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## article

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# Open for the childless skilled only: the poverty risks of migrant workers with children under the UK points-based immigration system

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Post-Brexit, UK migration rules treat 'EU- and non-EU citizens equally'. Thus, a much larger number of working migrants have less access to social rights than before. This article compares how the different welfare entitlements for working migrants and non-migrants affect the incomes of 21 hypothetical households; some workers are single, some have a child. Using micro-simulation, we assess the risk of poverty and the extent of inequality for migrants and non-migrants. We show that the system excludes new migrants from the social contract which defines the rights of UK citizens as working parents, leading to significant poverty risks and inequality.

**Key words** impact of UK post-Brexit immigration system • inequality between migrants and non-migrants • poverty risks • social rights • social exclusion

To cite this article: Meyer, T. and Bridgen, P. (2022) Open for the childless skilled only: the poverty risks of migrant workers with children under the UK points-based immigration system, *Journal of Poverty and Social Justice*, vol 30, no 1, 9–36, DOI: 10.1332/175982721X16389693442869

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Until 2014, EU<sup>1</sup> citizens who came to seek employment or who worked in the UK and their dependants had full access to the benefit system. Support was low for everyone, but EU migrants had the same formal social citizenship rights as non-migrants. In contrast, the social citizenship status of international economic migrants admitted under the tiered visa system for workers has been markedly weaker. They have been without 'recourse to public funds', have had to pay regular fees for their healthcare and bear regular visa costs. Thus, there were two sets of social rights for economic migrants, one inclusive, the other exclusive.

Since 2014 social rights of EU migrants have become more exclusive, too. Under pressure from a public concerned about Eastern European migration, the UK government withdrew rights for EU jobseekers where possible (details given later in the article). With the UK's departure from the European Union

has come a radical contraction of social rights for EU citizens wanting to work in the UK. From 2021 a new migration system treats ‘EU- and non-EU citizens equally’ (Home Office, 2020a: 3). This system resembles the former tiered visa system. It imposes an earnings threshold which would have kept out most who have come since the opening of Eastern Europe. Regarding social rights, those entitled to a visa and their dependants will not be entitled to income-related benefits during their first five years after which they can apply for citizenship. With this contraction the exclusive set of social rights becomes universal for all new migrants. Thus, a much larger number of working migrants have less access to social rights than before.

This article calculates the risk of poverty and the extent of inequality generated by the post-Brexit arrangements for migrants and non-migrants. It thus quantifies the stratifying impact of the social contract for UK workers by migrant status after Brexit. To this end we compare the impact of migrant and non-migrant welfare entitlement frameworks on household incomes. So far, there is very limited research on how social policies affect the household income of working migrants. We know non-EU migrants to the UK as a whole faced greater poverty risks than EU-migrants and non-migrants in the years before the Brexit referendum (Eurostat 2011; Pemberton et al, 2014), but no study has yet evaluated systematically whether social policies available to migrants on working visas contribute to this situation. The current article does this, using microsimulation based on hypothetical individuals and households. We have chosen this approach because it is the most suitable for singling out the impact of statutory entitlements on inequality (see later in the article).

Our results indicate that migrant families are particularly severely affected by these changes: working migrants to the UK who have children fairly quickly upon arrival will be significantly disadvantaged under the post-Brexit points-based system of social rights established in 2021. Migrant one-and-a-half breadwinner families must accept poverty risks which non-migrant households with the same characteristics otherwise do not face, only because migrants are not entitled to benefits. Traditional breadwinner migrant families are also at high risk of poverty, like all UK families of this type, but unlike non-migrants, they are entirely without support to reduce this risk. Migrants who come as independent individuals fare better, facing roughly similar poverty risks as non-migrants though their income is still lower. Migrant poverty as a social problem is thus likely to become more apparent in the future because by making the disadvantage universal for all non-UK workers after Brexit a much larger group will be affected. This situation also violates the rights of children, a fact about which awareness should be raised (Bolderson, 2011).

The article starts with an overview of how the UK framework of social rights has developed in recent years and outlines the limitations of the literature evaluating its impact on EU and non-EU migrant households (the second section). The remainder of the article assesses how inferior access to welfare state support for all working migrants on a visa under the post-2021 arrangements is likely to affect their income and poverty risks, when compared to households with access to the social rights of non-migrants (third to fifth sections). The conclusion discusses the findings and their implications for the stratifying nature of the social contract for UK workers and the rights of migrant workers’ children.

## Social rights and socio-economic status of working migrants in the UK: review of the evidence

### *The development of working migrants' social rights*

For a long time two sets of formal social rights existed for workers in the UK and their dependants, one for resident citizens and EU-migrants, one for non-EU migrants.<sup>2</sup> The EU's rationale has been the creation of a single market for capital, goods, labour and services and thus EU-migrants to the UK have had the right to the same welfare benefits as UK citizens, provided they were recognised as workers, self-employed or their dependants. At the same time, because the EU is not a nation state with inclusive social policies for all (O'Brien, 2017: 9–24), non-active migrants have not been entitled to social benefits (Directive 2004/38/EC: 24). The concession made to the notion of citizenship is that all EU-citizens have the unconditional 'right to reside' in any EU country for three months, after which conditions can be applied (Directive 2004/38/EC). If they have accrued benefits elsewhere, they have the right to access them in any member state (Regulation 2004/883/EC: 64). In the years prior to Brexit, the UK sought to interpret these rights as restrictively as possible, in response to growing public concern about EU migration. The rights of job-seeking migrants particularly were curtailed. For example, a new under-defined 'genuine and effective work test' was used to exclude EU jobseekers from claiming Jobseekers Allowance for more than six months on a case-by-case basis, by administrators. Jobseeking EU migrants were also excluded from claiming housing benefit and council tax reduction (for more details Kennedy, 2015: 16–17; Harris, 2016: 140–41; Shutes, 2016: 700–1; O'Brien, 2017: 154–60; Dwyer et al, 2019; Morris, 2019).

Nevertheless, the rights of migrants from EU member states remained much less restrictive than those of international workers on visas in the UK. Operating under the tiered visa system in place before 2021 these rights were a lot less generous. First, entry could be restricted and ultimately refused. Indeed, increased restrictions were a feature of migration policy from 2008 with low skilled workers excluded entirely in 2011 and salary thresholds and quotas established for all but the highest value migrants (Shutes, 2016; Morris, 2019). By 2020, access to a visa for individuals in this group required job offers from recognised employers, an 'appropriate salary of £30,000 or the appropriate rate for the job, whichever was the higher', with a lower threshold (£20,800) for new entrants or employment in shortage occupations (Shutes 2016; Morris, 2019; Home Office, 2019a). Second, access to social rights was severely limited. Applicants had to pay application fees, a healthcare surcharge for themselves and dependants, and they had to demonstrate that they had savings. Moreover, they were not able to claim 'most benefits, tax credits or housing assistance that are paid by the state' (Home Office, 2014). Migrants on a working visa, however, were able through workplace contributions to build up immediately an entitlement to national insurance-based benefits, including contribution-based jobseeker's allowance, incapacity benefit, retirement pensions and maternity pay (Home Office, 2019b: 9).

Comparing the pre-Brexit sets of social rights of EU and non-EU migrants, the former were advantaged in that they could move to the UK as jobseekers; they could work in low paid employment, and as long as they maintained their status as recognised workers they were entitled to the same benefits as UK resident citizens.

