



Growing Up in Poverty

Childhood in a Cost-of-Living Crisis

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Please Note:

This report examines sensitive topics. Some direct quotes from respondents refer to suicide, self-harm, domestic violence, and child sexual abuse, plus themes linked to financial hardship. Verbatim descriptions of the lived experience of poverty populate this report. Many are upsetting and potentially distressing. Please consider this before reading.

EXECUTIVE SUMMARY

This report is the result of a large project undertaken by Buttle UK which culminated in June 2024. The aims of the project were:

- To explore the lived experience of extreme financial hardship for children, young people and families in 2024 - and beyond.
- To understand the impacts of the cost-of-living crisis for those already living in poverty.

1,567 participants responded to our invitation to take part in a survey exploring these aims, with an additional 31 individuals taking part in a follow-up interview. We received representation from all four nations of the UK, from a variety of age groups, housing situations and family sizes.

The findings are highly concerning and distressing. **81%** of respondents identified themselves as **experiencing destitution**, which the Joseph Rowntree Foundation (JRF) defines as the 'most severe form of material hardship'¹. Families in destitution lack at least two of six essential items, including shelter, food, lighting, heating, adequate clothing and basic toiletries, and this report indicates that many families are going without many more than two:

- **81%** cannot afford enough **gas or electricity** for their homes
- **70%** cannot afford enough **food** for their family, or adequate **clothing** that fits and keeps them warm
- **76%** cannot afford essential **furniture** to relax and socialise, or children's **toys** and games for play and learning
- **73%** cannot afford **fuel** or public transport to get around
- **50%** cannot afford **beds** for their families to sleep at night

Almost all the data reported here is worse when it concerns families with three or more children, a factor that is explored throughout the report.

Families are facing extreme insecurities in the affordability of essential services, particularly food, gas and electricity. **78%** of families are skipping meals at least weekly, with **15%** unable to afford three meals a day every day of the week. **35%** go without enough gas for more than half the days of the week, closely followed by **36%** with electricity. The lived impacts of going without these essentials are severe, degrading and distressing.

“ Sometimes they're crying with hunger and I know I'm filling them with empty calories just to tide them over ”

“ Without electric, we're having cold showers and washing clothes by hand...it's depressing ”

¹[JRF - Destitution in the UK 2023](#)

We received an overwhelming number of responses describing not just living without enough food or utilities, but also the lived experience of lacking adequate clothing, surviving in sub-standard homes and coping as a parent through these challenges. It is hard to describe the raw distress and concern conveyed in these responses, but as many as possible were included in the report to let these voices speak for themselves. They tell us about living in cold, damp, mouldy homes; staying in bed all day for warmth; facing weight loss and other physical health problems due to poor nutrition; being unable to shower or afford to clean their belonging; lacking clothing that fits or allows the wearer to cope with inclement weather and activities; as well as feeling utterly hopeless and despondent as a family.



Many times, we have toilet issues because I just can't afford the fresh fruit and vegetables that kids need. I survive on toast to make sure they have enough



It is absolutely freezing at my house, I have to share a single bed with my child to keep us both warm at these cold times

The cost-of-living crisis is adding extremely toxic pressures to already financially challenged households. As a **direct result of the cost-of-living crisis**, we learnt:

- **71%** of respondents disclosed that their child's **mental health** problems had worsened
- **57%** reported that their child's access to their **education** had worsened
- **76%** indicated that there was worsened access to **extracurricular activities**
- **58%** of respondents indicated that their **relationship** with their child was worse, with almost 1 in 5 indicating that it was **much worse**.
- **60%** indicated that the crisis had worsened their children's friendships and social skills, with almost one quarter telling us that it had become much worse.

Because of these factors and the relationship with the cost-of-living crisis, children and young people are becoming more isolated than ever. They face bullying and social isolation for being different from their peers. They can't connect over shared experiences. Many are prisoners of their own home, lacking opportunities to join in or take part. This has the most profound and enduring impact on their wellbeing, particularly their self-esteem, sense of belonging, and mental health. Once more, direct quotes from the respondents are critical to understand how it really is to endure extreme financial hardship. We consider there to be a **poverty emergency**.



[My child] is losing sleep and her hair is falling out due to stress and affecting her self-esteem



My daughter tries to give me her birthday money to pay my bills. A ten-year-old shouldn't be aware of that level of need that I should be able to provide for her



They do not see their friends as I am ashamed of the state of our house, I can't afford petrol to take them anywhere

This report also explores the proportions and severity of Adverse Childhood Experiences (ACEs) in the survey cohort. Almost three-quarters of families report experiencing mental illness this in their household, while over half of families also indicated physical health problems in the home. We see more evidence of the strain on families in proportions reporting a worsening of parental separation (76%), verbal abuse (67%), and domestic violence (66%) in light of the cost-of-living crisis. This data demonstrates the living consequences of extreme stress, toxicity, and harm that families in financial hardship are facing.

We also explore the demand for, and availability of, support from a variety of frontline services. An overwhelming number of respondents were clear that Universal Credit and other social security measures are absolutely inadequate. Families cannot survive on the financial support they are provided with and live well below an acceptable standard of living. The findings on key frontline services can be summarised as:

- 4 in every 5 of respondents indicated that they have needed support services helping with food, utilities, furniture and mental health support.
- Help for utility bills saw more respondents indicate that they needed the support (44%) than actually received it (37%), aligning with the high number of respondents cutting back to an extent that makes their homes barely habitable.
- Only half of respondents had received support obtaining household items, such as white goods, appliances and furniture. 31% still need help, which is very clear in descriptions of exceptionally poor living standards in this report.
- The service with the highest proportion of need was food banks. 64% of respondents had used them, with a further 19% telling us that they needed them.
- Exactly 50% of respondents indicated that they needed support with rent arrears. However, only 20% told us that they'd received it.

The results make for sombre reading. Life for children and young people growing up in poverty is horrific, degrading, and unjust. **Children living in poverty in the UK today are experiencing an emergency.** There has been an extreme, drawn-out decline in living standards to the extent that children growing up in financial hardship cannot live healthy, fulfilling lives. They are physically weakened by their profound, yet simple wants: enough food, adequate shelter, sufficient clothing, and warmth. The impact of this, as well as the many other wants and needs that are left unanswered, **has left their education, mental health and social wellbeing shattered.**

Many of these issues begin upstream, and that's where the support needs to start, before families have reached the point of a collapse. If the root causes are not addressed, the outcomes will remain the same. In addition to several other recommendations, we urge that:

- The Two Child Limit must be lifted. It is directly contributing to the dire circumstances reported here. The data is showing that larger families are disproportionately impacted on matters of food, utilities, clothing, and other basic needs.

- Even those households with only 1-2 children are facing similarly acute needs and want. Therefore, Universal Credit has a role to play. It needs to provide an adequate, liveable income to all families in need, and for that to happen, it needs a significant uplift. We fully support JRF's and Trussell Trust's Guarantee our Essentials campaign and its drive to provide an adequate social security system.



INTRODUCTION

Context

Every year, Buttle UK makes thousands of grants to children and young people enduring serious financial hardship and crisis. The applications we receive from frontline workers illuminate extreme cases of poverty. They describe homes lacking the most basic of furniture and furnishings, and children without adequate clothing, toys, educational items, and other essential items they need to thrive. Frontline workers tell us about the significant impact of these challenges on the wellbeing of everyone in the home.

Children, young people, parents, and carers alike, are struggling. Families have barely had time to pause for breath as the impacts of the pandemic unfurled right into a cost-of-living crisis. This is showing in demand for our grants. Between 2021/22 and 2022/23, we saw an 8% rise in applications. This was followed by a 3% rise between 2022/23 - 2023/24. In real terms, this resulted in an additional 425 applications in the 2023/24 financial year.

The research coming out of the sector in which we work is clear on the difficulties that so many are facing. The Joseph Rowntree Foundation's Destitution in the UK 2023 report² indicates that destitution has been rising rapidly since 2017. The report describes the decrease in living standards and ensuing consequences as shameful and morally unacceptable. They, along with the Trussell Trust, are behind calls for an Essentials Guarantee³, to address the inadequacy of the social security system as it currently exists.

The Trussell Trust, one of the main foodbank providers across the UK, are facing the impacts of this dearth of support on their services. Their February 2024 research revealed that over 12% of Universal Credit recipients had recently required a foodbank, while more than half had run out of food altogether in the previous month⁴. Pressure on their services has grown. This is also reported by Turn2Us, who indicate that the severity of need is more acute⁵. Increasing need for their services, which includes both grants to individuals and signposting to a network of grant makers, is indicative of the strain on families in poverty on the whole.

The Citizen's Advice have been vocal in their Data Insights series. Their recent reporting states that negative budgets – aka, more money going out than coming in – have been the single largest problem they have supported the general public with over the last two years⁶. They assert that fundamental policy issues need resolving, or families will continue to run on empty. Recently, they have raised the issue of the disparity between the supposed 'end' of the cost-of-living crisis and the continuing reality for families living in extreme poverty⁷. Their conclusions are clear: they are supporting more households than ever to access emergency help to cope with their bills, food and shelter.

[A recent report from the Resolution Foundation](#) highlights that, while consumer debt has

²[JRF - Destitution in the UK 2023](#)

³[JRF & Trussell Trust - Essentials Guarantee](#)

⁴[The Trussell Trust | Over half of people receiving Universal Credit unable to afford enough food](#)

⁵[Turn2us Annual Report](#)

⁶[Citizen's Advice - The National Red Index](#)

⁷[Citizen's Advice - Cost of Living Trends](#)

actually fallen, the reasons for this actually negatively impact the poorest households in real terms, as they have faced restrictions to accessing credit when needed⁸. The same report also highlights the rise in households falling behind on priority bills, such as gas and electricity. Their research into rising levels of child poverty refers to the damning impact of the Two Child Limit for large families and the poorest households⁹ (also highlighted by the End Child Poverty Coalition¹⁰). Clearly, there are many voices saying the same things, and they are all calling for change. This piece of research is Buttle UK's contribution to the narrative.

Aims of this report

The challenge with discourse around poverty is reaching and uplifting the voices of those who are living through it. Our annual State of Child Poverty report¹¹ draws on the observations of support workers from across the frontline. The report has many strengths, particularly the extensive reach and comprehensive expertise that these workers have. However, we have the platform and capacity to do more. All of our grantees experience extreme financial hardship. We knew that we could learn so much from inviting our grantees to speak directly about their lived experience.

You will hear the term poverty used throughout this report, alongside equivalent formal phrases such as low-income and financial hardship. However, we know that this language is not necessarily that which families would use to define themselves. Across their surveys and interviews, respondents often talked about being poor, struggling, scraping by, and other more informal, but just as important, phrases. Therefore, while the formal terms are used throughout, we acknowledge the difference in how respondents self-identify and urge readers to consider this when reading qualitative responses throughout.

We think this project has an important place in the ongoing conversation around the cost-of-living crisis. Public discourse is beginning to lean towards the 'end' of the cost-of-living crisis in 2024. Our concern comes from the likelihood that an evaporation of interest and empathy will follow. However, we understand that for those already living in financial hardship, the cost-of-living crisis is simply an even worse iteration of the challenges they already face. They are unlikely to see the 'end' of the crisis and will live with the impacts for much longer.

There are many challenges associated with researching this highly sensitive topic, stemming from the risk of harm to participants and the trauma, stigma and prejudice associated with financial hardship. The conversation needed to start from a place of empathy and respect. It also needed to focus on empowerment, not just narration. The latter goes a long way in illuminating the extent of the crisis, but the former gives purpose.

The overall aims of this research can be summarised as:

- To explore the lived experience of extreme financial hardship for children, young people and families in 2024 - and beyond.

⁸[The Resolution Foundation | In Too Deep](#)

⁹[The Resolution Foundation | Catastrophic Caps](#)

¹⁰[End Child Poverty | Two Child Limit](#)

¹¹[Buttle UK | State of Child Poverty Report](#)

- To understand the impacts of the cost-of-living crisis for those already living in poverty.

DEMOGRAPHICS

Household characteristics

An invite to participate in a survey was extended to 5,060 recipients of Chances for Children grants, who had received a grant between April 2021 - March 2024. We wanted to reach participants who had been in financial hardship before and during the cost-of-living crisis.

We received 1,567 responses from across the UK in April 2024. 31 of the participants took part in a semi-structured interview in May 2024, the findings of which provided greater depth to many of the themes explored in this report. The survey was conducted anonymously. Respondents were asked to self-report on a number of household characteristics which impact income and spending patterns.

