also proposed changes for people who claim asylum and are granted refugee status in the UK. These include changing refugee support from its current permanently protected status, and limiting it to a more basic, temporary protection. This would see a refugee's initial leave period reduced from 5 years to 30 months (and renewable only if protection is still needed). Refugees would also be subjected to longer settlement pathways in which indefinite settled status could only be granted after 20 years in the UK. (Home Office, 2025f).

Overall, while substantial gaps in evidence exist, what emerges from this section is a picture of the immigration system that is extremely punitive in relation to the most vulnerable migrants. High settlement costs are likely to impose significant demands on already stretched resources, particularly affecting families with children. As many Bangladeshi and Pakistani people are family migrants, and given the high levels of poverty among these families in the UK, they are likely to be affected by the higher minimum income thresholds, the costs and stresses of both the 10-year settlement route and the NRPF condition. Immigration rules can thus exacerbate their disadvantage. An assessment in relation to Black African migrants is likely similar but harder to formulate, because of both lack of data and the heterogeneity within this group.

3.4 Bringing it all together: poverty, ethnicity and family dynamics

Sections 3.1–3.3 underscore a complex interplay between common disadvantages and group-specific factors that shape the poverty outcomes for families from the 3 ethnic groups facing the highest risks of poverty in the UK – Pakistani, Bangladeshi and Black African groups. In this section, we present some overarching themes emerging from the evidence but we will first draw a brief overview summarising commonalities and differences between these groups.

Pakistani and Bangladeshi groups

The evidence review highlighted how the Pakistani and Bangladeshi ethnic groups share some cultural and historical ties, linked to a long migration history to the UK. Country of origin development has long shaped socio-demographic characteristics for migrants from these countries, as well as factors like religion and cultural practices such as transnational marriage, intergenerational living and conceptions of extended family ties shaping collectivist approaches to care. Both groups experience lower overall employment rates, largely reflecting the high rates of male unemployment and high female inactivity. They also tend to work in lower-paying jobs and are concentrated in occupations with limited opportunities for economic advancement. For both groups, the high inactivity rates among women are shaped by a complex interplay of cultural expectations, household responsibilities, childcare, and health-related factors.

Although fertility rates for both groups have declined significantly over time, especially from a long-term perspective, they remain higher than those of other ethnic minority groups and the White British majority. For both groups, there is evidence of in-group polarisation, with a majority adopting behaviour more similar to their parents, resulting in larger family sizes, and a significant minority adopting behaviours closer to the White British majority, with delayed births and smaller families. However, some evidence suggests that figures identifying commonalities in fertility mask differences across the life course for these groups. For instance, women of Bangladeshi origin have (on average) children much earlier, compared to both those of Pakistani and White British origin. These differences in fertility timing may lead to distinct employment trajectories for each group shaping their career progression and labour force participation in different ways.

There is also substantial evidence that both the Pakistani and Bangladeshi ethnic groups not only experience poorer physical health (with a higher prevalence of metabolic conditions such as diabetes and other comorbidities) but also do so from a younger age. These health disparities are linked to their socio-economic disadvantage and racial discrimination, creating a cycle that reinforces poverty. Poor health can limit an individual's ability to work, constrain the labour supply of other household members who may need to take on caregiving roles and directly increase the household's level of needs, thus lowering the living standards that can be attained with a certain level of income.

Finally, both groups have been significantly affected by social security changes that have disproportionately affected larger families – a point discussed at greater length below. There is evidence that poor and non-poor families in these groups are not too different in terms of household characteristics (Karlsen and Patanzis, 2018). For instance, in relation to Pakistani families, Platt (2009a) finds that they

have a similar income composition, with a significant portion of income from benefits. This means that many families in these groups are close to the poverty threshold much of the time and thus more easily slip below it, and that welfare cuts are bound to have a significant impact. Migration policies will also play an important role in exacerbating hardship among both Bangladeshi and Pakistani groups, as such policies have become more socially selective and punitive, especially in relation to family migrants and families with children.

Spatial segregation can increase poverty risks because of its bearing on employment opportunities, access to quality services and housing. Bangladeshi and Pakistani communities generally experience higher segregation levels compared to other ethnic groups, but they also exhibit distinct patterns of segregation. Despite the Bangladeshi ethnic group having historically settled predominantly in London, compared to a distribution of the Pakistani ethnic group across a number of cities in England, different measures point to a lower overall segregation of the Bangladeshi ethnic group compared to the Pakistani ethnic group. This is the case for instance when segregation is assessed in smaller geographic areas and less so at larger spatial scales. While segregation has decreased over time for both groups, the decline has been more pronounced among the Bangladeshi group. Second-generation Bangladeshis exhibit stronger inter-group friendships and social ties compared to their Pakistani counterparts.