Under the new points-based immigration system the most important change is that all economic migrants will be treated the same regardless of whether they

originate in the EU or not. According to government the main aim of the new policy is to attract workers to skilled occupations and to reduce the number of low paid EU migrants in unskilled work, forcing UK employers to be more productive because they can no longer rely on cheap labour (Home Office, 2020a: 3). Government assumes the policy would have reduced EU migration by 70 per cent, had it been implemented in 2004 (Home Office, 2020a: 11). Under the new system individuals will need 70 points to apply for a visa, 50 points must be achieved through the appropriate skill level, employer approval and language skills. Full points are reached if applicants' annual minimum earnings are £25,600. Lower earnings down to a threshold of £20,480 are acceptable if the job offer is for an occupation on an official shortage list (20 pts) and other specific circumstances (Home Office, 2020a: 6–7; MAC, 2020b: 12). In December 2020, the list included occupations paid more than £25,600, such as nurses, teachers and social workers. However, notwithstanding the government's determination to reduce the UK economy's dependency on elementary occupations, it is questionable that employers' access to EU labour can be reduced without a transitional period. Sudden blocked access to such jobs for migrants without other support creates labour shortages, particularly in sectors such as social care where wages are very low (MAC, 2019: 328–30). Thus, already in April 2021 new shortage occupations in the health and social care sector were added to the list, allowing minimum earnings to be paid at '80% of the going rate', which was as low as £13,520 per annum for senior care workers, the lowest level on the list (gov.uk, 2021a). During 2021, as the UK economy recovered from the COVID-19 shock, many employers requested relaxation of the visa rules because of job shortages in the transport and other sectors (Financial Times, 2021a; 2021b). Thus, it is likely that for the foreseeable future migrants, albeit fewer than in the past, will be allowed to work in low paid occupations, simply because the transition to a more productive economy envisaged by the government, if possible, will take time.

### *The impact of changes to migrants' social rights on their poverty risk*

The impact of the UK's ungenerous welfare system on national citizens has been well covered by the comparative welfare state literature, but only few scholars (Morris, 2007; 2019; Sainsbury, 2012; Shutes, 2016) have incorporated migrants in such analysis. Analysing trends in the UK since 2010 but before the 2021 reforms, Morris concludes that the British welfare state has become less generous and more conditional for all, but for EU migrants this process has been particularly severe even before the completion of Brexit (also Kilkey, 2017; Morris, 2019: 287). It amounted to 'an extreme instance of conditionality, bordering on exclusion, and eroding generalised reciprocity' (2019: 281). Thus, incrementally, EU migrants were moved closer to the situation experienced for some time by non-EU migrants. This process has since culminated with the new post-Brexit arrangements.

While these authors have investigated the degree to which migrants have fewer rights, they have not studied the impact of such distinctions on incomes. Work has been undertaken comparing poverty levels of different types of migrants in the UK with those of non-migrants (Eurostat, 2011; Pemberton et al, 2014). Thus, for example, data from the European Labour Force survey focusing on the 25–54 age group, shows poverty levels in 2011 were particularly high among non-EEA migrants: 29 per cent compared with 18 per cent for non-migrants, with poverty levels among EEA

migrants actually lower on 16 per cent (Eurostat, 2011). However, this data cannot be used to determine the impact of social rights restrictions on these poverty risks, most importantly because the data does not differentiate between the differences in migrant status. This is a particular problem for the non-EEA group, whose legal status can differ in three main ways, each affecting access to social rights: they could be people seeking asylum, economic migrants on visas without permanent settlement, or economic migrants who have gained permanent settlement (Walsh, 2020).

## Methodology and methods

This article aims to assess how the different social rights for working migrant visa holders and working non-migrants affect the net incomes of individuals and households employed in occupations the median wages of which are on or above the income thresholds set by the government's points-based immigration system. We are interested in how the respective policy packages available to the two groups lead to inequality between them and how they affect their poverty risks.

To investigate we have created a synthetic sample of individuals and households whose incomes we calculate, using the current policy regime. We have chosen microsimulation because this approach is best able to isolate the impact of social rights variations on the incomes of people. By choosing hypothetical individuals and synthetic households we can remove population and behavioural complexities to focus on a single dimension: policy (Burlacu et al, 2014: 24). In other words, to highlight the role policy – and thus social rights – plays we need to simplify data for individuals and households.

Microsimulation is consistent with a broader tradition encompassing a 'wide variety of modelling techniques that all operate at the level of individual units, such as persons and firms to which a set of rules is applied to simulate changes in state of behaviour' (Figari et al, 2014: 4). The method is most commonly associated with large-scale computer-generated models, such as EUROMOD, which simulate policy impact on the income of hypothetical households or the income distribution between social groups in EU countries over time, using advanced statistical methods and large data sets (Sutherland and Figari, 2013; Fernandez-Salgado et al, 2014; Atkinson et al, 2017). However, microsimulation also consists of smaller-scale hypothetical models. Importantly, since the late 1990s the OECD has calculated the impact of national tax and pension policies at a fixed point in time on the income of stylised households and hypothetical individuals on different levels of earnings (for example OECD, 2015; 2018). The UK government's Migration Advice Committee also relies on research using hypothetical migrant households (Oxford Economics, 2020: 13; MAC, 2020a: 18). Such an approach allows assessment of the inclusiveness of tax or pension scenarios over time. In all examples given earlier, households are stylised and complexity is reduced, to highlight the role of policy.

Analysing existing large scale data sets to determine the impact of welfare benefits on the income of a heterogeneous population would also allow important insights. Nevertheless, existing data is inadequate for the purposes of this article. First and foremost, we are evaluating the impact of a policy that has only just come into force. How the new tier system will affect real individuals will only become apparent in time. If we had to wait for the policy to mature before evaluating its effect, no up-to-date assessments could be done; more generally, policies of incumbent governments

could not be measured (Atkinson et al, 2017: 309). It would be possible to evaluate the most recent past: the impact of the more restrictive pre-Brexit welfare entitlement arrangements for non-EU migrants which have provided the model for the current ones. However, here we run into the problem that data lacks depth, a concern repeatedly stated by the government's Migration Advisory Committee, for example, particularly with regard to the economic activities of international migrants on working visa (MAC, 2020a: 57–8). The UK Census or the European Labour Force Survey (ELFS) contain information about migrants but the problem with these, too, is a lack of necessary differentiation. For example, the UK Census does not differentiate between visa holders and other international workers. The ELFS does not distinguish between working migrants on a visa and those with permanent residence; we can therefore not identify which of these migrants are entitled to the more extensive level of benefits. Moreover, the income derived from welfare support in the ELFS is not just determined by individuals' entitlements, but also depends on whether they claim these benefits, that is, their behaviour and possibly that of benefit administrators matters (Dwyer et al, 2019). Such behavioural factors illustrate the complexities of human interaction which are not the analytical centre of our article.

Our article focuses on the impact of policies. For the reasons just discussed, we need to use a simplified sample of individuals and households to pursue this aim. Simplification of this nature inevitably involves decisions about which types of individuals and households to include. The aim is not to be representative, which is not possible using this method, but rather to maximise the illustrative purchase of the chosen sample with respect to policy. For this reason, our decisions were guided first and foremost by the rules set by the government's immigration policies. The main policy document stipulates that normally only individuals who have secured skilled employment on threshold earnings of £25,600 full-time will be entitled to a visa, and that they are allowed to bring their dependants. In addition, workers in 'shortage occupations' will have a lower full-time salary limit of £20,480 (section 2; Home Office, 2020a: 6–7). Thus, assuming that only those above the government threshold will normally be allowed to come to the UK our synthetic data set includes individuals working in occupations paying full-time median wages at or above the shortage occupation threshold. To determine which occupations have earnings at or above this threshold we used the Annual Survey of Hours and Earnings (ASHE) gross full-time median (for all individuals). Of the nine main occupational categories of the classification spectrum for 2021, five receive wages at or above the £25,600 threshold for full-time work: managers, directors or senior officials, workers in a professional occupation, associate professionals or workers in a technical occupation, workers in a skilled trade, and process, plant and machine operatives. The median full-time earnings of administrators/secretaries, care/leisure workers, sales/customer services workers and elementary workers are below that threshold and we therefore excluded them. Instead, we include one worker in a 'shortage occupation', earning £20,480 and one 'senior care worker', earning £13,520.