Please note that both parents and carers were included in the survey cohort. However, in the interest of brevity, this report tends to use the word parent only to capture both parents and carers.

The demographic split approximately mirrors that of the four UK nations. Proportional to the populations of each nation, we received strong numbers from each. Respondents from Northern Ireland exceeded the national average.

Nation	Number	%
England	1,313	84%
Scotland	115	7%
Northern Ireland	71	5%
Wales	68	4%

The type of home we live in is usually determined by the financial circumstances of the lead tenant. 83% of respondents live in rented accommodation, with a significant majority (69%) renting housing from social landlords, such as housing associations and local authority accommodation. 1 in 10 families live in transient settings, such as refuges and hostels. Though small in number, it is concerning to see 1% of families reporting themselves as homeless.

Type of Housing	Number	%
Renting – social landlord	1,081	69%
Renting – private landlord	241	15%
Temporary accommodation	157	10%
Mortgage/homeowner	73	5%
Homeless	15	1%

Age has a part to play in household income, given the correlation between age and work experience (and, correspondingly, pay), as well as any age-related benefits and debt or savings accrued with time. Exactly 75% of parents were in early adulthood, between 25-

44. The declining number in middle adulthood is most likely reflective of the typical age of parents in child rearing. Nonetheless, over a fifth of respondents were aged 45+. Few respondents, proportionally, were younger parents under the age of 25.

Age of Parent/Carer	Number	%
18-24	45	3%
25-34	447	29%
35-44	718	46%
45-54	274	17%
55-64	70	4%
65+	13	1%

The number of children in any given household has a proven impact on the effect of financial hardship; the Child Poverty Action Group indicate that 46% of children living in households with three or more children are in poverty¹². This is explored throughout this report, particularly in light of the Two Child Limit introduced in 2017 and the discourse around larger families and poverty. The largest group, at just over a third of all respondents, were two-child households. However, collectively, 38% of respondents had three or more children, with 18% with 4 or more. This demonstrates that this study reached a significant number of larger families.

We did not ask respondents to identify their gender, ethnicity, or relationship status. We recognise the deep and varied tangents that could be explored by looking at poverty through different lenses, but this particular report is limited by scale.

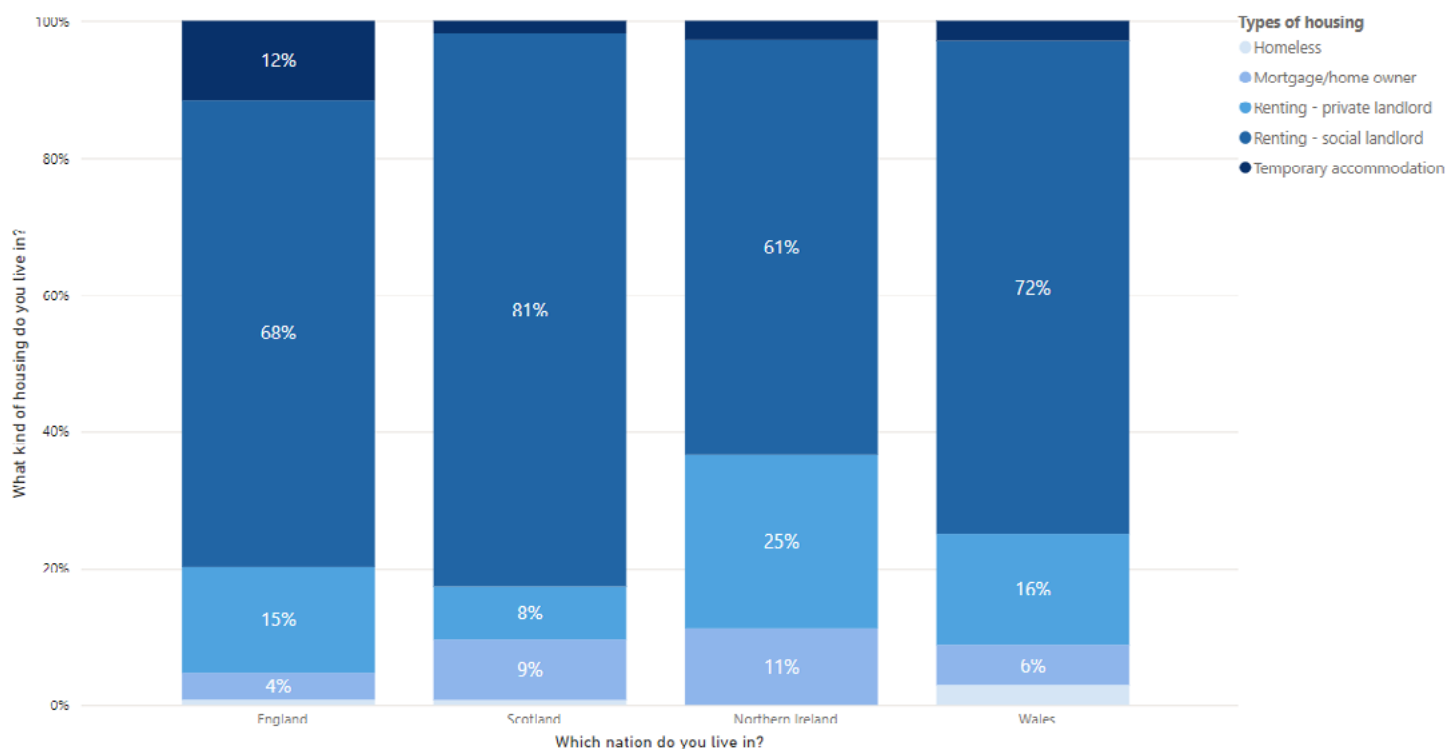
Demographic trends

Even before exploring the findings of the survey against the demographics outlined above, there were noticeable differences between the housing situations reported across the four nations. Scotland had the highest proportion of social landlords, at 81% compared to an average of 69% for all respondents. Scotland also had extremely low proportions of respondents housed in temporary accommodation, as did Wales and Northern Ireland. England, at 12%, had over four times as many respondents (proportionally) reporting themselves as living in temporary accommodation.

Respondents in Northern Ireland were most likely to live in private tenancy. Northern Irish residents were also most likely to report owning or having a mortgage on their home. English respondents were least likely to report home ownership/mortgage, at only 4% of respondents, closely followed by Wales at 6%.

There are clear disparities between proportions living in particular housing types by nation. The visible shifts between private, social and temporary accommodation in particular should be considered when reading this report, and what it might tell us about housing infrastructure across the UK.

¹²CPAG | Poverty: facts and figures

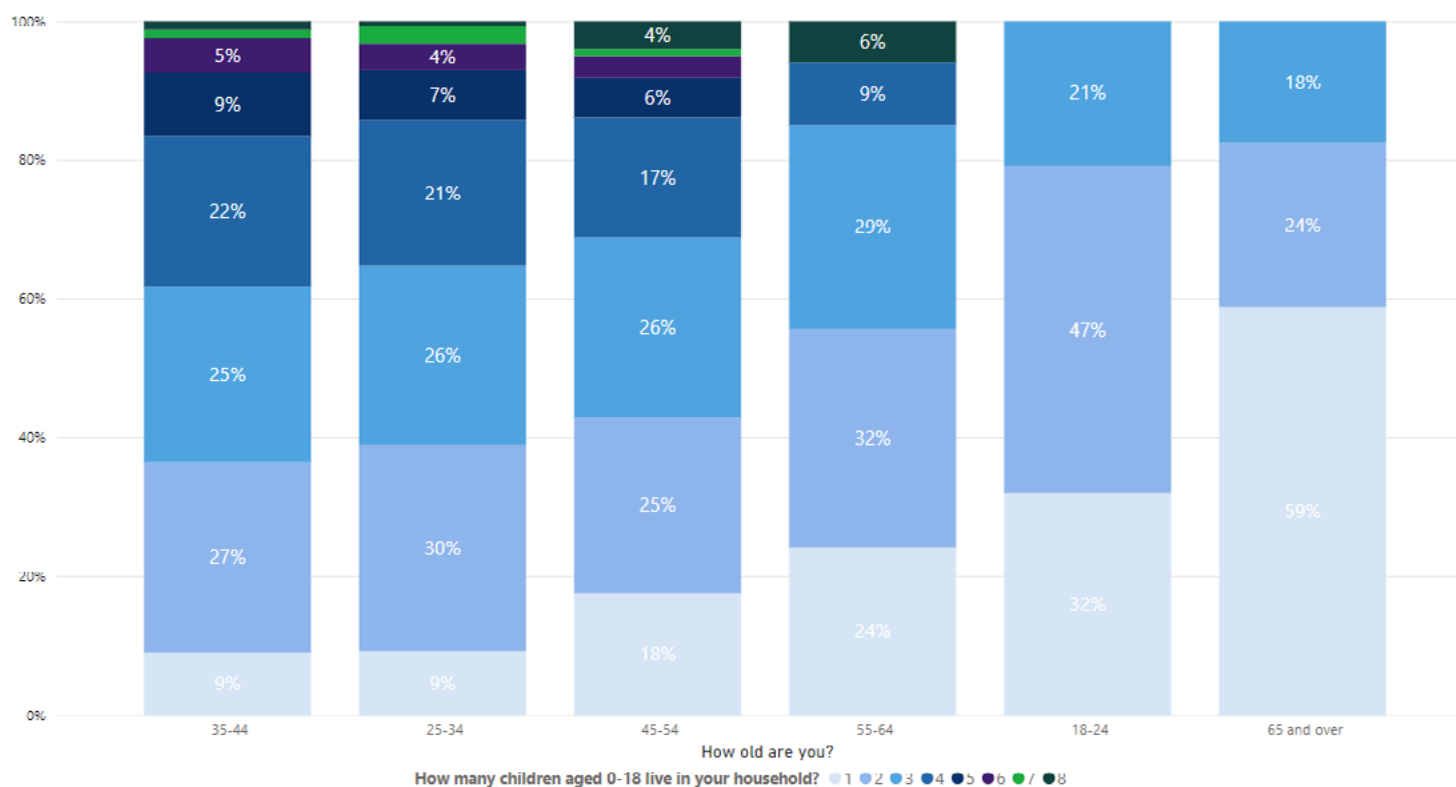


Another notable pattern was the relationship between age of parent/carer and number of children. This is significant for this report, because there are many links between age and income, as outlined in the previous chapter. One or two-child households were more likely to be headed by a young adult aged 18-24 or an adult aged 65 or more. The latter is likely representing kinship care situations, such as where children are cared for by grandparents.

The reason this is particularly important and worthy of note here, is because the largest demographic in this survey, adults aged between 25-34 and 35-44 (75% of all survey respondents), were most likely to have larger family sizes than their counterparts. Well over half of both age categories within this bracket had 3 or more children, at 64% and 61% respectively compared to a survey average of 38%. These age brackets were more likely to report living in temporary accommodation and were the most likely to be homeless. They were less likely to report home ownership and could be more vulnerable to the challenges of lower pay and savings, as well as holding more consumer credit and higher debt than any other age group¹³. While all respondents are vulnerable to the significant challenges of financial hardship, this early adulthood group are affected disproportionately compared to their counterparts in this survey cohort.



¹³Parliament Research Briefing | Household debt: statistics and impact on economy



Other demographic and housing trends can be summarised as follows:

- The greater the number of children in the household, the higher the likelihood of the family living in temporary accommodation – rising from 7% of 1-child households to 16% of 5-children households.
- Smaller households, with only 1 or 2 children, were slightly more likely to live in social housing, at 72% and 70% apiece. Larger families were more likely to live in private rentals, perhaps indicating the low availability of suitable social housing.
- Mortgagees and homeowners were significantly more likely to be in the 45+ age brackets and they were least likely to be homeless or in temporary accommodation.
- Young adults were slightly more likely than their survey counterparts to be living in social rentals at 78%, compared to the survey average of 69%.
- Of the 492 respondents aged between 18-34 (31% of all survey respondents), only 4 reported home ownership/mortgage.
- Northern Ireland saw the largest proportion of 3+ children households, at almost half of all respondents. England saw the highest proportion and variation in the very large family sizes, with 7% of families having 5 or more children.



FINDINGS

Living Standards

Our survey asked many questions about key items and services that contribute to basic living standards. We were interested to understand the extent to which families going through financial hardship identify themselves as living in destitution. The Joseph Rowntree Foundation (JRF) defines destitution as the ‘most severe form of material hardship’¹⁴ and measure it as a lack of access to at least two of six essential items, including shelter, food, lighting, heating, adequate clothing and basic toiletries. Our questions explored these themes in depth.