The evidence also shows that Pakistani and Bangladeshi communities exhibit distinct housing patterns. Pakistanis have higher homeownership rates, while Bangladeshis are more likely to rely on private and social renting. New migrant communities are disproportionately concentrated in the private rented sector, and there is evidence that this trend is influencing tenure structures among Pakistani homeownership rates which have declined over time, reflecting broader shifts in housing accessibility and affordability among ethnic minority groups. Both groups face higher levels of housing deprivation, poor housing conditions and overcrowding. Pakistani and Bangladeshi households showed the strongest intergenerational link between parent and child housing tenure (Buscha et al., 2025).

Black African group

In relation to the Black African group, the review points to important drivers of disadvantage, linked not only to household size and composition but also to factors such as housing deprivation, unemployment, selective migration policies and poverty traps entrenched by recent welfare cuts. Black African men and women are notably over-represented in public sector and social care jobs. Black African women display the highest levels of occupational concentration, increasing their vulnerability to economic shocks, particularly in single-earner households. As a result of their lower representation in higher-paying jobs, as well as their lower working hours, the Black African group consistently earn

less than the White British group (with the earnings gaps not explained). The largely unexplored role of remittances – which the review suggests are of special relevance for this group – is likely to be a factor limiting living standards beyond what can be assumed from poverty statistics based on income. There is limited evidence also in relation to social support, where the literature suggests a key role played by religious and community networks but with, at present, limited evidence on the implications for poverty.

The review highlighted important differences between the Black African and Black Caribbean groups, thus underscoring the limitations of research drawing on data grouping them together. While data limitations bear on the differences that could be highlighted in this report, emerging ones include distinct age structures, fertility, adherence to traditional gender norms, employment and health patterns. In turn, welfare policies will have a different impact on these groups, especially as cuts have disproportionately affected larger families, which are more common among Black Africans. Even seemingly similar patterns in terms of family types – with high rates of lone parenthood – may mask some distinctions linked to different migration patterns, and prevalence of scattered families among some Black African sub-groups such as those of Somali origin. However, Black Caribbean and Black African groups emerge in the literature as exposed to similar patterns in terms of experience of discrimination and racism, including in accessing health services, securing housing, accessing employment and career progression.

What is most clear from the review is that the Black African group is very heterogeneous, with limited, and often largely descriptive, evidence pointing to significant differences between subgroups within this broader category. It is likely that some subgroups will be especially exposed to some of the key drivers of disadvantage within this group, especially recent migrants and migrants from conflict settings. The interplay of different factors is still difficult to ascertain: for instance, many families of Somali origin are likely to face greater risks, not only because of larger family sizes, high rates of widowhood and scattered families, with consequences for household needs and household labour supply, but also because they may face discrimination on the basis of both race and religiosity and will be especially affected by social security and migration policies. Lack of finer-grain analysis also makes it harder to establish not just the role of these different risk factors but also the penalties associated with them.

3.4.1 Intersectionality, intergenerational dynamics and place

The review has underscored the importance of understanding within group differences as different characteristics intersect and interact to shape socio-

economic disadvantage. This can dispel widely held assumptions around the drivers of poverty among certain ethnic groups. For instance, in relation to Bangladeshi and Pakistani families, the report has pointed to how the majority has a relatively large family of 3 to 4 children, similar to their parents, but a significant minority of Pakistani and Bangladeshi women, especially UK-born, adopts fertility behaviours closer to White British women (Kulu and Hanneman, 2016; Kulu et al., 2019). Both in relation to fertility decisions and family formation, there is good evidence of the complex interplay of decisions that are grounded in reconciling different aspects of people's identity. Decisions around family size or transnational marriage are shaped, especially for younger, UK-born individuals, by how they interpret their Britishness, ethnic and religious identity, their sense of obligation towards their families as well as by financial considerations (Qureshi et al., 2014; Charsley and Bolognani, 2019; Loyal, 2021; Ahmed, 2022). Even religiosity and ethnicity are not static facts but processes of personal interpretation, with different norms shaping expectations around family, work and care, and contextual pressures all playing a part in shaping attitudes and behaviours. Qualitative evidence has illuminated phenomena such as in-group stigma in relation to transnational marriages among younger generations, with a distinct gendered dimension (Ernasilli and Charsley, 2019; Charsley et al., 2020). These complex, intersectional patterns are significant across ethnic groups, but the evidence around Bangladeshi and Pakistani groups is especially rich.