Second, in line with the rules of the points-based system we also needed to include in our sample working migrants on a visa who bring dependants, that is, partners and/or children or partners who have children within five years after arrival. Recent data suggests that migrants are more likely to have children than non-migrants. In 2016/7 38 per cent of EU migrants had dependent children, compared to 26 per cent

in the UK population (Oxford Economics, 2018: 10, 24); 87 per cent of all migrants to the UK during 2019 were between 15 and 44 years old, thus the majority were at childbearing age (ONS, 2020, own calculations; Robards and Berrington, 2016: 1039). A study of the fertility of migrants to England and Wales between 2001 and 2011, particularly of Pakistani, Bangladeshi, Indian and Polish origin, by age group and each year after arrival, showed that most arrived aged 20–24 years, followed closely by 25–29-year-olds. This survey also showed that, while fertility among migrant women before they migrated was slightly lower than UK non-migrant women, migrant women in their first five years after migration had more children on average than non-migrants. Fertility was highest for the 20–24-year-olds during this period and particularly high for women from Pakistan, Bangladesh and India (Robards and Berrington, 2016). In 2019 non-EU born women living in the UK were also a lot less likely than UK ones to be employed (60% versus 73%), while EU-born women's activity was above the UK female average (78%) (Fernandez-Reino, 2021).

On this basis we decided that our simplified sample should include three types of households. In the first are single individuals without children, earning the median full-time wage for seven professions (Table 1). These singles share their accommodation with other people and their rent for one room is specified by the level of local housing allowance. In the second and third type of household the seven individuals have brought a partner, and they have one small child. We assume for the second type that the partner works part-time, receiving median wages. This household pays for 30 hours of childcare weekly. It fits the 'one-and-a-half breadwinner model' (Table 2). In the third type of household the dependent partner is a homemaker, this household has no childcare expense; it fits the classic 'breadwinner model' (Table 3). We assume that those with children share rented accommodation with their partner. We did not include households with more children for reasons of space but also because, based on the fertility data outlined earlier, we expect one-child families to be the most common form among new migrant households. We would encourage further research on larger families.

All individuals are older than 19 years, in line with the typical migration ages given earlier. Given that standard Universal Credit is lower for below 25-year-olds (gov.uk, 2021b), we had to include calculations for younger households; for young singles we did not need to include separate calculations in Table 1 because our simulations showed that even among those older than 24 only the lowest paid senior care worker is entitled to a very small amount of this benefit, younger households do not receive any support. To calculate benefit entitlements of our households we relied on the calculator of the website 'entitledto', recommended to citizens by the UK government (gov.uk, 2021c). Due to variations by local authority in council tax, rent and thus the housing benefit element of Universal Credit, we chose locations for our single and family households which would represent median conditions, using the following approach. We first used the 2021 local housing allowance rates to calculate median rates for England which we used as expense for rent (LHA rates, 2021). These were £76.50 per week for a single bedroom and £142.11 per week for two bedrooms. We then chose the location matching these rates or being closest: Bournemouth matched (£76.50) and Birmingham (£143.84) was close. We used the council tax (Band A) for both locations (sources: footnote Tables 1–3). Based on these assumptions we calculated net incomes for each household.

As mentioned earlier, our aim is to compare the impact of the migrant and non-migrant policy package, to evaluate the degree to which social policy leads to

**Table 1: Weekly income for individuals in the UK as visa holders and non-migrants post-Brexit. Seven illustrative workers in main professions with median full-time income (2021), living in privately rented accommodation, shared occupancy, 20+ years old, Bournemouth (BH5 1ED)**

	Income includes non-migrants' social rights (2021)	Income includes visa holders' social rights (2021)
<b>Median gross annual earnings, all employees: £31,285; median gross weekly earnings, all employees: £610.7</b>		
<b>The manager, director or senior official (£43,692 gross annual earnings)</b>		
<b>Net earnings, single household needed for 'decent standard of life' (2021)</b>	<b>£313</b>	<b>£313</b>
Employment income (gross weekly)	£853	£853
Income tax	£122	£122
National Insurance	£80	£80
Council tax 2021	£24	£24
Healthcare surcharge tier 2 (£624 annual p. adult); visa fee £1220 p.p. > 3 yrs	£0	£17
<b>Income from Universal Credit</b>	<b>£0</b>	<b>£0</b>
<b>Total income (net)</b>	<b>£627</b>	<b>£610</b>
Gap between income and poverty threshold	£313	£297
<b>'Decent standard of life' in UK possible without savings?</b>	<b>Yes</b>	<b>Yes</b>
<b>The worker in a professional occupation (£41,141 gross annual earnings)</b>		
<b>Net earnings, single household needed for 'decent standard of life' (2021)</b>	<b>£313</b>	<b>£313</b>
Employment income 2019 (gross weekly)	£798	£798
Income tax	£111	£111
National Insurance	£74	£74
Council tax 2021	£24	£24
Healthcare surcharge tier 2 (£624 annual p. adult); visa fee £1220 p.p. > 3 yrs	£0	£17
<b>Income from Universal Credit</b>	<b>£0</b>	<b>£0</b>
<b>Total income (net)</b>	<b>£589</b>	<b>£572</b>
Gap between income and poverty threshold	£276	£259
<b>'Decent standard of life' in UK possible without savings?</b>	<b>Yes</b>	<b>Yes</b>
<b>The associate professional or worker in a technical occupation (£32,926 gross annual earnings)</b>		
<b>Net earnings, single household needed for 'decent standard of life' (2021)</b>	<b>£313</b>	<b>£313</b>
Employment income (gross weekly)	£625	£625
Income tax	£77	£77
National Insurance	£53	£53
Council tax 2021	£24	£24
Healthcare surcharge tier 2 (£624 annual p. adult); visa fee £1220 p.p. > 3 yrs	£0	£17
<b>Income from Universal Credit</b>	<b>£0</b>	<b>£0</b>

(Continued)



Table 2: (Continued)