At Buttle UK, we also see the significant and enduring worth of items that contribute more broadly to living standards and children’s development, such as those essential to education, play, relationships and wellbeing. This reflects important annual research into the Minimum Income Standard¹⁵. The MIS demonstrates that there are many different ways to measure an acceptable standard of living, and the most recent report indicates that it is becoming increasingly difficult to achieve the MIS in light of rapidly increasing costs¹⁶. Therefore, our questions explored the affordability of items beyond those that are typical measures of basic living standards. In this sense, this report explores the lived experience of poverty in failing to meet basic standards of living today and failing to offer long-term prospects to today’s children, tomorrow.

Going Without

81% cannot afford enough **gas or electricity** for their homes

70% cannot afford adequate **clothing** that fits and keeps them warm

70% cannot afford enough **food** for their family

76% cannot afford essential **furniture** to relax and socialise

76% cannot afford children’s **toys and games** for play and learning

73% cannot afford **fuel or public transport** to get around

50% cannot afford **beds** for their families to sleep at night

We set out a series of statements about essential items and asked respondents to rate their access to them. If they had received these items in their Buttle UK grant, they were asked to indicate their response as if they had not had support to do so, therefore reflecting their true capacity to purchase said items.

¹⁴JRF | Destitution in the UK 2023

¹⁵Loughborough University | Minimum Income Standard

¹⁶JRF | A Minimum Income Standard in 2023

The results reflect a severe incapacity of many households to purchase critical items, particularly food, gas, electricity, and clothing. 4 in 5 respondents could not afford the utilities they needed to heat, light or power their home. The combination of this with inadequate or ill-fitting clothing, especially in the winter months, was a clear factor in the poor physical and mental well-being reported by families.

I cannot afford...	Strongly agree	Agree	Disagree	Strongly disagree ¹⁷
...the gas/electricity needed to keep us warm, clean and safe	42%	39%	5%	1%
...enough clothing that fits appropriately and keeps us warm	31%	39%	10%	2%
...enough food for me and my children to be full and healthy	32%	38%	9%	1%
...essential toiletries, such as soap, shampoo and toothpaste	15%	34%	20%	3%
...beds for each of us to sleep in	24%	26%	20%	6%
...the furniture we need to relax, work, study and socialise	36%	40%	8%	1%
...to pay my rent/mortgage each month	20%	23%	20%	5%
...the appliances (and power) I need to clean my home and clothing	24%	34%	17%	2%
...the toys and games my children need to play and learn	37%	39%	7%	1%
...the internet access we need for work and education	24%	34%	17%	2%
...the public transport/fuel needed to travel to school, work and days out	34%	39%	7%	1%

Of the wider essential items, approximately three-quarters of parents could not afford the toys, games and learning items their children needed for their education and development. The same number reported that they could not afford the furniture they needed to adequately furnish their homes. Half of all respondents indicated that they could not afford beds for their family, illuminating the extent of the crisis for households living in poverty. Lack of sleep and basic comfort were reported as factors in feelings of parental inadequacy and poor mental health.

The consequences of the complete breakdown in capacity to meet particular costs has serious implications. This applies in particular to the 43% of families who indicated that they could not afford to pay their rent or mortgage. Maslow's Hierarchy of Needs provides ample evidence for shelter as a foundational physiological need. Many parents indicated

¹⁷For the purposes of data brevity, those that selected 'neither agree nor disagree' are not presented here. However, the percentages reflect their existence, which is why the rows do not total 100%.

that they were making difficult and even risky decisions to prioritise keeping a roof over their heads, above all other basics.

We should not overlook the impact of key services that underpin children and young people's ability to thrive. Internet access provides a lifeline for learning, socialisation and peer relationships, yet 58% of respondents indicated that they struggled to afford it. Likewise, 49% of respondents could not afford essential toiletries, while a further 58% could not afford the appliances (or power) to clean their homes or clothing. Being unable to maintain basic hygiene has implications for wellbeing and health. This was referenced as a factor in children's relationships and failure to fit in at educational settings.

Destitution

Of the 1,567 respondents, 1,271 told us that they were unable to afford **at least** two of the essential items set out by the Joseph Rowntree Foundation. **This means 81% of the survey respondents can be said to be living in destitution.** Many of those families said they couldn't afford **more** than two of the essential items, most commonly food, gas or electricity in tandem. In order to highlight what this actually looks like for households, we asked respondents to tell us about a typical week in their home, and gave opportunities for open-ended responses.

Food

15% of respondents reported that they and their children were going without three full meals every single day of the week. A further 21% indicated that they were doing so for most days of the week, a figure which rose to 25% for families of 3 or more children. Only 1 in 5 survey respondents reported that they did not have to skip meals.

Parents and carers described high levels of sacrifice and self-denial to ensure that their children still ate. Parents often went completely without, reporting the dire effects on their health and wellbeing. It left some feeling unable to cope, or be the parent they needed to be, because they had such low energy and wellbeing. However, they saw this as the only way to ensure that their children had a chance to grow and thrive, which many referenced as critically important.

“ I only eat what she leaves behind. I must live this way so she can grow properly

“ I basically starve and my kids eat, and I eat their leftovers

“ My eldest tries to starve themselves so younger siblings can have more to eat

“ I make sure any money I have goes in my son, he eats and receives the items he needs first. I'd rather I go without food than him. But I'm so hungry

“ I struggle to clothe and feed my son. I'm diabetic and often don't eat more than 1 bowl of cereal a day, just to make sure my son has the food he needs

In order to buy enough food, families often referenced the low quality, poor choices, and unhealthy options they were having to purchase, as that was all they could afford. There was much evidence to suggest that families are surviving on very little, replacing hot meals for cheaper options such as cereal or toast. This was particularly acute where they also could not afford the fuel or appliances required to cook. Many parents have had to adopt routines to ration food for longer, which included cutting out snacks for their children, serving much smaller portions and eating out-of-date food. This food insecurity was often attributed to contributing to anxiety, stress and distress for members of the household.

“ Sometimes they’re crying with hunger and I know I’m filling them with empty calories just to tide them over

“ They don’t understand why they can only have dinner with no dessert, why they only have one slice of toast or a small bowl of cereal, or no extra snacks like other children. It makes them sad

“ We keep the freezer full as possible, even with out-of-date items

“ We’re begging and borrowing to keep stocked up, living on porridge gets boring but it’s healthy and warm

“ I’m grateful my youngest children are fed at school and nursery because I can’t afford hot meals nor the fuel required to cook them. It’s hard. It’s depressing

Both the low quantity and low quality of what families are able to afford are described as having dire effects on the health of all in the household. A shocking number of parents disclosed that they had lost significant weight because of how little they were eating, with some also telling us that their children were underweight or not developing properly. Others suggested that they’d seen decline in their family’s health because all they could afford was ‘junk’ food, which was cheap and readily available. A lack of fresh fruit and vegetables was particularly acute, with many respondents referring to how expensive these items were or unavailable through food banks. Constipation and dental problems are rife amongst children. Some families are taking vitamins to try and fill gaps in their nutrition, with several disclosing problems with iron deficiency and low energy.

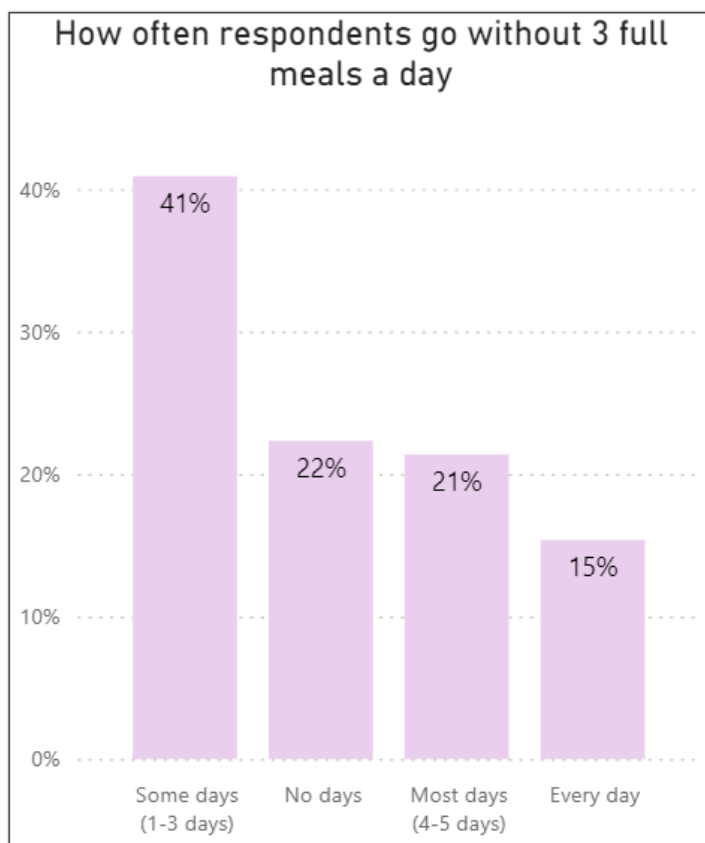
“ My kids have tooth decay. They’re always so hungry

“ Many times, we have toilet issues because I just can’t afford the fresh fruit and vegetables that kids need. I survive on toast to make sure they have enough

“ My son has an iron deficiency because I can’t afford to buy the food to provide him with a healthy diet

“ I only eat once a day and use vitamins to stay healthy instead of food

“ I go shopping and have to put back the healthy snacks my 5 yr old so desperately loves and wants because I can’t afford them. Junk is cheaper



Physical health was not the only risk factor; many respondents explained that having to rely on bland, repetitive or disliked foods compounded an already unhappy situation. This, or extreme hunger, were factors in their children's distress and poor coping with their financial hardship. This is the living reality of poverty. One parent described how she had replaced meals with fizzy drinks, as they were high in calories and low in cost. Several alluded to the deep shame and pain caused by their children asking for more bread or milk, where their fridges and cupboards were empty. We were told of children having to go to bed ravenous. One family had recently spent all their money on topping up an electricity meter instead of purchasing food, which had still cut out, leaving a family in the dark all evening – and hungry.

Gas

The phrase 'heating or eating', which seems to have penetrated vernacular at an alarming rate, was cited over and over again. It appears that, in terms of prioritisation, families felt they could sacrifice gas to a greater extent than electricity. Where the latter was seen as more essential (with respect to lighting dark rooms, or powering critical appliances), gas was described as more of a luxury.

In viewing it as a luxury, parents make very difficult workarounds. They refer to leaving rooms, or even entire homes, unheated. They use words such as 'icy', 'freezing' and 'unbearably cold' to describe their homes. A shocking number of families told us that they are spending their days and evenings in bed, as it is the warmest place in the house. This was often connected to feelings of shame and poor mental health. Several families even described bedsharing at night because their homes were so cold – including one mother sharing a single bed at night with her teenage son.



Me and the kids have to be in one room with electric heating, the rest of the house is ice cold



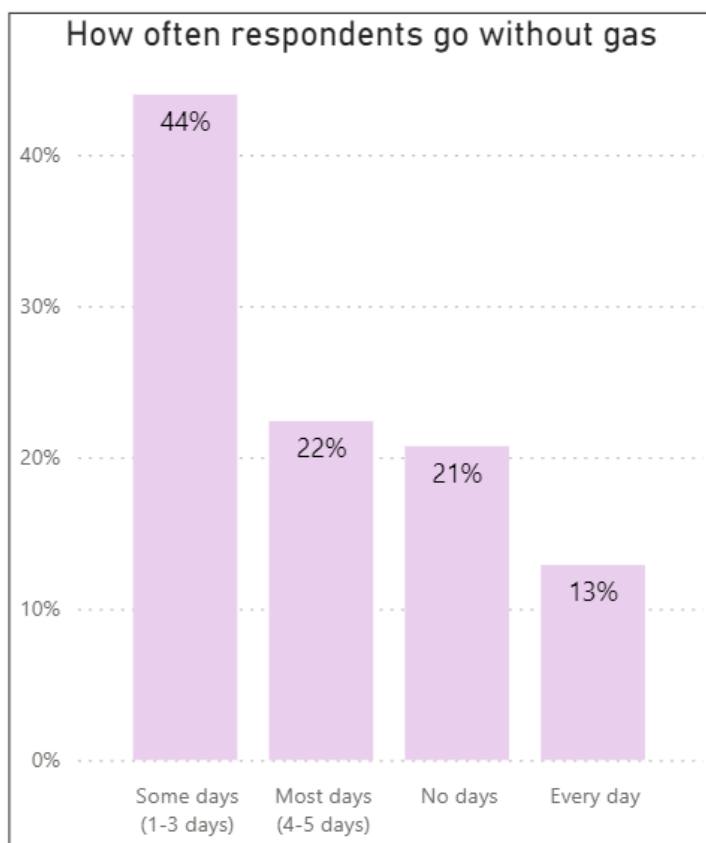
We spend most evenings in our beds as it is impossible to keep gas credit on the meter to keep warm, this impacts our family as we feel that we don't spend quality time together



Me and the kids go cold and have to stay in beds with blankets throughout the day



It is absolutely freezing at my house, I have to share a single bed with my child to keep us both warm at these cold times



The ongoing impacts of the extreme cold, especially over winter, were described as causing health issues. Many families reported that black mould is endemic, and they simply cannot shift it because their homes are too damp and cold. This mould was described as permeating their furnishings and clothing, leaving their children with coughs and poor health. Families cannot afford to replace these damaged goods, and some cannot afford to clean them, either. These situations were worsened in homes without carpeting, which is not uncommon for families in financial hardship – especially those in social housing, where carpeting is routinely removed before new tenancy.