A degree of convergence between ethnic groups such as Bangladeshi and Pakistani and the White British majority, especially among younger, UK-born cohorts, could point to future changes in terms of the role of family size and composition in relation to poverty. Especially among second-generation women, changing attitudes towards care, improved educational outcomes and greater exposure to working mothers and mothers-in-law are linked to changes in the balance of work and care (Platt and Polavieja, 2016; Arcamons, 2020; Nandi and Platt, 2024). However, despite the apparent convergence in employment, ethnic gaps in earnings have not changed. The fact that the conditional employment and earning gaps remain large for both first- and second-generation ethnic groups suggests structural barriers that continue to disadvantage ethnic minorities in the labour market. Moreover, ethnic health inequalities persist over time and other disadvantages that bear significantly on poverty risks seem to be becoming more entrenched across generations. For instance, ethnic disparities in housing have become more pronounced in the most recent cohorts (Buscha, 2025), while recent policy in the field of immigration and social security contribute to increasing hardship (Portes and Reed, 2018; Pinter, 2020; Stewart et al., 2023, 2025). This has important consequences for the intergenerational persistence of poverty, especially in light of evidence that income has a causal effect on children's outcomes, bearing on children's cognitive, social-behavioural development and health and thus affecting future life chances (Cooper and Stewart, 2021).

Living in deprived areas can deepen poverty and make it harder for future generations to escape it, for instance because of fewer good-quality local employment opportunities and worse services. Ethnic minorities, especially Pakistani, but also Bangladeshi and Black African, are disproportionately more likely to live in deprived areas and the report underscores challenges individuals from these groups face in terms of mobility. Evidence indicates that some neighbourhoods may function as poverty traps, especially for Pakistani and Bangladeshi groups (Zuccotti, 2019). Socio-economic mobility improves neighbourhood outcomes – for instance, by reducing the chances of living in a deprived area. Disparities remain, however, and the link between childhood neighbourhood environment and adult neighbourhood outcomes is generally stronger for second-generation ethnic minorities compared to White British individuals, especially for Pakistani and Bangladeshi populations. The report also finds that housing inequalities not only persist across generations but have also become more pronounced in the most recent cohorts for Bangladeshi, Pakistani and Black African groups. Housing policies and discriminatory patterns in housing entrench these disparities. Those experiencing economic disadvantage face further barriers in terms of possible mobility, as local networks provide vital informal support across a number of areas – from access to credit to help with food, energy, debt, housing, employment and care. The greater care and health needs identified for these ethnic groups also undermine mobility. Finally, ethnic concentration can be connected to experiences of racism, especially for the second, UK-born generation, suggesting that co-ethnic clustering can be a defensive, coping strategy. This is despite evidence that reports mixed effects in terms of how protective co-ethnic density is ethnic density in relation to the impact of racial harassment and discrimination, for instance on mental health (Becares, 2012; Dorsett et al., 2019; Nandi et al., 2020).

3.4.2. Social attitudes and cultural norms

There is ample evidence that cultural norms and values bear on people's decisions around family formation, family size, intra-household arrangements around work and care, multigenerational living, and social relationships and networks (Dale and Ahmed, 2010; Hirsch et al., 2011; Wang, 2019; Harrison et al., 2023; Kulu et al., 2024; Mirza and Warwick, 2024). Pakistani, Bangladeshi and, to a lesser extent, Black Africans are found to hold more traditional values and gender norms (Dale and Ahmed, 2010; Wang, 2019). At the same time, isolating the role of 'culture' is not easy. On the one hand, as highlighted above, people's attitudes and preferences are subject to different influences and personal reinterpretations. On the other hand, cultural considerations intersect with and are influenced by other factors. For instance, the literature recognises

that groups such as Bangladeshis and Pakistanis generally hold a collectivist conception of care, and care is largely organised to be delivered within the family, especially by women. Being taken care of by family members is an important aspect of well-being and can be considered ‘successful aging’ (Miah and King, 2022). At the same time, poorer employment prospects, shaped by socio-economic individual or area circumstances or by poor health, can have a bearing on taking on caring responsibilities within households. Moreover, higher rates of ill health among individuals in Bangladeshi and Pakistani families will increase the need for care. Some individuals within these groups will also experience greater pressures: new migrants without extended families will have fewer social resources and support to draw on when organising caring responsibilities and housework. This will be in a context of greater challenges in accessing good-quality employment or having educational qualifications recognised.