	Income includes non-migrants' social rights (2021)	Income includes visa holders' social rights (2021)
<b>Median gross annual earnings, all employees: £31,285; median gross weekly earnings, all employees: £610.7</b>		
<b>Total income (net)</b>	<b>£472</b>	<b>£455</b>
Gap between income and poverty threshold	£159	£142
'Decent standard of life' in UK possible without savings?	Yes	Yes
<b>The worker in a skilled trade (£28,080 gross annual earnings)</b>		
<b>Net earnings, single household needed for 'decent standard of life' (2021)</b>	<b>£313</b>	<b>£313</b>
Employment income (gross weekly)	£552	£552
Income tax	£62	£62
National Insurance	£44	£44
Council tax 2021	£24	£24
Healthcare surcharge tier 2 (£624 annual p. adult); visa fee £1220 p.p. > 3 yrs	£0	£17
<b>Income from Universal Credit</b>	<b>£0</b>	<b>£0</b>
<b>Total Income (net)</b>	<b>£422</b>	<b>£405</b>
Gap between income and poverty threshold	£109	£92
'Decent standard of life' in UK possible without savings?	Yes	Yes
<b>The process, plant and machine operative (£25,759 gross annual earnings)</b>		
<b>Net earnings, single household needed for 'decent standard of life' (2021)</b>	<b>£313</b>	<b>£313</b>
Employment income (gross weekly)	£521	£521
Income tax	£56	£56
National Insurance	£40	£40
Council tax 2021	£24	£24
Healthcare surcharge tier 2 (£624 annual p. adult); visa fee £1220 p.p. > 3 yrs	£0	£17
<b>Income from Universal Credit</b>	<b>£0</b>	<b>£0</b>
<b>Total Income (net)</b>	<b>£401</b>	<b>£384</b>
Gap between income and poverty threshold	£88	£71
'Decent standard of life' in UK possible without savings?	Yes	Yes
<b>The worker in a shortage occupation (£20,480 gross annual earnings)</b>		
<b>Net earnings, single household needed for 'decent standard of life' (2021)</b>	<b>£313</b>	<b>£313</b>
Employment income (gross weekly)	£394	£394
Income tax	£31	£31
National Insurance	£25	£25
Council tax 2021	£24	£24
Healthcare surcharge tier 2 (£624 annual p. adult); visa fee shortage occup. £928 p.p. > 3 yrs	£0	£16

(Continued)

Table 2: (Continued)

	Income includes non-migrants' social rights (2021)	Income includes visa holders' social rights (2021)
<b>Median gross annual earnings, all employees: £31,285; median gross weekly earnings, all employees: £610.7</b>		
Income from Universal Credit	£0	£0
<b>Total income (net)</b>	<b>£315</b>	<b>£299</b>
Gap between income and poverty threshold	£1	-£15
'Decent standard of life' in UK possible without savings?	Yes	No (marginal)*
<b>The senior care worker in a shortage occupation (£13,520 gross annual earnings: 80% of going rate)</b>		
<b>Net earnings, single household needed for 'decent standard of life' (2021)</b>	<b>£313</b>	<b>£313</b>
Employment income (gross weekly)	£260	£260
Income tax	£4	£4
National Insurance	£9	£9
Council tax 2021	£24	£24
Visa fee shortage occup. health & care £464 p.p. > 3 yrs (exempt from healthcare surcharge)	£0	£2
<b>Income from Universal Credit 25+ (no UC for 20-24-year-olds)</b>	<b>£15</b>	<b>£0</b>
<b>Total income (net)</b>	<b>£239</b>	<b>£222</b>
Gap between income and poverty threshold	-£74	-£91
'Decent standard of life' in UK possible without savings?	No	No

**Sources and assumptions**

Poverty threshold: MIS. <https://www.minimumincome.org.uk>, with Bournemouth housing allowance and Band A council tax.

Income from benefits: <https://www.entitledto.co.uk>; for this calculation information about income from gross employment, rent, savings are needed (sources below). We assume no savings.

Universal Credit calculated for age 20, 25+ and age 36+ (results identical), rules valid from December 2021. Income from employment: ONS, 2021: UK gross annual and weekly median earnings ASHE 2021: tables 14.1a and 14.7a.

Rates for rented property: 1 bedroom in shared accommodation £76.50, Bournemouth (LHA rates, 2021-2). Government charges and fees: Home Office, 2021; gov.uk, 2021d

For shortage occupations no weekly ASHE data exists because this is a generic figure. We have divided the annual gross wage (£20,480 and £13,520) by 52 (weekly).

\* Marginal: up to five per cent (£15.65) below £313, 14.

inequalities between the two groups and to poverty risks. As part of this assessment, we determine whether the income of individuals and households lifts them above the poverty line. To know the amount needed for a 'decent standard of life' we employed the Minimum Income Standards (MIS) approach developed by the Universities of York, Loughborough and the Joseph Rowntree Foundation. They determine the weekly net income required for basic necessities in different-sized households. Necessities are defined drawing on a population survey and the opinions of experts; moreover, the threshold can be adjusted, based on selected items which vary locally: housing costs, council tax, utilities and childcare expenses (Bradshaw et al, 2008; MIS). In the following (Tables 1-4) we compare the net household income of each individual and

**Table 2: Weekly income for one-and-a-half breadwinner households in the UK as visa holders and non-migrants post-Brexit. Seven households: workers in main professions with median full-time income (2021), living with partner on median part-time wage and one year-old child in privately rented accommodation, 20+ years old, Birmingham (B13 9BD)**

	Income includes non-migrants' social rights (2021)		Income includes visa holders' social rights (2021)
<b>The manager, director or senior official (£43,692 p.a.) and part-time worker (£11,310 p.a.). Gross household income £55,002</b>			
Net earnings per household needed for 'decent standard of life' (2021)	£735		£735
Employment income (gross weekly)	£853		£853
Income tax	£122		£122
National Insurance	£80		£80
Council tax 2021 f. joint household	£22		£22
Employment income (gross weekly), part-time	£215		£215
Income tax	£0		£0
National Insurance	£4		£4
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee £1220 p.p. > 3 yrs	£0		£47
Income from Universal Credit, including child benefits and support for child care costs (30hrs), by age of recipients	25+ years	20-24 years	all ages
	£47	£22	£0
<b>Total income (net)</b>	<b>£886.11</b>	<b>£861.65</b>	<b>£792.12</b>
Gap between income and poverty threshold	£151	£127	£57
'Decent standard of life' in UK possible without savings?	Yes	Yes	Yes
<b>The worker in a professional occupation (£41,141 p.a.) and part-time worker (£11,310 p.a.). Gross household income £52,451</b>			
Net earnings per household needed for 'decent standard of life' (2021)	£735		£735
Employment income (gross weekly)	£798		£798
Income tax	£111		£111
National Insurance	£74		£74
Council tax 2021 f. joint household	£22		£22
Employment income (gross weekly), part-time	£215		£215
Income tax	£0		£0
National Insurance	£4		£4
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee £1220 p.p. > 3 yrs	£0		£47
Income from Universal Credit, including child benefits and support for child care costs (30hrs), by age of recipients	25+ years	20-24 years	all ages
	£67	£43	£0
<b>Total income (net)</b>	<b>£869.46</b>	<b>£845.01</b>	<b>£754.94</b>

(Continued)

Table 2: (Continued)

	Income includes non-migrants' social rights (2021)		Income includes visa holders' social rights (2021)
Gap between income and poverty threshold	£135	£110	£20
'Decent standard of life' in UK possible without savings?	Yes	Yes	Yes
<b>The associate professional or worker in a technical occupation (£33,240 p.a.) and part-time worker (£11,310 p.a.) Gross household income £44,550</b>			
Net earnings per household needed for 'decent standard of life' (2021)	£735		£735
Employment income (gross weekly)	£625		£625
Income tax	£77		£77
National Insurance	£53		£53
Council tax 2021 f. joint household	£22		£22
Employment income (gross weekly), part-time	£215		£215
Income tax	£0		£0
National Insurance	£4		£4
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee £1220 p.p. > 3 yrs	£0		£47
Income from Universal Credit, including child benefits and support for child care costs (30hrs), by age of recipients	25+ years	20-24 years	all ages
	£132	£108	£0
<b>Total income (net)</b>	<b>£816.50</b>	<b>£792.04</b>	<b>£637.39</b>
Gap between income and poverty threshold	£82	£57	-£97
Decent standard of life' in UK possible without savings?	Yes	Yes	No
<b>The worker in a skilled trade (£29,009 p.a.) and part-time worker (£11,310 p.a.) Gross household income £40,319</b>			
Net earnings per household needed for 'decent standard of life' (2021)	£735		£735
Employment income (gross weekly)	£552		£552
Income tax	£62		£62
National Insurance	£44		£44
Council tax 2021 f. joint household	£22		£22
Employment income (gross weekly), part-time	£215		£215
Income tax	£0		£0
National Insurance	£4		£4
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee £1220 p.p. > 3 yrs	£0		£47
Income from Universal Credit, including child benefits and support for child care costs (30hrs), by age of recipients	25+ years	20-24 years	all ages
	£159	£135	£0
<b>Total Income (net)</b>	<b>£794.47</b>	<b>£770.01</b>	<b>£587.94</b>