There is a lot more mould than I have had before and some soft furnishings and furniture are getting ruined



Lots of illnesses this winter due to not being warm as the gas is just too expensive to keep home warm



They are ill more often as I can't afford healthy food or bleach to clean the mould in the rooms



The room is filled with mould, my child [has] developed asthma problems

However, warmth is not the only concern. Not having enough gas is causing issues with cleanliness. Parents report not bathing themselves or their children, cutting back on showering to the extent that it is causing poor hygiene. Not being able to wash was attributed to children and young people being bullied and excluded from peer groups at their education settings. One parent disclosed that they were bathing together with their child to 'save on hot water', while another only turned on their boiler occasionally for their child to have a shower. Alongside this, families reported being left with damaged or smelly clothes, even if they had been washed, because they couldn't dry them in their unheated homes. This feeds into a toxic cycle of not having enough clothing, and the lack of adequate clothing itself contributes to experiencing cold in already underheated homes.



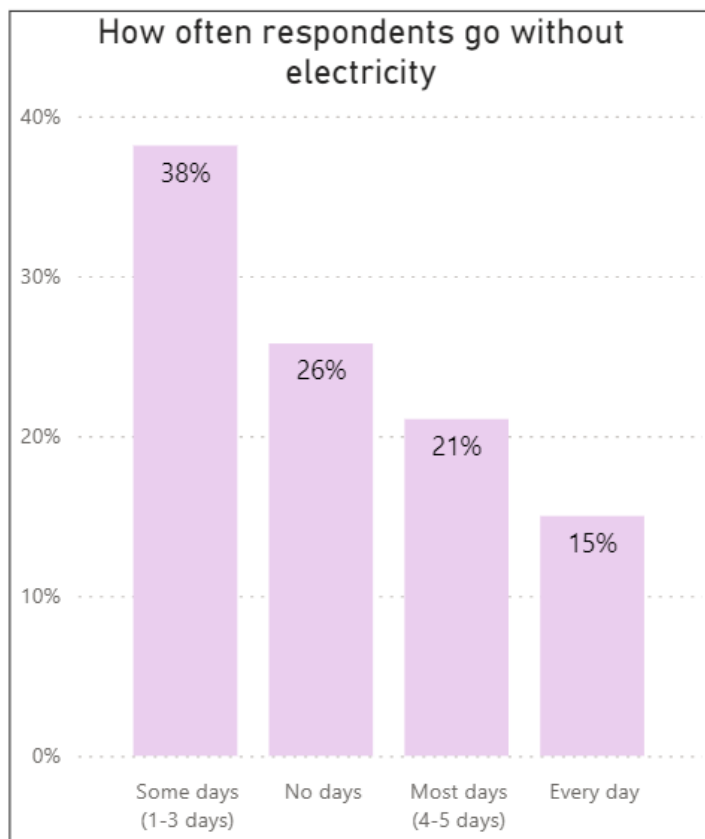
I've not got enough clothing to protect the kids from cold weather and constantly turning off the heating to avoid too many bills than we can afford, and this most times results to kids having cold symptoms and being sick



Having to dry clothes inside with no heating on makes our clothes smell musty...this all affects our living standards because it's not how we normally live

Electricity

The cost-of-living crisis has been hugely detrimental to households living with financial hardship. In defining ‘enough electricity’, we described that as enough to power the home, such as lighting and appliances, to keep inhabitants safe and clean. Our survey showed that 36% of households go without enough electricity for more than half of the days of the week, and a further 38% do not have enough for at least 1-3 days of the week. These figures rose to 37% and 41% respectively, for families with 3 or more children.



Unpicking these figures revealed startling impacts. Many families are not able to wash their clothes because they lack the electricity needed to run washing machines. This leads to children being forced to wear dirty clothing, or adults having to painstakingly wash clothes by hand. Many spoke about the acute struggle of the latter, with wet clothes taking much longer to dry and compounding the difficulties caused by low or no heating. Other respondents made reference to restrictions to their daily routines and living conditions, adding to their sense of stress and isolation.

“ The cost of electricity has gotten so high, I try to only do a couple of washes per week so we wear clothes until they are very dirty

“ We don’t have lightbulbs in rooms that can be lit from another room

“ We have to watch how long the tv is on, we can only charge electronics off peak times, we can only do washing the first week of the month due to climbing energy costs

“ Without electric, we’re having cold showers and washing clothes by hand...it’s depressing

Parents of children with additional needs frequently referenced the specific difficulties in meeting their children’s needs where they simply couldn’t afford the electricity required. Some children with sensory processing needs struggled with the low household temperatures, while others, due to bladder control issues, created additional soiled washing that parents could not afford to clean. One could barely afford to run the life-saving equipment their child needed to breathe.

“ The gas and electric is the most I’m struggling with. My child has cystic fibrosis and has to stay warm and he has appliances that need to be run on electric to keep his lungs clear

“ Both boys have special needs and soil underwear daily. I can't afford to use washing machine as frequently as I need to because of cost of electricity so I have to hand-wash the soiled underwear which takes longer then to dry

When we asked families about the adaptations they had to make, they described how they had adopted complex routines and behaviours, especially working around non-disconnection hours. One described the frantic rush to wash school uniforms and power up items before the consequences of these actions were met on Monday, where the power would immediately be cut off. Several reported cleaning in the middle of the night, to get around the non-disconnection hours. Virtually all referenced that something always had to give, at the expense of their wellbeing, lifestyle or comfort.

“ They need clothes to keep warm [but] I can't afford it cause all my savers goes on leccy [electricity] which I can't afford too, so I don't eat cause I have to feed the kids

“ It means that sometimes I have to make hard choices between which is more important. Sometimes we run out of gas and electricity altogether if there has been a turn for the worse in the weather...I have no funds left to top up till next payment due



Packet Soup



Baked Beans

Clothing

Aside from not being able to wash the clothes or dry them, there is also a very significant and growing incapacity for households living in financial hardship to afford clothing at all. 70% of respondents told us that they could not afford adequate clothing for their children. We define adequate as fitting correctly, in wearable condition and providing enough protection to keep the wearer warm.

The impacts are extreme. The primary cause for concern is that children are simply not warm enough to feel comfortable and well. Given how many are living in unheated homes, parents tell us that their clothes are not thick enough; not plentiful enough; not waterproof, nor weatherproof. We heard about the difficulties associated with cold weather, with many families finding the long winter months intolerable. They make particular reference to the long walks their children often undertake in inadequate shoes and without adequate layers, because they have no means to provide transport. The issue is not limited to lacking clothing that is weather-appropriate; families told us that they lack activity-appropriate clothing, which is causing additional difficulty with their learning, school settings and access to extracurricular activities.

“ My son wears ill-fitted clothes he has outgrown, wears his outing trainers to school as his school shoes broke and I can't afford to buy another one. The same shoes double as his football trainers as he has outgrown his soccer trainers!

“ It means they go without...they wear clothes that are too small or not thick enough

“ In the freezing weather I have to walk my son to school, layering him with 2 hats and 2 pairs of gloves on each hand because I cannot afford taxis and sometimes even bus fare

“ It's been 7 months and I can't buy PJs for my son because once gas and electricity is paid and rent paid, I don't have enough

“ She often can't dress completely appropriately for the weather so we have to stay indoors a lot more which has a negative impact on both of us

The lack of adequate clothing is a cause of endless difficulty in these homes. Teenagers and young people experience embarrassment and humiliation, particularly where they are forced to wear dirty, ill-fitting or poor-quality clothes. Most can only afford second-hand clothing from charity shops and websites such as Vinted, which is fuelling resentment and frustration levelled at parents and carers. Many told us that their children had been bullied for their appearance, especially where they could not afford to keep up with trends and brands. This was often cited as driving low mental wellbeing – particularly self-esteem - and increased social exclusion.

“ My daughter is embarrassed to go to school as her school shoes are in very bad state and school trousers are too short and we cannot afford to buy new ones

“ She was called names because she was wearing a hand-me-down coat from the girls who have been bullying her...these were her, supposedly, friends. She’s now extremely isolated

“ Good clothes to wear have become very scarce, barely getting by and getting bullied at school for their clothing

Clothing was a consistent cause for difficulty when it came to accessing education. Some parents had been challenged by their children’s educational setting when children were consistently out of correct uniform, particularly footwear. On the other hand, non-uniform days and school events caused a different but immense pressure, with descriptions of distress, humiliation and anger where they could not take part. Many felt that the schools, and other pupils, lacked empathy for their experiences. In a couple of extreme instances, parents had had to remove their child from their school settings due to relentless bullying. All of these factors are leading to socially isolated children and young people who struggle to leave the house – and when they do, they’re poorly dressed and ill-prepared for the climate.

“ Their social life is down as they do not have the clothes to go out in

“ They don’t do much other than go to school. The house is always cold. They only have one pair of shoes

“ I’m embarrassed when he has non uniform days or we’re invited out

“ It’s affecting me and the children’s self-esteem, my daughter misses out on school events. I barely go outside because I don’t have the clothes

Home

Over three-quarters (76%) of respondents told us that they did not have the essential furniture they need to relax and socialise, nor the toys and games their children need for play, learning and developing. Exactly half disclosed that they cannot afford beds for everyone in the home. The way that parents and carers articulate the living reality of these experiences is distressing.

We have already learnt that families are living in unheated, damp homes. It is therefore concerning to hear how very many are sleeping on floors, airbeds or sofas. Many parents alluded to giving their bed to their child, or sharing it with them at night, while others simply told us that they were all sleeping on the floor because they had no other option. This situation is exacerbated for the many who cannot afford duvets, blankets and soft furnishings to at least approximate a bed. Without appropriate rest, the physical impacts are inevitable; families are experiencing insomnia, back problems, and high levels of stress and discomfort. The wider impacts are clear too. Parents told us that their child’s lack of sleep is reducing their concentration and capacity to learn.

“ We are saving for some new duvets but that’s also a struggle

- “ My son who is nearly 15 and nearly 6ft tall has been sleeping in a single kid’s bed. I am sleeping in a bed that is about to collapse as it has so many broken slats**
- “ My kids are sleeping on floor; I have 2 teenagers, one who is just in remission from leukaemia and still unwell, my other boy has bad feet and back pain so it’s hard to walk**
- “ [We] have nothing. I sleep on an air bed. A kind person gave two beds for my [four] kids over the years when mine broke**

These issues are often compounded by wider deficits across the home. A particular issue was sofas; they are sometimes the only piece of furniture that families have to socialise, spend time together and sit in comfort. Their importance should not be underestimated, as was evident in the number of responses which concerned dirty, broken or missing sofas. In desperation, families have had to make debasing workarounds, such as using a sofa that had been left outside or continuing to use a sofa covered in urine. Some parents have gone into debt, or taken out extortionate loans, to buy the beds and sofas they need, which causes even higher stress.

- “ It’s been upsetting for me and the kids not being able to sit on a sofa with no back to it as we are using pillows...it’s my dream to try and get a sofa with a back to it**
- “ I have a sofa from neighbour’s garden that she was throwing out**
- “ All of my carpets and sofas are stained and smell due to my 6 yr. old autistic daughter urinating and I can’t afford to replace them**
- “ The only flooring I’ve been able to afford is rolls of cheap plastic foam which have torn easily as they’re not meant to walk on, but we haven’t got a sofa so we have to have them**

Lacking carpeting and appropriate flooring is also a common issue. Carpeting is typically removed between social tenancies, and rarely replaced on behalf of the new tenant. Evidently, for households struggling to eat, purchasing carpeting and flooring is completely out of reach. Yet, many parents told us that their concrete floors are contributing hugely to the damp and mould. This was particularly problematic for those without the furniture needed to rest or sleep off the floor.