The discussion around the factors shaping fertility also underscores this point. On the one hand, social and cultural norms, such as religiosity, have been shown to bear on fertility, particularly elevated second, third and fourth birth among Bangladeshi and Pakistani women (Kulu and Hanneman, 2016). At the same time, even when controlling for these factors, differences persist. Decisions based on these norms interact with socio-economic considerations, especially for those faced with limited employment opportunities. In turn, segregation can sustain norms and preferences towards fertility and family size, increase pressures of social surveillance over fertility decisions, and further entrench limited employment prospects, both in terms of expectations and factual opportunities. Understanding the role of co-ethnic concentration and its drivers further underscores how difficult it is to disentangle the precise role of these factors. On the one hand, co-ethnic concentration has been shown to bear on fertility, and it is linked to employment disadvantages. Cultural factors do affect decisions to live in ethnically segregated areas, and there is evidence that co-ethnic concentration in turn reinforces traditional norms and values. However, cultural explanations of segregation are intertwined with others. Strong co-ethnic ties and concentration can be a defensive strategy in the face of experiences, or expectations, of racial harassment and discrimination. Moreover, there is good evidence that housing decisions are not merely the result of people’s preferences but are shaped by present and historical barriers in securing housing as well as discriminatory housing practices.

3.4.3. Racism and discrimination

As outlined above, racism and discrimination do not operate in isolation from other factors that drive disadvantage among ethnic groups. This makes these factors difficult to isolate and conclusively quantify their impact in shaping a group’s risk of poverty. First, we need a clear understanding of what

racism and discrimination are in the context of analysing their role in relation to family dynamics and poverty. Here it is useful to point to a number of connected frameworks that have been developed in the literature to understand interpersonal, institutional and structural racism (Philips, 2010; Nazroo et al., 2020; Platt, 2019). These show how racialisation can take place at micro, meso and macro levels (see figure 2). These levels interact with compounding effects, and the review has identified evidence of all three. For instance, in health, the review has underscored the link between the experience of interpersonal racial harassment and poor health. At the meso-institutional level, evidence of systematic ethnic differences in pathways to care have been highlighted in certain screening, diagnostic and treatment practices (Nazroo et al., 2020). At the same time, structures perpetuating economic, social and geographical inequality bear on ethnic inequalities in health outcomes.

Figure 2. Interpersonal, institutional and structural racism

Interpersonal racism
Interpersonal experiences of racism and discrimination operate at the micro-level - e.g. through individuals' experiences of discriminatory behaviour or racially based harassment and abuse.
Institutional racism
Disadvantage systematically experienced across interrelated policy areas which results from how institutions operate at the meso-level - e.g. in their design and delivery, regardless of the intentions of the individuals within these institutions
Structural racism
The systematic reproduction of race/ethnic disadvantage resulting from macro-level factors beyond individual practices and institutional processes - processes such as deindustrialisation, technological change, financialisation interact with the marketisation of public services, residualisation of social housing, precarisation of employment in ways that entrench stratification and shape present day ethnic inequalities in accessing economic, physical and social resources.

Source: created by the authors, drawing on Phillips (2010), Platt (2019), Nazroo et al. (2020)

The review has highlighted evidence of discrimination and racism across these different levels in several areas. For instance, interpersonal discrimination can be found in housing and welfare policy, for instance in terms of exclusionary and discriminatory practices by landlords or caseworkers around welfare sanctions. At the same time, these practices do not operate in isolation and are tied to institutional processes of the application of policies such as 'Right to Rent' or the implementation of the sanctions regime. The systematic impact of policies such as the 2-child limit and the benefit cap on some ethnic minority families can be seen as a form of reproducing ethnic disadvantage, even if these policies have no explicit ethnic targeting. Recently, a few scholars have argued that the political discourse around these policies pathologises 'non-compliance' to justify their legitimacy, while, in fact, they reflect a form of discrimination based on institutional neglect and systematic indifference or apathy in relation to the groups they disproportionately affect (Elias, 2023; Hewer, 2024).

4. Concluding remarks and direction for future research

The evidence reviewed in this report underscores the complex interplay between a range of shared and group-specific experiences that contribute to disparities in the poverty outcomes experienced by different ethnic groups. These variations include differences in settlement patterns, migration history, housing tenures, inter- and intra-group social ties, and cultural norms related to family structure and gender roles. Despite an increase in high-quality research on the drivers of poverty across ethnic groups, gaps in evidence remain, particularly in relation to the specific mechanisms that drive disparities and particular experiences of certain groups. Table 1 summarises the findings of the report in terms of the current evidence base around the factors covered in 3.1–3.3.