(Continued)

Table 2: (Continued)

	Income includes non-migrants' social rights (2021)		Income includes visa holders' social rights (2021)
Gap between income and poverty threshold	£60	£35	-£147
'Decent standard of life' in UK possible without savings?	Yes	Yes	No
<b>The process, plant and machine operative (£25,759 p.a.) and part-time worker (£11,310 p.a.). Gross household income £37,069</b>			
<b>Net earnings per household needed for 'decent standard of life' (2021)</b>	<b>£735</b>		<b>£735</b>
Employment income (gross weekly)	£521		£521
Income tax	£56		£56
National Insurance	£40		£40
Council tax 2021 f. joint household	£22		£22
Employment income (gross weekly), part-time	£215		£215
Income tax	£0		£0
National Insurance	£4		£4
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee £1220 p.p. > 3 yrs	£0		£47
<b>Income from Universal Credit, including child benefits and support for child care costs (30hrs), by age of recipients</b>	<b>25+ years</b>	<b>20-24 years</b>	<b>all ages</b>
	£171	£147	£0
<b>Total household income (net)</b>	<b>£784.56</b>	<b>£760.10</b>	<b>£566.40</b>
Gap between household income and threshold for 'decent standard of life'	£50	£25	-£168
'Decent standard of life' in UK possible without savings	Yes	Yes	No
<b>The worker in a shortage occupation (£20,480 p.a.) and part-time worker (£11,310 p.a.). Gross household income £31,790</b>			
<b>Net earnings per household needed for 'decent standard of life' (2021)</b>	<b>£735</b>		<b>£735</b>
Employment income (gross weekly)	£394		£394
Income tax	£31		£31
National Insurance	£25		£25
Council tax 2021 f. joint household	£22		£22
Employment income (gross weekly), part-time	£215		£215
Income tax	£0		£0
National Insurance	£4		£4
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee for shortage occupations £928 p.p. > 3 yrs	£0		£40
<b>Income from Universal Credit, including child benefits and support for child care costs (30hrs), by age of recipients</b>	<b>25+ years</b>	<b>20-24 years</b>	<b>all ages</b>
	£219	£194	£0

(Continued)

Table 2: (Continued)

	Income includes non-migrants' social rights (2021)		Income includes visa holders' social rights (2021)
<b>Total household income (net)</b>	<b>£745.72</b>	<b>£721.26</b>	<b>£486.95</b>
Gap between household income and threshold for 'decent standard of life'	£11	-£13	-£248
'Decent standard of life' in UK possible without savings	Yes	No (marginal)*	No
<b>The senior care worker in a shortage occupation (£13,520 p.a.) and part-time worker (£11,310 p.a.). Gross household income £24,830</b>			
<b>Net earnings per household needed for 'decent standard of life' (2021)</b>	<b>£735</b>		<b>£735</b>
Employment income (gross weekly)	£260		£260
Income tax	£4		£4
National Insurance	£9		£9
Council tax 2021 f. joint household	£21		£21
Employment income (gross weekly), part-time	£215		£215
Income tax	£0		£0
National Insurance	£4		£4
Visa fee f. shortage occup. health & care £464 p.p. > 3 yrs (exempt from healthcare surcharge)	£0		£4
<b>Income from Universal Credit, including child benefits and support for child care costs (30hrs), by age of recipients</b>	<b>25+ years</b>	<b>20-24 years</b>	<b>all ages</b>
	£269	£244	£0
<b>Total household income (net)</b>	<b>£706.29</b>	<b>£681.84</b>	<b>£434.09</b>
Gap between household income and threshold for 'decent standard of life'	-£28	-£53	-£301
'Decent standard of life' in UK without savings	No (marginal)*	No	No

**Sources and assumptions**

Poverty threshold: MIS. <https://www.minimumincome.org.uk>, adjusted for Birmingham housing allowance and Band A council tax.

Income from benefits: <https://www.entitledto.co.uk>; for this calculation information about income from gross employment, rent, savings, childcare costs, age are needed (sources below). We assume no savings. Universal Credit calculated for age 20, 25+ and age 36+ (results identical), rules valid from December 2021.

Income from gross employment: ONS, 2021: UK gross annual and weekly median earnings ASHE 2021: tables 14.1a and 14.7a.

Rates for rented property – 2 bedrooms £142.11, local housing allowance, Birmingham (LHA rates 2021-2). Childcare costs: £168 per week; <https://www.childcare.co.uk/costs>; ourly nursery rate B13 9BD: GBP £5.61, March 2021

Government charges and fees: Home Office, 2021; gov.uk, 2021d

For shortage occupations no weekly ASHE data exists because this is a generic figure. We have divided the annual gross wage (£20,480 and £13,520) by 52 (weekly).

\* Marginal: up to five per cent (£36.73) below £735

**Table 3: Weekly income for breadwinner households in the UK as visa holders and non-migrants post-Brexit. Seven households: workers in main professions with median full-time income (2021), living with non-employed partner and one year-old child in privately rented accommodation, 20+ years old, Birmingham (B13 9BD)**

	Income includes non-migrants' social rights (2020/21)		Income includes visa holders' social rights (2020/21)
<b>The manager, director or senior official (£43,692 gross annual earnings)</b>			
Net earnings per household needed for 'decent standard of life', Birmingham (2021)	£735		£735
Employment income (gross weekly)	£853		£853
Income tax	£122		£122
National Insurance	£80		£80
Council tax 2021	£22		£22
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee f. £1220 p.p. > 3 yrs	£0		£17
Income from Universal Credit and child benefits, by age of recipients	25+ years	20-24 years	all ages
	£21	£21	£0
<b>Total income (net)</b>	<b>£649</b>	<b>£649</b>	<b>£611</b>
Gap between income and poverty threshold	-£86	-£86	-£124
'Decent standard of life' in UK possible without savings?	No	No	No
<b>The worker in a professional occupation (£41,141 gross annual earnings)</b>			
Net earnings per household needed for 'decent standard of life', Birmingham (2021)	£735		£735
Employment income 2019 (gross weekly)	£798		£798
Income tax	£111		£111
National Insurance	£74		£74
Council tax 2021	£22		£22
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee £1220 p.p. > 3 yrs	£0		£47
Income from Universal Credit and child benefits, by age of recipients	25+ years	20-24 years	all ages
	£41	£21	£0
<b>Total income (net)</b>	<b>£632</b>	<b>£612</b>	<b>£543</b>
Gap between income and poverty threshold	-£103	-£123	-£191
'Decent standard of life' in UK possible without savings?	No	No	No
<b>The associate professional or worker in a technical occupation (£32,926 gross annual earnings)</b>			
Net earnings per household needed for 'decent standard of life', Birmingham (2021)	£735		£735
Employment income (gross weekly)	£625		£625
Income tax	£77		£77
National Insurance	£53		£53

(Continued)

Table 1: (Continued)