We heard from many families without storage furniture to keep their belongings in, without appliances for cooking or washing, or tables to eat at. One parent said that her child eats in her bedroom under an electric blanket, as that was the only place that was comfortable. Respondents described their feelings of sadness, defeat and depression that they couldn’t even afford second-hand furniture. The cost-of-living crisis was reported as causing further delays to replacing old and long-broken furniture, which was stretching out even longer periods of extremely low living standards. One respondent described her home as a squat, while another told us that her house did not even feel like a home. These are just some of many examples of homes which are not fit for purpose; this is the reality of living in poverty, which is going totally without.

“ I have a boiler leaking water...mould...the walls are coming apart and I was just told to put up embossed wallpaper to cover them... we have no carpets, due to mice eating their way through it, my house looks like a squat

“ I'd love to be able to afford to replace broken things – like my tumble drier, my oven, the hob, the bath, without having to take away from essentials like food and clothing and toiletries but I just can't. I can barely get by on what we have month to month, I have no means of saving for when things like these get old and stop working

“ I was renting a cooker as I couldn't afford a new one, that is now due to be taken as I can't afford the rental, my children are not eating healthy, some days I go without meals

Parental Capacity

It is hard to convey the sense of shame and inadequacy that parents and carers are experiencing, where they are not able to provide the basics. Many experience guilt, describing their distress at seeing their children go without enough food, gas and electricity. Sadly, some describe feeling like failures. Their words capture the experience in heartbreaking terms.

“ Each month it's a choice to fall short on one bill or another. And I dare not go ask for help because that just increases the shame and guilt of not being able to provide even the basics for the children I decided to have

“ I feel useless and unable. Not being able to give basic needs to my kids is the worst feeling any parent can go through

“ It's really hard and makes me feel worthless. I'm trying my best to provide for my children with essentials and I go without. I wish I could do more for them

“ I feel like a failure sometimes...always having to choose electric and gas is just depressing

“ We sit with blankets on at night and wear dressing gowns through the day. It has a negative effect on your mental health. It makes you feel like a bad parent

The impacts of these feelings on their self-esteem and self-worth are profound. Parents and carers describe their poor access to basics as a contributory factor in their mental illness and poor wellbeing. These themes are explored in greater depth later in this report, but it is important to note the relationship between shame, poor mental health and the physical impacts of living without the basics. Going without food, in particular, appears to compound already difficult circumstances.

“ We feel impoverished and degraded trying to access basic needs for our family. We are getting by without luxuries but now we classify food as a luxury! This is so disheartening and makes us miserable

“ Just existing makes me very sad. Not knowing how I’m feeding us is giving me massive guilt, however I work as much as I can and I still can’t afford the basics so I shouldn’t feel guilty. It’s not like I can do any more than I do currently

“ The price of food and essentials is ridiculous, myself and my daughter are really struggling which leaves me feeling inadequate as a mum which has led to depression. I go days without eating just so my daughter has food

“ I worry about using the oven and other things that use the electric and gas so limit their use, to make sure I have enough money for everything else. It’s an extra stress that doesn’t help with an already stressful life



GROWING UP IN A COST-OF-LIVING CRISIS

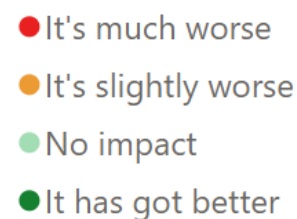
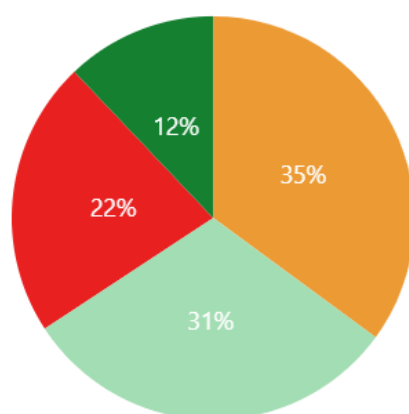
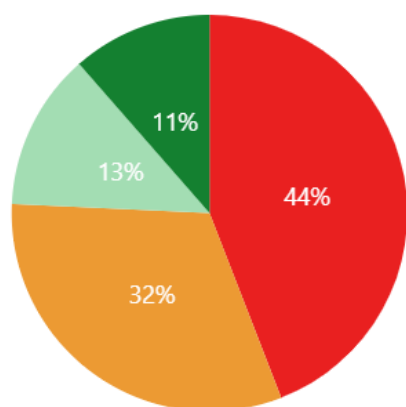
Childhoods lived in financial hardship are already tough. This report has demonstrated that these times are getting tougher, particularly in light of the cost-of-living crisis. Therefore, a generation of children and young people are at greater risk than ever of the long-term impacts of growing up in poverty.

Our survey asked parents and carers to capture the specific difficulties and challenges that their children face as a result of their increasingly strained household budgets due to the cost-of-living crisis. We asked about **six main aspects of their children's lived experience** and the impact of the cost-of-living crisis.

Access

Children's access to extracurricular activities

Children's access to their education



57% of respondents reported that their child's access to their education had worsened in light of the cost-of-living crisis. An even higher proportion, 76%, indicated that there was worsened access to extracurricular activities, such as clubs, social groups and additional classes. Of all six factors, access to extracurricular activities received the highest proportion of responses rating it as 'much worse'. In families of 3 or more children, 50% of respondents indicated that their children's access to extracurricular activities was much worse, 9 percentage points higher than families of 1 or 2 children only. This data alone indicates the severe difficulties that larger families have with accessing equal opportunities.

Education

The challenge with lack of access to education or extracurricular activities is that they are gateways to future success. Parents and carers described the multiple factors that contributed to their responses and sadly, many aspects of their need came from shockingly basic necessities: the shoes needed for school, the bus fare to get there, enough food to sustain the energy required, and so on. This means that children and young people are missing out on their full potential for the want of the most basic items. A significant number told us that their child had dropped out of college or no longer attended school, because of their living situation.

- “ Most days there is no food in the house. Even basic items. Kids are not attaining grades likes before**
- “ It costs me too much to travel to and from school as we live in a hotel far from the school...it's 3 buses so my child can't travel to school as often as I would like**
- “ There have been times I haven't been able to take my child to school because I don't have fuel to...and it's a two hour journey on the bus, not that we can afford the fare**
- “ Getting them to go to school is hard as they don't have the right equipment and shoes are a big thing**

Even where families are managing to get their children physically into school, they report that they simply cannot provide the educational resources they need to access learning. As several parents stated, technology is no longer a luxury but a necessity. Those living without described the challenging routines their children had to adopt to keep up with their learning, such as frequent trips to the library, missing lunch breaks or staying late at school, to access the internet, books or technology they lack at home. One 6-year-old was being forced to attend catch-up sessions during his lunch break, because he couldn't complete his homework at home. This was causing incredible strain, contributing to poor mental health and high levels of stress. The same issues permeated right down to children not even yet in school, putting them behind their learning before they've even begun.

- “ I can't afford the equipment and resources she needs to help her which I find so hard because I know if she had these extra bits, it could make a massive difference**
- “ My son is months behind with his maths at school...this is because a lot of the work is on a tablet. We do not have Wi-Fi and he does not have a device. [This] causes him sleepless nights worrying about the effect it has on him at school**
- “ My son is only 3, but I cannot afford to buy him any educational tools or toys that a toddler should have to help them learn the alphabet, numbers, phonics etc. He gets upset after nursery as a lot of the other kids have toys and educational games, but he doesn't. He asks me to buy him some and I just can't afford to**
- “ I can't afford the tutor I previously had for my son, his dyslexia stress has gone through the roof. He's distressed and feels stupid**

We heard from families that older siblings are working part-time jobs to support their families, causing them to fall behind with their education. Another said that her child had left education without any qualifications at all, simply because they had been repeatedly made homeless over the critical final years of his education. There is much evidence that illuminates the toxic, spiralling nature of financial hardship as a barrier to education today that traps the adults of tomorrow.

Extracurricular activities

One of the main challenges for parents is that, where they had previously been able to provide their child opportunities to join extra-curricular activities (with a level of saving

and sacrifice), their capacity had been diminished as a result of the cost-of-living crisis. Therefore, many are having to withdraw children from clubs and groups, after their child has grown to enjoy the skill or develop a passion for it. Parents told us, in droves, that they'd relinquished activities such as football, ballet, youth groups, music, and swimming. They often state that the disappointment of letting their children down is one of the most difficult aspects of the experience.

“ I've had to pull my son out of football as I can't afford to pay for it. He is very angry with me but there's nothing more I can sacrifice so he would be able to go

“ Reduced learning and social opportunities mean my daughter misses out on integral parts of her childhood

“ I cancelled his membership in his football club and coding class because I can't afford them anymore. This had a negative impact on both of us

“ The children don't understand why they don't get to do activities that their peers do and have been subjected to other children making fun because they don't...which makes them upset with me for not being able to afford these things

Their responses make it very clear that extracurricular activities are more than just clubs and school trips are more than just days out; they are opportunities to make friends, to fit in, to build confidence, and to learn diverse skills. Their repeated message was that missing out on these opportunities is a cause of social harm to children. Many respondents spoke of the dismay, sadness and envy that their children experience, seeing their friends having opportunities that they miss out on. They also described the ever-narrowing prospects for their children's futures, without enrichment today.

“ She's had to stop clubs as I cannot afford them. Socially at school she's not accepted so her clubs were a lifeline for her

“ My daughter can no longer do the clubs she been a part of since she was little as I cannot afford them. This has had a massive hit on her social life and she's now quite introverted when she's always been very outgoing

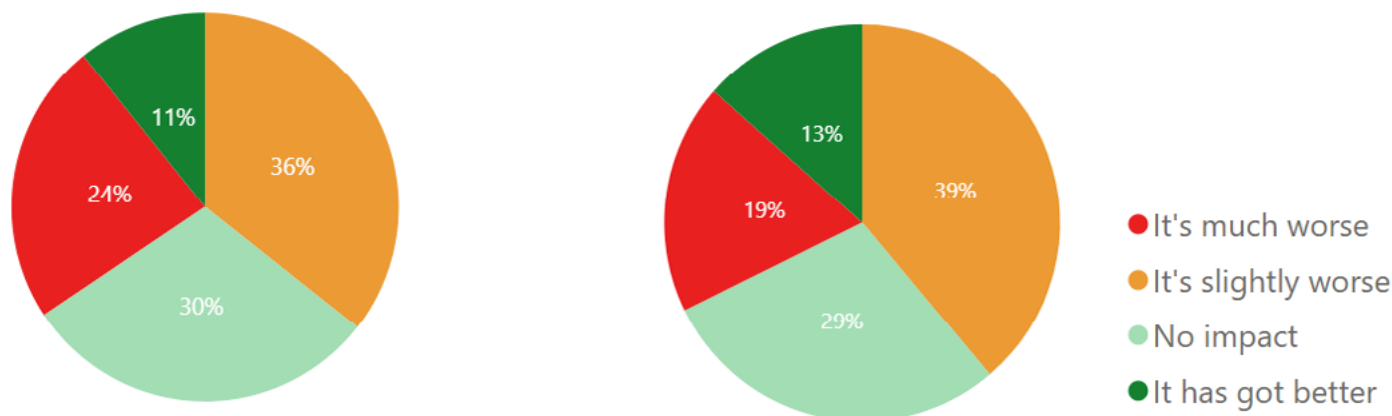
“ Mine just yesterday had a nervous breakdown and cried all the way home as I cannot afford an extra 48 quid for her school trip in summer. We are not socialised at all

“ The children often argue. They can't attend activities or school sometimes or go on trips with school...[this] makes them disappointed and looking at life differently

It is clear that families face very little choice; extracurricular activities can't be prioritised over the absolute basics. Only one parent told us that they refused to let their child miss school trips and activities. However, they also acknowledged that the price they paid was their own stress levels, admitting that they were more tense and extremely overworked as a result of it. Even in the rare instances where free extracurricular activities were offered for low-income families, access was still limited by the other, wider circumstances in the home, such as working patterns, lack of clothing or resource required. One parent told us that they were offered free activities and food in school holidays, for example, but never had enough money for the transport needed to get there. Their children always missed out on some of the only opportunities they had to catch up and join in.