Table 1. Overview of the evidence

	Bangladeshis	Pakistanis	Black Africans
Fertility	Rich evidence base, including sophisticated longitudinal analysis, literature is able to draw distinctions between and within group (albeit often grouped with Pakistani); drivers identified albeit hard to isolate causal impact because of their interconnections.	Rich evidence base, including sophisticated longitudinal analysis, literature is able to draw distinctions between and within group (albeit often grouped with Bangladeshi) and between generations; drivers identified albeit hard to isolate causal impact because of their interconnections.	Clear patterns with suggestive explanations, but data is limited, granular analysis largely descriptive, most sophisticated studies largely use broad grouping.
Family type	Rich evidence base, including intergenerational and in-group distinctions; identification of drivers (through observational not experimental studies).	Rich evidence base, including intergenerational and in-group distinctions; identification of drivers (through observational not experimental studies).	Evidence able to identify patterns and pointing at possible drivers, although studies explaining these are few and largely descriptive.
Multi-adult households	Good evidence of general patterns and possible drivers – but limited ethnic focus. Challenges related to limitations in intra-household analysis.	Good evidence of general patterns and possible drivers – but limited ethnic focus. Challenges related to limitations in intra-household analysis.	Some descriptive evidence of general patterns – but limited focus on this group, on the specific drivers or on intra-household analysis.
Housing	Evidence identifies clear patterns and drivers, distinguishing between groups – but limited assessment of how differences in housing bear on distinctions in relation to poverty for Pakistani and Bangladeshi groups.	Evidence identifies clear patterns and drivers, distinguishing between groups – but limited assessment of how differences in housing bear on distinctions in relation to poverty for Pakistani and Bangladeshi groups.	Evidence identifies clear patterns pointing to key role of housing in entrenching disadvantage for this group, and their drivers. Limited granular within-group analysis.
Health	Evidence clearly identifies distinct patterns and drivers (albeit seldom distinguishing between Pakistanis and Bangladeshis); strong evidence of mutually reinforcing link between health and poverty.	Evidence clearly identifies distinct patterns and drivers (albeit seldom distinguishing between Pakistanis and Bangladeshis); strong evidence of mutually reinforcing link between health and poverty.	Evidence clearly identifies distinct patterns and drivers – some, albeit limited distinction between Black Africans and Black Caribbeans and no granular within group analysis; strong evidence of mutually reinforcing link between health and poverty.
Care	Good evidence of patterns and drivers, particularly around attitudes towards care and intra-household work allocation. Evidence on access to services provides less fine-grained group analysis.	Good evidence of patterns and drivers, particularly around attitudes towards care and intra-household work allocation. Evidence on access to services provides less fine-grained group analysis.	Albeit within-group analysis is limited, there is good evidence of general patterns and drivers. Evidence on access to services provides even less fine-grained group analysis.
Remittances	Evidence points to significant differences in patterns of remittance but there are gaps in assessing their impact on living standards and deprivation. Some evidence on factors specific to Pakistani and Bangladeshi groups, as well as differences between the two.	Evidence points to significant differences in patterns of remittance but there are gaps in assessing their impact on living standards and deprivation. Some evidence on factors specific to Pakistani and Bangladeshi groups, as well as differences between the two; some evidence on intra-household dynamics and tensions linked to remittance behaviour.	Evidence points to significant differences in patterns of remittance but there are gaps in assessing their impact on living standards and deprivation. Some within-group analysis and indication that remittances are a significant factor for this group.

	Bangladeshis	Pakistanis	Black Africans
Labour supply	Good evidence of patterns and drivers of various labour market outcomes (employment, occupational segregation, earnings and wages, hours work) including some intergenerational effects. Evidence mostly at the individual level. Limited evidence on patterns over the life course.	Good evidence of patterns and drivers of various labour market outcomes (employment, occupational segregation, earnings and wages, hours work) including some intergenerational effects. Evidence mostly at the individual level. Limited evidence on patterns over the life course.	Good evidence of patterns and drivers of various labour market outcomes (employment, occupational segregation, earnings and wages, hours work) including some intergenerational effects. Evidence mostly at the individual level. Limited evidence on patterns over the life course and no detailed intra-group analysis
Social networks	Strong evidence pointing to the role of social support on different outcomes, how it differs between and within groups. Distinct segregation and intergenerational patterns identify to distinguish Bangladeshi group. Causation inherently hard to establish.	Strong evidence pointing to the role of social support on different outcomes, how it differs between and within groups. Distinct segregation and intergenerational patterns identify to distinguish Pakistani group. Causation inherently hard to establish.	Good descriptive evidence of patterns, more limited on the distinctive role of social network and social support for this group. Limited within-group analysis.
Public policy	Evidence using experimental and quasi-experimental methods to identify causal role of policy – focus seldom on ethnicity but with clear implications.	Evidence using experimental and quasi-experimental methods to identify causal role of policy – focus seldom on ethnicity but with clear implications.	Evidence using experimental and quasi-experimental methods to identify causal role of policy – focus seldom on ethnicity but with clear implications.
Migration policy	The literature underscores the increasing selectivity of the system, the high costs for migrant families and the hardship produced by restrictions such as NRPF requirements. Data limitations constrain the analysis.	The literature underscores the increasing selectivity of the system, the high costs for migrant families and the hardship produced by restrictions such as NRPF requirements. Data limitations constrain the analysis.	The literature underscores the increasing selectivity of the system, the high costs for migrant families and the hardship produced by restrictions such as NRPF requirements. Data limitations and group heterogeneity limit the analysis.