	Income includes non-migrants' social rights (2020/21)		Income includes visa holders' social rights (2020/21)
Council tax 2021	£22		£22
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee £1220 p.p. > 3 yrs	£0		£47
<b>Income from Universal Credit and child benefits, by age of recipients</b>	<b>25+ years</b>	<b>20-24 years</b>	<b>all ages</b>
	£106	£81	£0
<b>Total income (net)</b>	<b>£579</b>	<b>£554</b>	<b>£426</b>
Gap between income and poverty threshold	-£156	-£181	-£309
'Decent standard of life' in UK possible without savings?	No	No	No
<b>The worker in a skilled trade (£28,080 gross annual earnings)</b>			
<b>Net earnings per household needed for 'decent standard of life', Birmingham (2021)</b>	<b>£735</b>		<b>£735</b>
Employment income (gross weekly)	£552		£552
Income tax	£62		£62
National Insurance	£44		£44
Council tax 2021	£22		£22
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee f. £1220 p.p. > 3 yrs	£0		£47
<b>Income from Universal Credit and child benefits, by age of recipients</b>	<b>25+ years</b>	<b>20-24 years</b>	<b>all ages</b>
	£133	£109	£0
<b>Total Income (net)</b>	<b>£557</b>	<b>£533</b>	<b>£377</b>
Gap between income and poverty threshold	-£178	-£202	-£358
'Decent standard of life' in UK possible without savings?	No	No	No
<b>The process, plant and machine operative (£25,759 gross annual earnings)</b>			
<b>Net earnings per household needed for 'decent standard of life', Birmingham (2021)</b>	<b>£735</b>		<b>£735</b>
Employment income (gross weekly)	£521		£521
Income tax	£56		£56
National Insurance	£40		£40
Council tax 2021	£22		£21
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee £1220 p.p. > 3 yrs	£0		£47
<b>Income from Universal Credit and child benefits, by age of recipients</b>	<b>25+ years</b>	<b>20-24 years</b>	<b>all ages</b>
	£145	£120	£0
<b>Total Income (net)</b>	<b>£547</b>	<b>£522</b>	<b>£356</b>
Gap between income and poverty threshold	-£188	-£212	-£378
'Decent standard of life' in UK possible without savings?	No	No	No

(Continued)



Table 1: (Continued)

	Income includes non-migrants' social rights (2020/21)		Income includes visa holders' social rights (2020/21)
<b>The worker in a shortage occupation (£20,480 gross annual earnings)</b>			
Net earnings per household needed for 'decent standard of life', Birmingham (2021)	£735		£735
Employment income (gross weekly)	£394		£394
Income tax	£31		£31
National Insurance	£25		£25
Council tax 2021	£22		£22
Healthcare surcharge tier 2 (£624 annual p. adult; 474 p. child); visa fee f. shortage occup. £928 p.p. > 3 yrs	£0		£40
Income from Universal Credit and child benefits, by age of recipients	25+ years	20–24 years	all ages
	£192	£168	£0
<b>Total income (net)</b>	<b>£508</b>	<b>£483</b>	<b>£277</b>
Gap between income and poverty threshold	–£227	–£251	–£458
'Decent standard of life' in UK possible without savings?	No	No	No
<b>The senior care worker in a shortage occupation (£13,520 gross annual earnings)</b>			
Net earnings per household needed for 'decent standard of life', Birmingham (2021)	£735		£735
Employment income (gross weekly)	£260		£260
Income tax	£4		£4
National Insurance	£9		£9
Council tax 2021 f. joint household	£21		£21
Visa fee f. shortage occup. health & care £464 p.p. > 3 yrs (exempt from healthcare surcharge)	£0		£4
Income from Universal Credit and child benefits, by age of recipients	25+ years	20–24 years	all ages
	£242	£218	£0
<b>Total household income (net)</b>	<b>£468</b>	<b>£444</b>	<b>£222</b>
Gap between household income and threshold for 'decent standard of life'	–£267	–£291	–£513
'Decent standard of life' in UK possible without savings?	No	No	No

**Sources and assumptions – table 3**

Poverty threshold: MIS. <https://www.minimumincome.org.uk>, adjusted for Birmingham housing allowance and Band A council tax.

Income from benefits: <https://www.entitledto.co.uk>; for this calculation information about income from gross employment, rent, savings, age are needed (sources below). We assume no savings.

Universal Credit calculated for age 20, 25+ and age 36+ (results identical), rules valid from December 2021.

Income from gross employment: ONS, 2021: UK gross annual and weekly median earnings ASHE 2021: tables 14.1a and 14.7a.

(Continued)

**Table 3: (Continued)**

Partner assumed not to have worked before //no difference in outcome if assumption is they have worked before.

Rates for rented property – 2 bedrooms £142.11, local housing allowance Birmingham (LHA rates, 2021–2).

Government charges and fees: [Home Office, 2021](#); [gov.uk, 2021d](#)

For shortage occupations no weekly ASHE data exists because this is a generic figure. We have divided the annual gross wage (£20,480 and £13,520) by 52 (weekly).

\* Marginal: up to five per cent (£36.73) below £734.64

household with the MIS threshold adjusted for Bournemouth and Birmingham. If the income is on or above the threshold the household can pursue a ‘decent standard of life’, if it falls below, they will live in poverty unless they have other private means. While our results are localized, they nevertheless capture the overall UK picture, not just because our locations represent the median local housing allowance rate, but also because Universal Credit and the MIS poverty line would move slightly up or down to the same degree, depending on local housing allowance, council tax and childcare expense. Thus, the poverty risks for non-migrants will be largely the same regardless of location. The risks and inequality of migrants will vary slightly depending on local housing, council tax and childcare costs. More generally, while the results would differ for other individuals and households with different levels of net income from those in our sample, we are confident that by including a range of individuals and households at occupationally-relevant income points and with different family formations, we have successfully illustrated the main impact of current policy arrangements.

Before presenting our calculations, we outline next the two policy packages determining access to welfare benefits for migrant and non-migrant workers and their dependants post-Brexit.

## **Working Migrants' and Non-migrants' Access to UK Welfare Benefits After Brexit**

### *Non-migrant worker's social rights*

Non-migrant workers are entitled to child benefits and Universal Credit, which combines benefits currently phased out: child tax credit, housing benefits, income support, income-based jobseeker's allowance, working tax credit. They also accrue national insurance-based benefits, including contribution-based jobseeker's allowance, incapacity benefit, retirement pensions and maternity pay ([Home Office, 2019b](#): 9). Regarding benefit levels, we have used payments granted from December 2021, after the temporary COVID-19-related increases of £20 weekly ([HM Treasury, 2020](#)) had been withdrawn. From December households with children and those with ‘limited capability for work’ will also be allowed to keep an additional £500 annually before Universal Credit is reduced and all working households receiving Universal Credit can keep a higher percentage of their income than before ([HM Treasury, 2021](#): 10).

### *Working migrants' social rights*

The welfare entitlements of working migrant visa holders from 2021 are identical with those for tier 2 migrants before 2021 except that there is now a higher earnings

threshold. As workers they will be able to accrue entitlement to national insurance-based benefits (Home Office, 2019b: 9), but they have no access to child benefits and to income-related benefits during their first five years, this includes Universal Credit. Originally all visa holders were obliged to pay a healthcare surcharge, and visa fees (Home Office, 2020a). However, during the COVID-19 pandemic the public learned that many international healthcare workers risking their lives had to pay an extra healthcare surcharge, the increase of which from an annual £400 to £624 per head had just been announced (HM Treasury, 2020).<sup>3</sup> Following media and public indignation, the government announced their intention to exempt frontline NHS and social care sector workers from this charge (Home Office, 2020b: 12) and a refund scheme for medical and social care professionals was introduced (gov.uk, 2021d). We have included this exemption for the senior care worker in our calculations.