Family Relationships and Social Isolation

Children's capacity to make and sustain friendships Relationships between parent/carer and child(ren)



58% of respondents indicated that they felt the cost-of-living crisis had made their relationship with their child worse, with almost 1 in 5 indicating that it was much worse. Similarly, 60% of respondents indicated that the cost-of-living crisis had worsened their children's friendships and social skills, with almost one quarter telling us that it had become much worse. When these results were filtered to families of 3 or more children, these factors rose to 63% apiece.

Familial relationships and friendships are a crucial support for children and young people, providing the safety and security they need to thrive. Yet, the responses were overwhelmingly clear; children and young people living in poverty are experiencing severe and worsening social isolation because of their financial circumstances.

Friendships

Our survey findings indicated that there were two main factors impacting children's capacity to make and sustain friendships. The first is tangible; children are unable to access the spaces, communities, and places which foster and encourage friendships. The second is less easily defined; it relates to status and social standing, and to aspects of self-worth and self-esteem, as well as the reactions of their peers to their living circumstances.

On the first, parents and carers gave many material reasons why their children are less able to make friends due to their financial constraints. They are unable to afford the transport to get to places where their child can socialise, nor afford the costs associated with entry. Conversely, they struggle to host at home, describing the embarrassment caused by their poor living conditions. An alarming number told us that they simply could not spare the food to feed their children's friends, a source of significant shame. Sadly, several families told us that they no longer take their children to birthday parties, because they cannot afford a gift or even a card. This leaves children more and more isolated from their peers.



Before the cost-of-living crisis I would have my children's friends around for dinner, sometimes a sleep. That has stopped as we're worried about feeding that extra person

- “ They do not see their friends as I am ashamed of the state of our house, I can't afford petrol to take them anywhere**
- “ They are afraid to invite friends to home because there is no place to sit and relax**
- “ The children can't do the activities that give them joy. It's hard to have friends over as I can't afford food for them**

The wider challenges associated with poverty are also factors in weakening peer relationships. The highly transient nature of temporary accommodation and homelessness does not offer the stability required to sustain friendships. This is particularly acute for children who are repeatedly changing schools, compounded by often lacking the uniform and resources to 'fit in'. Parents described their feelings of concern and anxiety, particularly seeing their children falling behind in their social skills.

- “ We have been moved 7 times with 6 different schools in 4 different boroughs. Not being able to afford to keep them at previous schools due to travel costs...this makes them feel like outsiders**
- “ Not being able to afford extracurricular activities has impacted the children's ability to make new friends in a new area**
- “ I'm unable to attend children centres because most of them are too far to walk from our accommodation, which means my child is missing out on an important part of her development and interacting with children her own age**

Almost all responses alluded to status and social standing. As one parent put it, children growing up in poverty simply cannot “join in the conversation” because “they don't always know what their friends are talking about”. They tell us that they cannot always relate to their peers without the latest phones, clothes and access to social media. They sometimes miss shows that their friends watch, because they lack the television or the electricity to use it; we heard many examples where children lack the software, hardware, internet, and power to simply engage with the current trends. The gap is growing wider as the cost-of-living imposes increasing barriers. The impact of being marginalised from peer networks is profound. Responses indicated that there were very severe impacts on their child's self-esteem, confidence and sense of belonging.

It's important to note how significant this is for young people. This is apparent in the number of responses indicating their children have experienced social exclusion and severe bullying because they do not have the resources needed to keep up. This appeared to apply to children at all stages of their education and was linked, repeatedly, to lowered wellbeing and poor self-esteem.

- “ Kids are not able to share their stories about holidays or day trips...[it's] made them less socialised with other kids at their age. The gap between children is so huge that it's made them excluded from their year groups**
- “ My granddaughter is being bullied at school for not having, she has been off school and late repeatedly**

“My son is left out of activities that most other children have access to. He has suffered bullying at school because he does not have the equipment, games, or means to access the things the other children have. He is 8

“My children don't have any mod cons like iPads, computers, toys etc so it impacts them at school as they are not up to date with knowledge of gaming etc like other children

Family life

The complex interaction of acute stress, hunger, low wellbeing, diminished energy, shame and anxiety (to capture just a few of the challenges discussed so far) is a significant factor in the breakdown of family relationships. Respondents often used words like ‘snappy’, ‘frustrated’, ‘overwhelmed’ and ‘exhausted’ to describe their parenting. They are forced to forgo their time and wellbeing in order to provide basic living standards. These sacrifices have a devastating impact on their relationship with their children.

“As I now work 7 days a week and I'm a single parent, I don't get to spend time with kids and also, I'm exhausted

“There has been a massive deterioration in my relationship with my children due to constant stress on my part

“Our relationship is affected by being 24/7 in the small room together

“It makes me feel sad and guilty that I can't provide the nutritious food that my son needs and I have to reduce heating to a minimum. These have both greatly impacted my relationship with my son

Not being able to take their children for days out, or provide them with simple treats, is a source of sadness. This contributes to feelings of failure, as well as disappointment that they don't get to simply enjoy time with their children because their daily life is such a struggle. Sadly, many told us that their powerlessness to provide the things their children needed caused serious issues with anger, resentment and blame. This was strongly linked to children's feelings of envy and frustration that they don't have the same standard of living as their friends. All of these factors significantly weaken their familial relationships.

“My daughter feels left out which then causes arguments and her saying “we're so poor and you're a rubbish mum” or “I wish [child's] mum was my mum” which is so hurtful

“Now I'm not able to work and buy things they want, I know they resent me

“He feels his friends don't include him as much anymore cos they know he won't be able to go. It creates strain on our relationship when he's mad at me

“I can't afford to take my children to places to see their friends and can't afford extra food to be able to invite their friends over...because the kids don't see or do anything outside of school, they get frustrated at me at home

This has a ripple effect on other aspects of the family's overall wellbeing and social inclusion. Children and young people growing up in poverty are already witnessing challenges that no parent wishes them to see. Many respondents made it clear that the cost-of-living crisis has reduced their ability to hide the extent of their financial difficulties from their children, leading to a much greater awareness of their parents' stress, depression, and guilt. This in itself is a source of anguish, as they can no longer protect their children from additional suffering. One parent told us that their child no longer trusts them, because they are so aware – and ashamed – of their low living standards.

“My daughter tries to give me her birthday money to pay my bills. A ten-year-old shouldn't be aware of that level of need that I should be able to provide for her”

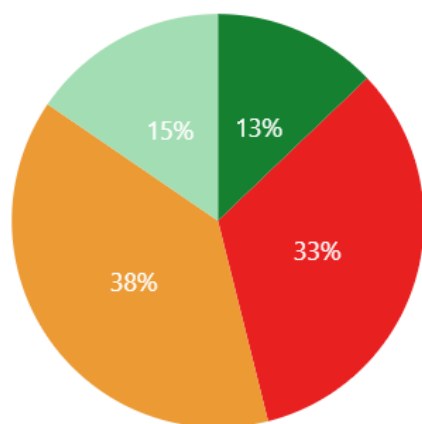
“They often ask if I'm okay as I look worried, I tell them I'm okay but kids shouldn't be asking parents if they are okay”

“Unable to socialise with friends, this is a support network that they miss. Taking their frustrations out on me and then feeling bad as they know I'm struggling but I know they are struggling too”

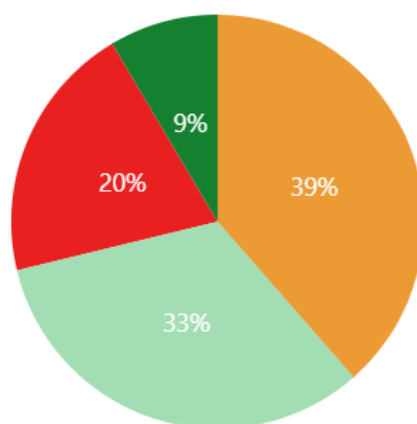
“It can be embarrassing at times. And the feeling of guilt with not being able to do fun things with the kids, my oldest is 4 and asked me the other day 'why are we poor?'”

Mental health

Children's mental health problems



Children's physical health problems



- It's much worse
- It's slightly worse
- No impact
- It has got better

Of all the factors we asked about, the 71% of respondents telling us that their child's mental health problems had worsened due to the cost-of-living crisis was one of the most concerning. This is because we are already acutely aware of the incredibly toxic relationship between poverty and childhood mental illness, as evidenced in our annual State of Child Poverty report. The Child and Young People's Mental Health Coalition state that children from low-income households are four times more likely to experience mental health problems, and they acknowledge that this is a significant risk factor with growing gaps in income¹⁸.

It doesn't feel like it could get much worse, and yet, parents and carers are very clear that it is, and that the cost-of-living crisis is fuelling an already alarming situation. A third of

¹⁸ CYPMHC | Children and Young People's Mental Health

respondents alone indicated that their child's mental health was much worse due to the cost-of-living crisis. 1 in 5 also indicated that their children are experiencing much worse physical health.

Furthermore, the cost-of-living crisis may be impacting the wellbeing of larger families most acutely. In households with 3 or more children, the proportion reporting that child mental health problems were worse overall was 10 percentage points higher at 78%, than those with 1-2 children, at 68%.

Wellbeing

This report has already described the links between the cost-of-living crisis and poor physical health. We've heard from parents reporting their children's iron deficiency, weight issues, constipation, and tooth decay, because of poor diets; we've had descriptions of chest infections, breathing problems and persistent illness caused by living in cold, damp, mouldy homes; we've described poor hygiene and reduced capacity to keep clean, dry and safe. Yet more widespread are indications from nearly every respondent alluding to increasing mental illness and diminished mental health. For children living in poverty in the UK today, there is a **wellbeing emergency**.

It is challenging to convey the sense of despair that permeated responses. Respondents describe the consequences of going without essentials, and the impact it has on mental wellbeing. Children are not sleeping, because they have cold rooms, broken or cramped beds, or nowhere to sleep at all. This leads to stress and fatigue, which causes or worsens symptoms of mental illness. Hunger and lack of food contributes to low energy and irritability, which in turn leaves little mental resource to cope with the wider social and educational issues outlined throughout this report. Parents and carers tell us, repeatedly, that their children are depressed and anxious. The words they use describe utter misery and despair.



My son lives without any joy



[My child] is losing sleep and her hair is falling out due to stress and affecting her self-esteem



My child is now always worried about finances and this is making them concerned about their future...it's affecting their normal life, making them feel uncomfortable and stressed and unhappy with everything



They have detrimental, sleepless nights, the children are fearful and anxious

Some have sought mental health support through their GPs or educational settings, but few indicated that the support they had been provided was remotely addressing the issue. This was attributed to long waiting lists, and short-term provision of counselling sessions once they had been provided. **Moreover, addressing the outcomes of their struggles did not alleviate the root cause, which is financial hardship and living - and remaining - in substandard living conditions.** Sadly, we were told that some young

people (and parents) were self-harming, suffering suicidal ideation or had lately attempted suicide. These were responses to a question about the direct impacts of the cost-of-living crisis.

- “ My son hurts himself and says he don't want to live. Each day it's hard to face life ”**
- “ My 2 older daughters have self-harmed and tried to take their own lives in the last 6 months ”**
- “ My daughter has bad mental health and has tried to commit suicide twice since October ”**
- “ Father is deceased through suicide and I had to go back full time work [yet] I am the only parent...their self-esteem is destroyed ”**
- “ Her mental health is worse due to the situation I am in, she self-harms and is off the rails ”**
- “ It's made me suicidal and feel like a failure as a mother ”**

A significant number blamed their children's, and their own, mental health problems on having so little opportunity or reason to leave their homes. Children were described as losing their enthusiasm for life, because there was so little to look forward to. What few activities they can take part in are repetitive and dull; repeated visits to free attractions quickly lose their appeal. Similarly, parents describe the monotony of living in under-stimulating home environments. Without toys, books, games or stimulation, their children's behaviour declines, and their emotional development is stunted. Words such as 'hermits', 'prisoners' and 'trapped' were used to describe their experience of poverty.

- “ My child loves to explore and go out however I can't afford to do that majority of the time so she spends most days indoors ”**
- “ Kids are merely existing and not having the joy of days out visiting places and experiencing life as it should be ”**
- “ The children have become prisoners of our own home. My health is suffering as is my children's...we are completely isolated and life is a struggle ”**
- “ Their weekends and school holidays are incredibly unenjoyable – there's only so many times you can go for a picnic or to the park (i.e. free things) before it becomes boring for them and they no longer enjoy it or want to take part ”**

A theme across many responses is the lack of hope or prospect of alleviation of their circumstances. The cost-of-living crisis, in weakening their already diminished spending power, is squeezing the hope out of households that were already living in financial hardship. The loss of hope is serving as a deathblow for the mental health of parents, carers and children alike. They feel there is little chance for recovery or hope, for families enduring “not living, but just existing”, as one carer sadly put it.