Strong evidence, including studies identifying causal pathways and overall able to suggest key drivers and their connections – clear focus on ethnic differences and granular distinctions between and within groups

Strong evidence, including studies identifying causal pathways and overall able to suggest key drivers and their connections – while evidence applies to ethnic differences, ethnic focus not always clear and exploration of distinctions between groups lacks granularity

Evidence base able to suggest patterns and drivers but largely based on descriptive studies, often lacking granular distinctions between and within groups

Weak evidence base, suggesting patterns or drivers but facing significant knowledge gaps and data challenges

To conclude, we briefly outline a few areas that would benefit from further investigation and a possible direction for a future research agenda.

- **Developing a more nuanced understanding of ethnic differences in household labour supply and ethnic penalties associated with different levels of household work intensity**

While extensive research explores differences in employment and earnings outcomes of different ethnic groups, most evidence is centred on understanding individual-level outcomes. This leaves some gaps in our understanding of the evolving patterns of household labour supply and their relationship to household earnings and poverty. The evidence base would benefit from a comprehensive analysis of how household labour supply – and key summary measures like household work intensity – have evolved over time across different ethnic groups and different generations. This should be complemented by an investigation of the relative importance of the factors that drive these changes (cultural norms around gender roles and domestic division of labour, social networks and spatial concentration, labour market trends and policies, discrimination and racism in the labour market). Also, given the greater penalties associated with lower household work intensity in the UK (McKnight et al., 2016), future studies should endeavour to disentangle the effect on poverty arising from differences in household work intensity from the potential ethnic penalties that exist at different levels of household work intensity, how their importance changed over time and the key influences behind these trends in disparities.

- **Building a better understanding of the intra-household processes that shape household and individual level outcomes**

The importance of understanding the processes that shape the intra-household distribution of resources – and their implications for the welfare of individual household members – is widely acknowledged (Bennet, 2024). This issue is of particular importance for ethnic minority groups, given that they are characterised by a more gendered division of labour and greater gender inequalities in individual incomes (Nandi and Platt, 2024). Despite some progress in understanding some of the aspects that influence the intra-household division of paid and unpaid work empirical evidence of how these inequalities translate into differential welfare outcomes for men and women is still lacking. Moreover, while we know generally that multi-adult households play an important role as strategies to leverage economies of scale, the analysis of ethnic differences and the intra-household dynamics these arrangements create for different ethnic groups are not as well researched.

- **Improving analysis and understanding of the role of remittances and interhousehold transfers**

Remittances and interhousehold transfers, which are relevant for many ethnic

minority groups (especially first-generation immigrants), can reduce available household resources and limit the living standards that can be maintained at a given income level. Since poverty measures based solely on income often fail to capture these outflows, they may underestimate the extent of material deprivation experienced by households remitting. This can affect consumption patterns, as households may need to cut back on essential goods and services – such as food, healthcare or housing – to accommodate these financial commitments, potentially reinforcing cycles of poverty. Understanding these dynamics is crucial for assessing the true financial well-being of households and account for the broader impacts of remittances. Additionally, although evidence suggests that the pressure to remit often creates conflict, especially in resource-scarce households, the issue is largely underexplored.

- **Developing a more refined assessment of between- and within-group differences**

The review underscores the importance of drawing clear distinctions between the Black African and Black Caribbean groups. However, understanding of heterogeneity within the broader Black African group is tentative and the evidence base largely descriptive, as Table 1 shows. A finer grain analysis is necessary, because of the potentially very distinct patterns and drivers of disadvantage among different sub-groups within the broader ‘Black African’ category. However, data limitations must be acknowledged. The evidence base regarding between- and within-group differences for Bangladeshi and Pakistani ethnic groups is stronger, but it remains the case that these are often grouped together – this can in turn bear on how commonalities and emerging differences are understood.