The following section assesses the impact of both sets of rights for the income of singles, one-and-a-half breadwinner households and breadwinner households working in five main occupations above the £25,600 threshold and in two ‘shortage occupations’, the one included as lowest level for shortage occupations in the original policy document (£20,480) and the one for senior carers introduced in April 2021 (£13,520). We investigate whether their income is sufficient for a ‘decent standard of life’ (poverty dimension) and the difference between migrant and non-migrant households (inequality dimension).

## The impact of post-brexit welfare benefits for working visa holders and working non-migrants: microsimulations

### *Single workers*

Overall individual workers with an annual gross income at or above £25,759 (the process, plant and machine operatives) are able to sustain a decent standard of life, no matter whether they are migrants or not; the worker in a shortage occupation is very close to this target as a non-migrant, as a migrant they are marginally below it (Table 1). The highest earners have around double the amount needed. This is explained by market earning power alone: these six occupations are not entitled to any state benefits, and all pay tax and social insurance contributions. As migrants these workers pay the additional charges and fees, but these expenses do not push the top five under the ‘decent standard of life’ threshold and they do this only marginally to the worker in a shortage occupation. This is even though the lower paid in this group, the process, plant and machine operative and the worker in a shortage occupation, have incomes below the annual median of £31,285 for all full-time workers. In contrast, the senior care worker is in poverty as migrant and as non-migrant. Wages in this profession are very low and Universal Credit does little to close the gap for those entitled to it. Migrants are not entitled and are therefore worse off. Thus, by accepting lower paid workers and by imposing fees and charges on them, the points-based system makes vulnerable the worker in a shortage occupation and it aims to recruit senior care workers whose incomes will be insufficient for a decent standard of life.

Regarding inequality between migrants and non-migrants, all single non-migrants have a weekly income advantage of £17, or £16 in the case of the worker in a shortage occupation (Table 4), this makes little difference for those on higher incomes, but matters for both lowest paid workers, as just shown.

**Table 4: Inequality between migrants and non-migrants (from December 2021)**

Weekly additional income non-migrants have compared with migrants					
Gross annual earnings	Single	One and a half breadwinner 25+years	One and a half breadwinner 20-24years	Breadwinner 25+years	Breadwinner 20-24years
£43,692	£17			£38	£38
£41,141	£17			£88	£68
£32,926	£17			£153	£128
£28,080	£17			£180	£156
£25,759	£17			£190	£166
£20,480	£16			£160	£135
£13,520	£17(25+) £2 (20-4)			£160	£135
£55,002		£94	£70		
£52,451		£115	£90		
£44,550		£179	£155		
£40,319		£207	£182		
£37,096		£218	£194		
£31,790		£259	£234		
£24,830		£272	£248		

Source: tables 1-3

*The one-and-a-half-breadwinner family*

The poverty risks of the family with a full-time and a part-time worker and a child are much greater than for the individual here: they need to spend more money, but their market earnings are lower per head of household, due to childcare obligations. Despite this greater risk, non-migrants aged 25+ are protected quite well by benefits, with only the lowest paid marginally below the poverty line; for those aged 20–24 with families the risk is higher, the two lowest paid are (marginally) below the line. In contrast, the migrants can only rely on their market income and have to pay additional fees. Thus, all but the two richest households fall below the ‘decent standard of life’ threshold (Table 2).

Looking in more detail first at the non-migrant families, among those aged 25+, the top six have net incomes above the ‘decent standard of life’ line, while the lowest paid household with a full-time worker on £13,520 p.a., an earning much below the median, is just £28 short per week (within 5% of the threshold). All seven households receive some benefits, but without state support only the top two (gross household income from £52,451) would be above the ‘decent standard of life’ threshold, all others are above or very close to this threshold because of benefits. State support is particularly important for the lowest paid household with a gross income of £24,830, their weekly benefits amount to £269, 38 per cent of their budget. The situation for the 20–24-year-olds is more precarious, but still the top five are free of poverty; only the two lowest paid households fall below the line, the worker in a shortage occupation only marginally.

As migrants, these households are not entitled to child benefits or income support, and they pay charges. Thus, their expenses are higher and no compensation for their care-related risks are forthcoming. The results are significant poverty risks. Only the

two households earning £52,451 p.a. or more are above the ‘decent standard of life’ threshold. For all others, market earnings minus charges lead to insufficient household income. The gap between this income and the ‘decent standard of life’ threshold is significant for all, even those earning £44,550 p.a. are £97 short per week, a deficit which rises to £248 for the lowest paid household (£31,790 p.a.). This household cannot achieve a ‘decent standard of life’ in the UK.

That migrants are not entitled to Universal Credit, child benefits and their extra charges not only puts them at much greater poverty risk than non-migrants, but also leads to significant inequality between the groups. Among those aged 25+ the weekly difference is below £100 only for the highest earning household; it is £115 for those on £52,451 p.a. and reaches £272 for those on £24,830 p.a. Because the 20–24-year-olds face greater risks, inequality between them and migrants is smaller, but it still ranges between £70 for the highest and £248 for the lowest paid (Table 4). To reiterate: these gaps exist between households earning an identical amount, paying identical taxes and contributions.

### *The breadwinner family*

To live in a one-earner, full-time homemaker family with one child in the UK is not sustainable, whether the family is a non-migrant or migrant one (Table 3). None of our households conforming to this model has an income above the ‘decent standard of life’ threshold. This is true even for the highest earning non-migrant family. The market earnings of one full-time adult worker are simply not high enough to sustain a family of three, and the state support available to this type of household does not compensate for the lack of earnings.

Looking in more detail first at how this situation affects the non-migrant families, we can see the two highest earning households (£43,692 and £41,141 p.a.) receive market incomes above the ‘decent standard of live threshold’. However, after paying tax and national insurance contributions they are below this level. The market earnings of the remaining four households are below this level to start with, with a weekly gap of £110 for the next highest earner and one of £475 for the senior care worker; the gap is bigger still after tax and national insurance contributions are paid. State support would need to be substantial to keep such breadwinner households out of poverty. This is not the case. The entitlements of the lowest earning non-migrant household in our sample amount to £242 weekly in Universal Credit and child benefit for those aged 25+, but they would need another £267 to be above the threshold, the 20–24-year-olds would need even more. Our highest earning household of both ages receives £21 weekly, but they would need £86 more to reach the threshold.

The gap between real and sufficient income is of course higher for all migrant households. They pay the same taxes and contributions as non-migrants, but do not receive benefits and pay charges. As a consequence, there is significant inequality between both groups. The lowest earning migrants receive £160 less per week than the 25+ year-old non-migrants, for the highest earning migrants the disadvantage is £38. Again, the gap is slightly smaller between migrants and young households (Table 4). Thus, while the traditional breadwinner family is not endorsed by UK welfare institutions and carries high poverty risks, for migrants the risks are significantly higher.

## Open for the childless skilled: the social rights of migrant and non-migrant workers under the UK points-based immigration system

This article has quantified the inequality in social rights between migrant and non-migrant workers in the UK under the new post-Brexit policy framework. The 2021 points-based system equalises social rights of working migrants granted entry to the UK. All are requested to pay more and are entitled to less during their first five years than UK citizens. This new system is similar to the one which has for long operated for international migrants on working visas but post-Brexit EU migrants are included and it will therefore affect a greater number. No systematic evaluation of its impact on migrant incomes has previously been made. This is the main contribution of the article.