- “ I have no idea how I manage to get through every day. The stress that comes with this is massive ”**

“ I’m constantly thinking about finances and how to manage everything. Really is mentally exhausting. Just horrible how things are constantly changing for the worse

“ It’s a struggle carrying the worries 24/7 from when you open your eyes till you close them

“ I would like to move on and make a change but too many obstacles are around



SEEKING SUPPORT

ACEs

Adverse Childhood Experiences (ACEs) are life-limiting factors in children and young people's formative years. They represent some of the most harmful experiences and can have severe impacts not only in childhood, but in adult life, such as reduced mental and physical health¹⁹.

It must be noted that the pool of respondents to this survey were taken from previous Buttle UK grantees, who have experience of both poverty and crisis. This cohort will therefore overrepresent families and households that have lived through specific crises such as domestic violence and other abuses, for example. Our purpose in including this question was not to claim a causal link between poverty and direct increases in ACEs, though there is a body of research and evidence doing so²⁰. The question's purpose is in illuminating the lived experiences of real families in poverty and how this shapes, and is shaped by, adversity in childhood.

Poverty is seen as a risk factor for ACEs, and having multiple ACEs is a predictor of poor social outcomes. Therefore, we have consistently asked about and reported on ACEs in our State of Child Poverty report. This is the first time we have put the question directly to families. In our survey, we asked parents and carers to identify whether their children had suffered any ACEs. We then asked them whether the cost-of-living crisis was changing the severity of these ACEs, where they were present.

Adverse Childhood Experience	Proportion of respondents (N – 1,567)	Changing severity in light of the cost-of-living crisis		
		No change	It has become slightly worse	It has become much worse
Mental Illness	73%	16%	38%	47%
Parental Separation	56%	28%	26%	46%
Physical Health Problems	56%	16%	39%	45%
Verbal Abuse	31%	24%	35%	42%
Domestic Violence	30%	33%	22%	45%
Physical Abuse	18%	34%	27%	39%
Alcohol Use	17%	48%	32%	20%
Neglect	14%	32%	37%	31%
Parental Imprisonment	9%	29%	38%	33%
Drug Use	8%	42%	32%	26%
Sexual Abuse	6%	49%	11%	41%

¹⁹Early Intervention Foundation | Adverse childhood experiences

²⁰UCL | Children in poverty at greater risk of childhood traumas

Mental illness was the most commonly reported ACE, with almost three-quarters of families experiencing this in their household, while over half of families also indicated physical health problems in the home. Physical and mental health were most likely to see negative change as a result of the cost-of-living crisis, with 84% of respondents indicating that both had worsened to some extent.

We see more evidence of the strain on families in the high prevalence of parental separation, verbal abuse, and domestic violence. Forms of abuse were often strongly identified as becoming slightly or much worse in light of the cost-of-living crisis. Respondents reported the worsening of verbal, domestic and physical abuse at the rates of 76%, 67% and 66% respectively, as a direct result of the cost-of-living crisis. This data demonstrates the living consequences of extreme stress, toxicity, and harm that families in financial hardship are facing. This is evidence towards this report's assertion that families in poverty are experiencing a poverty emergency, which is having a very serious impact on wellbeing, education and health.

Alcohol and drug use saw low connections between the cost-of-living crisis and increasing severity. Similarly, for half of the 6% of respondents who indicated that there was sexual abuse in the home, they too reported no impact. Yet, 41% of these respondents also told us that it had become much worse; clearly, the lived experiences of the cost-of-living crisis will vary between families. However, no child or young person should be subject or witness to any form of abuse, or experience adversity. It is even more concerning that the economic climate in which they are growing up is actively playing a part in worsening the impact of situations they shouldn't be in in the first place.

Consequences

The conversation around ACEs is typically centred in the future, in a place and time where the long-term impacts of adversity have come to fruition. However, parents and carers were already able to explain to us where the ACEs in their household are prematurely showing their toxic and cyclical impact. This was particularly apparent in the theme of crime.

A number of teenagers and children have felt forced to engage in criminal activity to try to alleviate their circumstances. Several respondents made reference to the theft of basic essentials that the household could not afford. We heard about young children stealing food for their families, because they are simply that hungry and desperate. Other young people have turned to crime in desperation and as a result of their frustration, boredom and lack of enrichment. Parents expressed feelings of guilt, and disappointment that their children were in trouble with the police. They shared a common fear for their future.



My boys aged 12 and 14 have also took it upon themselves to try and steal from shops to help provide for our family, this makes me feel like such a failure



When my children go out, they try committing silly crimes like stealing a sweet or chocolate...I try hard to stop them but [it] keeps happening coz I can't afford to get them anything they need

“ My children’s lives are very limited in what they achieve and consider possible. My son has turned to crime...[we] are stifled in our choices to progress

“ My son has [been] in trouble with the law, he needs some extra activities to keep him motivated. And he does not go to school consistently so that is so stressful for the both of us

Some respondents connected their financial situation with crimes that had been perpetuated against them. They made reference to feeling forced to live in crime-ridden areas, near to abusers or offenders, with no capacity or choice to move. Other families spoke about the difficulty of coping with crimes that had happened to their children, with no means of supporting them through their recovery because of their financial vulnerability.

“ My young daughter was raped by two boys. These children’s families are all drug dealers...police and social work felt it better for a new fresh start, but this has been very difficult due to lack of funds. My children suffer from all angles

“ I have nothing. I struggle with gas and electric. I struggle with food...It’s hard because I can’t work because my daughter was sexually abused at 9...it left [her] out of school, she can’t be around crowds, just horrible...and now no food. How does she recover?

“ I struggle with even basic things for my children i.e. clothes, washing machine...can cause very low mood, my daughter was sexually abused by her dad and feels anxious most of the time

In many instances, recent or historic crimes committed against the parents and carers were a cause for the financial hardship that many children are living in today. Sadly, one parent attributed her ability to cope with the cost-of-living crisis with already having faced a lifetime of abuse and hardship, starting with her own childhood. This theme was not uncommon. Respondents disclosed the abuses they had faced in childhood and adulthood, and their incapacity to escape because they simply did not have the means, which is then rolling on to their children.

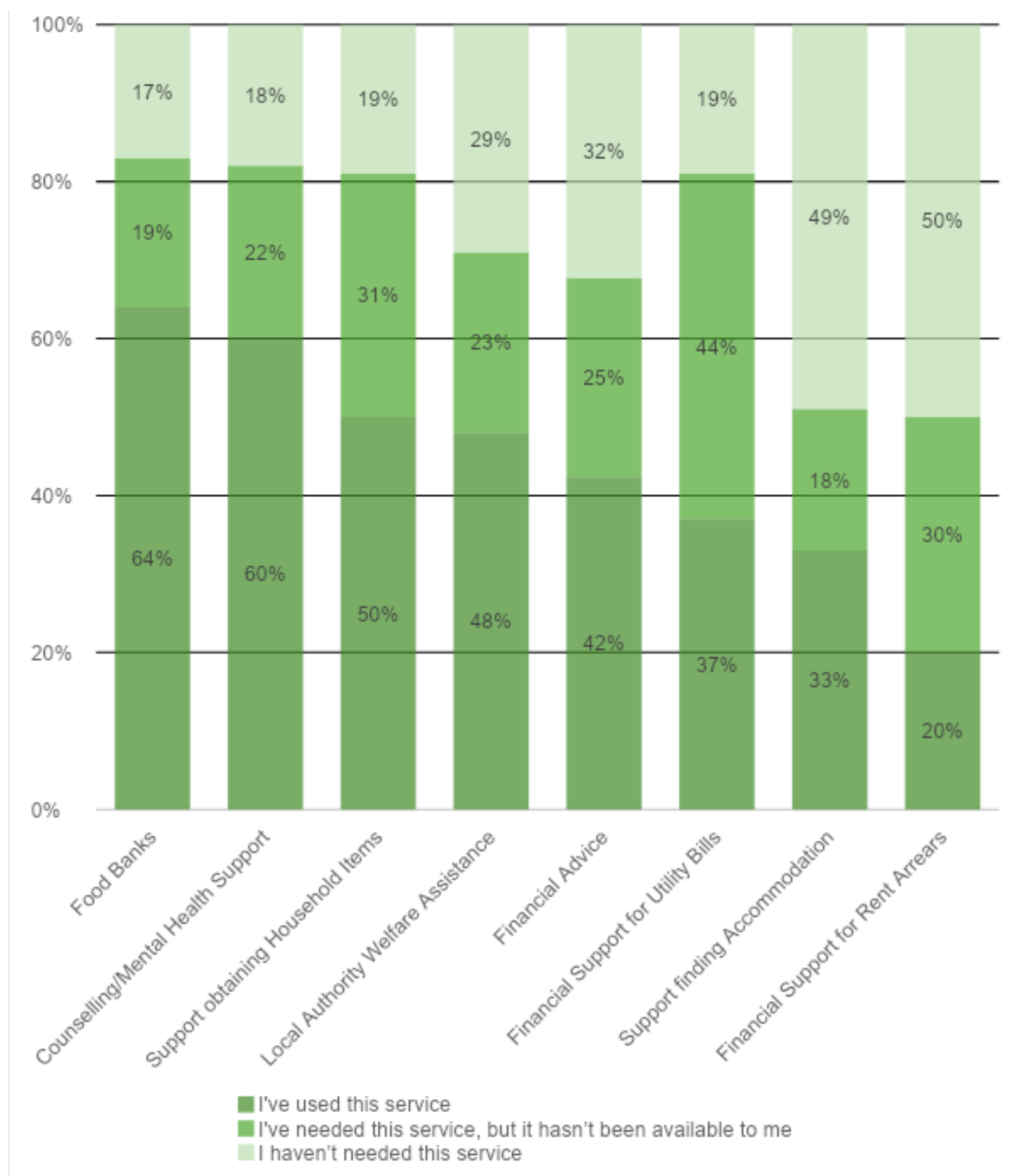
“ I have been lucky in many ways as I have lived with years of hardship due to domestic abuse, as such I learnt to survive off very little from a very young age

“ Having dealt with abuse in my childhood, I’m now dealing with the police to help get some justice for my abuse from my father. It’s just stressful on top of everything else we live through now

“ I would have stayed in a narcissist abusive relationship and may not be alive to complete this survey if I hadn’t had received the help [a grant]. Narcissist abuse continues through children

Support Services

The findings of this report demonstrate the critical levels of support that are needed. Chasms have long been opening up between need and provision. Austerity measures have seen severe cuts to local authority funding, and this has resulted in reductions in frontline support across many key sectors. Families have also seen a fall in benefits in real terms, because inflation has outpaced funding. The JRF and the Minimum Income Standard describe that while benefits have ‘seen a significant cash increase in 2023...this is smaller than the increase in MIS budgets. Consequently, the adequacy of incomes on out-of-work benefits relative to what is needed for a minimum has fallen’²¹.



²¹ JRF | A Minimum Income Standard in 2023

The extremely challenging external landscape has a key part to play in widening gaps between need and provision. Funding is diminished to the point of local authority bankruptcies, alongside a severe lack of appropriate housing. This has a part to play in increasing pressures on the charity sector, many of whom are filling the gap of frontline services. Therefore, we wanted to understand not just which frontline services families are using, but also the extent to which they are able to access them if they do need them. The wider these gaps grow, the further families are from accessing a basic standard of living.

The four services with greatest demand were those that answer the most basic needs: food, utilities, furniture and mental health support. 4 in every 5 of respondents indicated that they needed these services, which strongly correlates with the clear need outlined in this report. However, there were significant differences between demand and supply. Help for utility bills saw more respondents indicate that they needed the support (44%) than actually received it (37%). With barely a third having access to support with their utility bills, this aligns with the high number of respondents telling us that they were in significant arrears, or cutting back to an extent that makes their homes barely habitable. Families also told us that Universal Credit has not risen at a pace which covers the difference in rising fuel bills in light of the cost-of-living crisis.