- **Develop a more systematic understanding of the intergenerational transmission of poverty and (dis)advantage among different ethnic groups**

Research exploring the evidence base around the intergenerational transmission of poverty points to a number of interacting mechanisms entrenching cycles of disadvantage (Bucelli and McKnight, 2024). These range from mechanisms centred around family investments and family stress, to biological, social and cultural explanations. How these mechanisms interact and combine in specific contexts requires a diagnostic exercise (Bucelli and McKnight, 2024). This review has provided evidence for the cumulative and intersecting disadvantages faced by families in Black African, Pakistani and Bangladeshi groups. Moreover, as income has been shown to have a causal impact on children’s outcomes (Cooper and Stewart, 2021), the high and persisting levels of hardship experienced by these groups, and especially high levels of child poverty, have consequences for future generations’ prospects. At the same time, more research is needed to explain the specific mechanisms relevant to different ethnic groups in the UK context. For instance, while there is strong evidence of

the impact of recent welfare cuts in entrenching hardship and poverty risks, the focus of this research is seldom on ethnic differences. Moreover, data challenges undermine our understanding of the impact of migration policy and its bearing on poverty, but an improved understanding is needed to fully capture how recent policy changes are likely to perpetuate disadvantages for migrant families. Developing a more systematic understanding of different mechanisms of intergenerational transmission can further enable us to understand the relationship between the different drivers of poverty highlighted in this review.

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Appendix.

Methodology and limitations

The research is based on a comprehensive assessment of the evidence through an expert-led, non-systematic review. The time frame of the project would not have allowed conducting a systematic review. Moreover, the aim of this work is to deepen the understandings in relation to a broad range of factors shaping the relationship between poverty, ethnicity, racism and family dynamics. A comprehensive, scoping review is appropriate to this aim, as it allows us the broader scope needed to include evidence across types and range of sources appropriate for each of the multiple interconnected areas of the review (Munn et al., 2018).

Identification of relevant research	107
Quality assessment and studies selection	107
Data extraction from selected studies	108
Limitations	108

The research team employed a process in the following 3 stages to ensure a transparent assessment of the quality of the evidence.

Identification of relevant research

The review compiles both quantitative and qualitative evidence around the key elements pertaining to household composition, household needs and household resources identified in the framework presented in §1. While quantitative evidence is essential to understanding the distinct patterns, dynamics, potential causal pathways of ethnic disparities, qualitative evidence can enable us to complement the quantitative evidence and illuminate how and why dynamics and processes identified through the quantitative methods operate. Qualitative studies are suited to exploring the nuances of everyday lived experience, for instance in relation to discrimination and racism, the role of factors such as social norms and expectations, as well as deepening and contextualising family dynamics and their relation to poverty. The review focuses primarily on studies of the UK context, because of the distinctive history, patterns and trends characterising poverty dynamics among UK-based ethnic minority groups. Some international evidence from other EU and OECD countries is included if studies were judged to usefully illuminate UK specific trends and dynamics and suggest potential causal pathways. The review draws on academic studies and grey literature that have examined family dynamics and poverty directly, as well as on research that explored the bearing of family dynamics on intermediate outcomes affecting poverty.

Quality assessment and studies selection

Widely used quality criteria adopted for systematic reviews for quantitative evidence generally consider studies using experimental methods as the gold standard to establish causality. When possible, we include these types of studies in the review. However, observational studies using the appropriate controls allow us to understand the complex set of causes that are jointly leading to different outcomes and the various causal structures underpinning the differences in risks of poverty faced by different ethnic groups in the UK. The review includes both cross-sectional and longitudinal studies, the latter being most suited to illuminate life cycle dynamics or study intergenerational mobility. The review explicitly highlights any challenges in terms of the quality and granularity of data, for instance in terms of the limitations posed by small sample sizes for different sub-groups.

Quality criteria are harder to assign in qualitative research (Carrol and Booth, 2015; Noyes et al., 2024). Studies were chosen based on their relevance, appropriateness of sampling, data collection methods and credibility of analysis (for example, in relation to how researchers' interpretations match findings; or

the congruency between theoretical underpinnings and methods used) (Mays and Pope, 2000; Noyes et al., 2024). Members of the research team compared their interpretations of results to strengthen the overarching assessment of the evidence.

Data extraction from selected studies

- The process of data extraction was guided by summary tables that organised the information from the reviewed studies in terms of:
- their methods and data used
- an assessment of the strength of evidence
- inclusion of the relevant ethnic groups
- findings related to the different elements included in the analysis of household composition, household needs and household resources.