To assess the new system's impact on the net income of working migrant visa holders and working non-migrants on median wages above a set threshold we created a synthetic sample of individuals and households and calculated their net income, that is, after contributions and including benefits; housing support was based on the English local housing allowance median, which led us to choose Bournemouth for our singles and Birmingham for our families. To gauge the role of social policy for inequality between the two groups we compared the components which constituted their net income. To determine the role of social policy for individual poverty risks we compared the components of everyone's net income with a poverty line constructed using the 'decent standard of life' threshold developed by the Minimum Income Standards team and adjusted for median housing expenses in England. We adopted microsimulation to isolate the role of policy for household incomes.

Summarising our findings, for our singles, entitlements to benefits make the smallest difference for poverty risks and for the inequality between migrants and non-migrants. In the group of non-migrants, only the senior care worker receives state support, remaining poor regardless, but the remainder are protected by their gross earnings. Protection through gross income alone is also high for the migrant group; their income is lower than that of the non-migrants, because of charges, but these deductions only push the two lowest paid workers in shortage occupations below the decent standard of life threshold.

In the group of the one-and-a-half breadwinner couples benefit entitlements avert poverty for non-migrants aged 25+, except for the senior care worker, and their absence leaves migrants and the lowest paid young non-migrants at risk. As non-migrants, all one-and-a-half breadwinner couples of any age receive some state support, and most need this. Without it, only two would have sufficient income to be protected against poverty; of those remaining, four of the 25+ year-olds are lifted above the threshold by child benefits and Universal Credit and one remains just below; the 20–24-year-olds also fare much better through benefits but the bottom two occupations remain more vulnerable. Because migrant households are not entitled to benefits and pay fees, the five households with insufficient income in this group remain poor, with a significant gap between their income and that of non-migrants.

The traditional breadwinner household is not deemed to be a model for which the public should pay. None of the non-migrant couples have an income above the 'decent standard of life' threshold, despite all receiving child benefits and most receiving

Universal Credit. The amount by which they are below the threshold is considerable; households would need substantially higher benefits to become financially sustainable. The migrant households are significantly below this level because they have no welfare entitlements and fees to pay. Overall, all breadwinner households are at high risk of poverty, but within this group of the vulnerable, migrants are affected significantly more.

Taken as a whole, our findings show that the most consequential impact for inequality and poverty of the visa system after Brexit is the systematic exclusion of new migrants from the social contract operating for UK citizens who work and have a family. According to the UK welfare state all adult citizens should work and be independent of welfare state support, including the low paid, particularly the young. For their children all parents receive child benefits, but the welfare state does not support the strong breadwinner model in which one adult becomes economically inactive to care. More significant support is available only if both parents carry on working and pay for public childcare. Their parental obligations are accepted as a social risk against which society will protect them. These rights have been meagre by comparative standards (Kvist et al, 2013), and they treat unequally the needs of young working parents, making them more vulnerable. Nevertheless, compared to the situation of migrants they are based on a much larger degree of reciprocity.

During their first five years migrants are expected to fulfil the same responsibilities as everyone else, keeping themselves out of poverty by working, but this is more difficult because they have to pay additional fees and charges for restricted entitlements. The extra payments create systematic inequality between migrants and non-migrants and push the lowest paid single workers below the poverty threshold, but even more consequential for migrants' poverty risk is their exclusion from the social contract regarding parents. By omitting newcomers exercising their human right to have children (United Nations, 1968) from child benefits and (the childcare-related element of) Universal Credit the welfare state causes their poverty and creates deep inequality between them and identical non-migrant households. This situation also raises important ethical issues with respect to the human rights of children. The UK is a signatory of the 1989 UN Convention on the Human Rights of the Child (United Nations, 1989). This stipulates, among 45 rights, that children's interests must always be considered in the making of new laws (article three) and that 'every child has the right to a standard of living that is good enough to meet their physical and social needs and support their development' (article 27). These rights must be applied without discrimination in relation to 'ethnicity, sex, religion, language, abilities or any other status' (article two). While not incorporated in UK law, the government has been committed since 2010 to always giving the Convention 'due consideration... in the making of new policy and legislation' (House of Lords, 2015). However, monitoring this commitment, the statutory independent Children's Commissioners in England and the devolved authorities have repeatedly highlighted the UK's disappointing performance, particularly because of high and rising general levels of child poverty (UK Children's Commissioners, 2020); and in recent years, in the context of Brexit, the particular plight of children in migrants' families has been highlighted, though so far attention has focused only on children who are part of families seeking asylum or who seek sanctuary unaccompanied (CYPCS, 2019).

The results reported in this article suggest a much more systematic and broader problem affecting the largest group of migrants to the UK, those who come to the UK for economic reasons. The welfare restrictions imposed on this group during at

least their first five years in the UK, particularly their exclusion from entitlement to child benefit, is a direct contravention of the 1998 UN Convention: it discriminates against the children of migrants in addressing their right to a decent standard of living placing them at an even greater risk of poverty than that faced by children in non-migrant households.

This exclusion of new migrants from the UK's parental social contract and consequent contravention of the rights of their children is despite overwhelming evidence collected before Brexit, suggesting EU migrants fulfilled its terms of reciprocity and conditionality; they made a net contribution to the UK economy (for example, [Dustmann et al, 2010](#); [Dustmann and Frattini, 2014](#); [Vargas-Silva, 2015](#); [Oxford Economics, 2018: 5–6](#); [2020: 6](#)); EU residents used welfare benefits less or no more than non-migrant citizens ([Bratsberg et al, 2014](#); <sup>4</sup>[Bruzelius et al, 2015](#); [Sumption and Allen, 2015](#); [Bruckmeier and Wiemers 2017](#); [Oxford Economics, 2018: 5](#)) and no evidence has been found that welfare receipt of migrants in general is heavier compared to non-migrants ([Barrett and Maitre 2013](#); [Bruckmeier and Wiemers, 2017](#)).

Our article has not investigated whether the points-based system was intended to deter new migrants from having children, but the consequences of this policy need to be evaluated urgently to see how new migrants are coping with their disadvantage. Public debate should be encouraged about the ethicality of a situation in which newcomers taking on identical responsibilities as those of insiders have to accept much lower living standards when becoming parents with clear, discriminatory consequences for the rights of their children. Perhaps there is hope for such debates – exemptions for health and social care professionals were enacted after the fairness of healthcare charges on migrant health workers was questioned during the COVID crisis given they bore the same risks as otherwise identical non-migrant workers. The new point-based system's implementation will likely highlight further instances of unequal treatment with new migrants considered undeserving only because they have not been in the UK for longer. Incremental adjustments could follow as such instances are contested.

Yet while such considerations may lead to some improvements of migrants' rights, there is little doubt that the split between migrants' and citizens' rights was the product of popular demand through the Brexit referendum. COVID-19 has further increased the social problems and UK citizens' needs. In this context, it is difficult to imagine that in the near future migrants' social rights will have attention for long enough to effect real change. For the foreseeable future the UK looks likely to remain a country which is only open for the childless skilled.

## Notes

<sup>1</sup> Included are also migrants from non-EU countries in the European Economic Area.

<sup>2</sup> In addition, for people seeking asylum who are not allowed to work, another framework of entitlement operates ([Scullion, 2018](#)).

<sup>3</sup> It is discounted to £470 for children.

<sup>4</sup> The work reviewed in these articles suggests the use of the welfare state is greater for non-EU migrants, particularly refugees, though this varies between countries and often declines after an initial period of integration.

## Funding

This work was supported by ESRC grants ES/S009477/1 and ES/R009139/1.



## Acknowledgement

The authors wish to thank two anonymous reviewers and the editor for their constructive comments.

## Conflict of interest

The authors declare that there is no conflict of interest.

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