“ I sometimes rely on [location removed]’s food and fuel financial crisis grant, which was very helpful but unfortunately, they stopped the service. I feel so stressed and lacking confidence

“ We owe over £6000 in gas and electricity and £1700 in water, which we have just had to borrow the money to pay it because they took the support down

“ Rising bills and transfer from Working Tax Credit to Universal Credit with a four week wait for money due to their system has been crippling

Support obtaining household items, such as white goods, appliances and furniture, saw similar issues. While half of respondents had received support, 31% still need help, which is very clear in descriptions of broken or missing furniture and white goods. Qualitative responses also indicate that where furniture or appliances have been granted, it is often limited to single items, or there is so much time between points of support that original items have begun to wear down or break, which perpetuates the cycle.

The service with the highest proportion of need was food banks. 64% of respondents had used them, with a further 19% telling us that they needed them. Given that 70% of our survey respondents told us that they did not have enough food to stay full and healthy, and that 78% of families go without three meals a day at least once a week (36% for more than half of the days), it is absolutely clear that this is a crisis. The rise in demand for food banks has seen an increase in provision. The Trussell Trust delivered its highest ever number of food parcels in 2023-24, and their service has almost doubled in capacity in the last five years²².

However, while families expressed appreciation for the food they got in times of dire

²²[Trussell Trust | Emergency food parcel distribution in the UK](#)

need, they also acknowledged the gaps that food banks leave with issues of nutrition, choice and lack of certainty from parcel to parcel. Poor access to fresh fruits, vegetables and proteins are fuelling dietary problems, and food parcels of dried or canned goods are not meeting nutritional needs. Realistically, this is because this service is designed to function only as an absolutely emergency provision. The proportion of families totally relying on it is not actually a good gauge of support. **Food banks are one of the few services where additional provision is indicative of increasing crisis, not increasing support.** Ultimately, food needs should be being met by adequate income support such as Universal Credit, or additional governmental financial support to tackle rising food prices, not charitable donations alone.

“ I am currently using a food bank to make ends meet. It is mainly canned foods and cereals so I feel like my children aren’t getting the range and variety of foods they need

“ Food banks are great but you need bread, butter, fruit, veg, meat to make a good meal...instead you get processed food like hot dogs, which are not nice or healthy. Or tinned food which you can’t really make a meal with, it’s to fill cupboards up

“ I managed to get my son food, but I don’t eat and lost a lot of weight for that, especially in the last year. I have used the food bank but they don’t deliver anymore as the person can’t come to me and as I am disabled, I am unable to get to them

“ It’s very hard for us right now, we just depend on canned food from the food bank

A surprising strand of data is the 60% of respondents who told us that they had received mental health support. Given the high number of quantitative responses indicating adult, children and young people experiencing mental health crises, this could suggest that, even where mental health services are provided, the length or type of provision is not adequate to tackle the issue. Families reported that they have been waiting for years to be seen by NHS services such as CAMHS and adult equivalents, only to be signed off prematurely. As one interviewee succinctly described, unless the access actually satisfies need, “it is just paying lip-service to the problem”. This sentiment was mirrored by many survey respondents.

“ There is very limited support available financially and emotionally – and the emotional (i.e. counselling) support that may be available is not financially accessible – it is almost impossible to elevate yourself out of the negative perpetual cycle you find yourself in

“ I haven’t been able to afford mental health support for my daughter after a series of traumatic events and cannot access NHS support either. Due to all of the financial stress we’ve been more disconnected

“ My daughter’s counselling isn’t as regular and consistent as I’d imagine it to be

“ [My child] waited two years for mental health help only to be sent to the Recovery College [mental health e-learning] and signed off, and also discovered that the ASD/ADHD referral I requested 2 years prior was never made

“ I would benefit from counselling but I can’t get it free and can’t afford to pay for it

In some instances, respondents told us that service was technically available but out of reach, particularly due to issues of geography, made worse by their not being able to afford transport. Many had found that services may exist, but they were not eligible due to strict or inconsistent criteria. Their responses were suffused with weariness and frustration. For others, the reasons were more personal; high levels of shame and fear pervaded responses, with some parents telling us that they were scared their children would be removed from their care if they admitted the extent of their home issues.

“ I feel double victimized by system when the assessment criteria wasn’t able to meet my specific circumstance. Supports on paper was available but in practice the gap in the system failed to recognize my hardship and support me

“ I don’t like asking for help off the council because you have to go through your finances several times and I’ve already done this time and time again knowing there’s nothing I can do to improve my current situation

“ I feel very low. Due to our issues we’ve been open to social services (child protection plan) this elevated our stress levels, rather than relieve them. We still need support. My feeling of failure as a parent heightens my depression, this triggers my PTSD and anxiety

The question must be raised of what happens to families who have already had to make unreasonable, dangerous cuts to their spending, with nowhere else to decrease or reduce their outgoings. The final and most basic need that then fails is shelter. We refer back to the early mention in this report of the 43% of families who indicated that they could not afford to pay their rent or mortgage. Given the data reported to us, it seems likely that this unsustainable situation will end with a sharp rise in family homelessness²³. In fact exactly 50% of respondents indicated that they needed support with rent arrears. However, only 20% told us that they’d received it. This is where the issue of ‘heating versus eating’ becomes ‘eating or shelter’. It is 2024; no family deserves to become homeless or go hungry to avoid it.

The Social Security System

The final point of this report concerns the social security system, and provision of welfare support to families in poverty. **This research shows that it is not enough.** We simply cannot make reference to every response indicating that Universal Credit (UC) and other financial support is inadequate, because we heard this from hundreds and hundreds of respondents. They illuminated the monthly struggle of UC barely covering their rent and the bills, leaving them with nothing for everything else. They used words like ‘struggle’, ‘impossible’, ‘barely surviving’ and ‘desperate’. Families are exhausting every possible avenue to increase their income or reduce their outgoings. Some have resorted to begging their local council, frontline services and support workers for more help.

“ Although I’m claiming universal credit I’m worried about the shortfall in my rent payments. I’m not sure what will happen in the near future

²³Crisis reported in Autumn 2023 that there has been a 27% increase in rough sleeping over the previous 12 months. Local authorities supported 317,430 households to prevent or relieve homelessness in 2023 – a record high.

“ The money that we get from universal credit is not enough. Living like this is not living, it's surviving [and] it's very stressful and difficult. Every day I have to think how I going to feed my child or how we going to be ok

“ I get universal credit each month, soon as I receive my benefit all my money goes on bills. I don't have enough money to survive I go through struggle for the next payment. It's hard to live with kids.

“ The rent takes up all the universal credit money and me and my 4 kids are left with nothing after the bills. It's very hard for us right now, we just depend on canned food from food bank

It's not the only cause for concern. As has been made clear throughout this report, the data is consistently worse for families of 3 or more children. Seven years since the introduction of the Two Child Limit and the cost is showing in the traumatic circumstances that children are growing up in. The damage it is causing will be felt for the rest of these children's lives. The trauma and ACEs described here are evidence enough. Other policies such as the bedroom tax and benefit cap are also penalising the ability of households in the weakest financial position to cope. This is unfairly punishing children for factors outside of their control. The price they pay is high, and they will be paying it for the rest of their lives.

“ I don't know why the government thinks we can do it. I can't even afford hair bobbles for my children. We are more than poor. We are fed up of eating noodles

“ I had the benefit cap and had to pay my own full private rent of £720 from a basic benefit entitlement...it was a living nightmare to look after myself and 4 children

“ I know I've chosen to have 5 kids, and I only get the support with two, I need it for all of them. I feel guilty because they didn't choose to be born

“ I feel like I let my children down daily, but I only get money for two children and I have four children. It is very costly and is a huge struggle



CONCLUSION

Conclusions and Recommendations

The results presented here make for sombre reading. Life for children and young people growing up in poverty is horrific, degrading, and unjust. We said this earlier in the report and are repeating it here: **children living in poverty in the UK today are experiencing an emergency.** There has been an extreme, drawn-out decline in living standards to the extent that children growing up in financial hardship cannot live healthy, fulfilling lives. They are physically weakened by their profound, yet simple wants: enough food, adequate shelter, sufficient clothing, and warmth.

The impact of this, as well as the many other wants and needs that are left unanswered, has **left their education, mental health and social wellbeing shattered.** Parents and carers offer profoundly distressing insights into their children's mental wellbeing in ways that are so matter of fact, it is clearly frighteningly normalised for them. It is impossible to convey the sheer desperation in their pleas for support for their own and their children's mental health. We are witnessing a generation of young people who will grow up never knowing a life free from anxiety, fear, sadness and shame, without intervention right now.

We must do more. This isn't about simply increasing mental health support, though that is an immediate necessity. The issues lie upstream, and that's where the support needs to start, before families have reached the point of a physical and mental health collapse. If the root causes are not addressed, the outcomes will remain the same. Short-term solutions and injections of money will not penetrate the profound chasm of support required to bring living standards up for households in financial hardship. Therefore, we urge the following:

- The Two Child Limit must be lifted. It is directly contributing to the dire circumstances reported here. The data is showing that larger families are disproportionately impacted on matters of food, utilities, clothing, and other basic needs.
- Even those households with only 1-2 children are facing similarly acute needs and want. Therefore, Universal Credit has a role to play. It needs to provide an adequate, liveable income to all families in need, and for that to happen, it needs a significant uplift. We fully support JRF's and Trussell Trust's Guarantee our Essentials campaign and its drive to provide an adequate social security system.

Yet, though it would serve as a safeguard for at least the next generation of children growing up in financially challenged households, increased income alone is not going to be enough. For too many children, the issues have been allowed to take root and perpetuate. We recognise that while the conversation around child poverty should concern children, the role of the parents and carers is just as significant in their life outcomes. Therefore, support must extend to the parents and carers facing financial hardship too. There should be an overhaul of social support, to include the following:

- A health strategy specifically for children and young people in poverty, given that 4.3 million children live in low-income households²⁴. This strategy should acknowledge the physical illnesses caused by neglect-by-poverty, and provide additional funding for tailored programmes within services such as counselling, dentistry and nutrition.
- An overhaul of the current NHS mental health provision for all children and young people in the UK today. The waiting lists are too long, causing support to come long after the issue has taken root. The provision of mental health professionals in key settings such as children's centres and education settings could help, but this must be supported by investment in training and adequate quantities of staffing.
- Mental health support should also be expanded for parents and carers. We are seeing a crisis in self-confidence, mental illness, and lowered parenting capacity caused by strong feelings of inadequacy and overwhelm. Time-limited sessions and non-tailored provision leaves families feeling that they are falling off a cliff even where they have had help. Paying lip-service to the issue isn't enough.
- There must be a significant overhaul in the provision of social housing, specifically the increase of housing stock and/or improvements made to the quality of the existing provision. Larger families must have their specific needs reflected in the types of housing they are offered.
- Targeted financial support for gas and electricity for low-income families. Vulnerable families are facing increasing debt and degrading living standards. There must be additional provision for those that are in fuel arrears, which have accelerated as a result of the cost-of-living crisis.

Our Learning

Buttle UK has learning to take from this project. Sadly, we acknowledge a glaring issue: all the survey respondents were grant recipients. This means that the support our charity provided - typically furniture, furnishings, educational items, clothing, toys, books, games and laptops - was still not enough to penetrate the depths of poverty that these families are experiencing. While the remit of our grants was never going to cure poverty, we certainly intend to offer children chances to thrive, not just survive.

Our monitoring work indicates, fortunately, that our grants are making a significant difference up to six months after they are granted, the last point at which we measure. Families and young people tell us that the support for their home environment is life-changing; the provision of essential furniture and resources, for example, allows children places to rest, sleep and play, marking improvement for 97%²⁵ of families. Education items, such as laptops, books and school uniforms, are shown to make improvements to education for 90% of recipients. We also measure five aspects of wellbeing (including anxiety, self-confidence, and friendships) which show that our grant has a direct role in

²⁴ [House of Lords Library | Child poverty: Statistics, causes and the UK's policy response](#)

²⁵ Data taken from Buttle UK Annual Report 2024, in advance of a larger dataset in the upcoming 2024 Impact Report (unpublished at the time of writing).

making improvements for between 88%-95% of families. More information on our impact is available in our annual Impact Report. Our message is this; we remain hopeful that the work of grant-makers and third sector organisations can support those that need it, while also acknowledging the importance of seeing our recommendations come to fruition.

It is because of the wider economic issues that we see a potential gap between the change we hope to make and the impact of our grants, in homes where the fundamental basics are missing. Our grants are not intended to support funding towards gas, electricity, food or rent arrears, for example. Yet we see that it's hard for our grants to achieve their intended potential where families are hungry or cold. That's why we are so committed to shining a light on the issues this report has raised. We know what part we can play, and we urge those that can do more to step up. Together, we can make the difference that is needed.





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