This common framework facilitated triangulation of the assessment of the evidence, while also highlighting gaps – for example, in relation to the different groups covered, methods used in each review area.

Limitations

As already noted, this is not a systematic review, but rather a scoping review that comprehensively assesses the evidence around a wide range of aspects that bear on how the relationship between ethnicity, racism and family dynamics relates to poverty. The approach taken was appropriate to identify the types of available evidence and possible gaps around a wide range of topics. However, while triangulation across the research team and use of a consistent, transparent assessment protocol reduce risks of bias, the approach cannot guarantee the same levels of replicability of a systematic review.

The review covers a wide range of topics, but it necessarily had to omit some that would have a bearing on the relationship between poverty, ethnicity and family dynamics. For instance, issues around the greater risk of underinsurance among ethnic minorities, high-cost credit premiums, or inequalities in pension coverage have been identified and linked to discrimination in the literature but are not covered in this review (Davies and Collings, 2021; Cribb et al., 2025). Their interaction with the dynamics uncovered in this report is a matter of further future investigation.

Notes

1. At the household level, work intensity is often calculated as the ratio of the total number of months that all working-age household members have worked during the year and the total number of months the same household members theoretically could have worked in the same period (McKnight et al., 2016). This means, for instance, that a couple with both adults working full-time would have household work intensity of 1.0, while one where both are unemployed would have a work intensity of 0. A couple with one adult working full-time and one working part-time would have a household work intensity of around 0.75.
2. According to this definition, fuel poverty in England is measured using the Low Income Low Energy Efficiency (LILEE) indicator. Under this indicator, a household is considered to be fuel poor if they meet the following 2 conditions: 1) they have a fuel poverty energy efficiency rating of band D or below and 2) they would be left with a residual income below the official poverty line if they were to spend their modelled energy costs (UK Government, 2022a)
3. According to this definition, the fuel poverty gap is the reduction in fuel costs needed for a household to not be in fuel poverty. This is either the change in required fuel costs associated with increasing the energy efficiency of a fuel-poor household to a Fuel Poverty Energy Efficiency Rating (FPEER) of at least 69 (band C threshold) or reducing the costs sufficiently to meet the income threshold (UK Government, 2022b)
4. Doubling-up refers to the situation where one more than one household lives in the same dwelling because they lack the means to have their own.
5. Unemployment rate measures the percentage of people actively seeking work but unable to find a job, while labour force participation rate measures the share of the working-age population that is either employed or actively looking for work (that is, the key difference is that unemployment considers only job seekers, whereas participation reflects overall workforce engagement).
6. The unexplained wage gaps are from a regression specification which uses the natural log of hourly pay as the dependent variable, with month-of-interview fixed effects and includes controls of age; region of residence; educational attainment; marital or cohabiting status; indicators for the number of children under 16; total household members; hours worked; experience squared; full- versus part-time status; public sector employment; and the SOC code.

7. The weak place stratification and ethnic enclave models state that individuals of migrant origin have different preferences and constraints regarding their choice of a neighbourhood. These models suggest that ethnic minorities, even with equal characteristics, do not attain neighbourhoods similar to the majority population. Logan and Alba (1993) – cited in Zuccotti (2019) – identify weak and strong versions of the model: the weak version predicts that as resources increase ethnic inequalities in neighbourhood access decrease, whereas the strong version predicts the opposite.
8. The 10-year route to settlement requires an applicant to accrue 10 years of continuous legal residence before they are eligible to apply for Indefinite Leave to Remain. It applies, for instance, to students who switch to a work visa, or to those on a partner visa with a 5-year route to settlement if their family income falls below the income threshold, but it is judged that there would be ‘unjustifiably harsh’ consequences if they lost their residence rights. Other categories of migrants are placed on 10-year routes to settlement from the outset. Among them are asylum seekers, those who do not meet normal family immigration rules but have a family or long-term ties to the UK – such as parents of a British child or long-term resident child; partners of a British or settled person who would face ‘insurmountable obstacles to life continuing outside the UK’; those for whom there are ‘exceptional circumstances’ – whereby refusal could breach the European Convention on Human Rights, because it would result in ‘unjustifiably harsh consequences’ for the applicant, their partner or a relevant child; those who do not meet normal family immigration rules but meet every requirement except the minimum income rule and there are ‘exceptional circumstances’; people on the private life route who have lived continuously (even if unlawfully or undocumented) for a long time, for example, 20 years, or at least 7 years for those under 18.

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