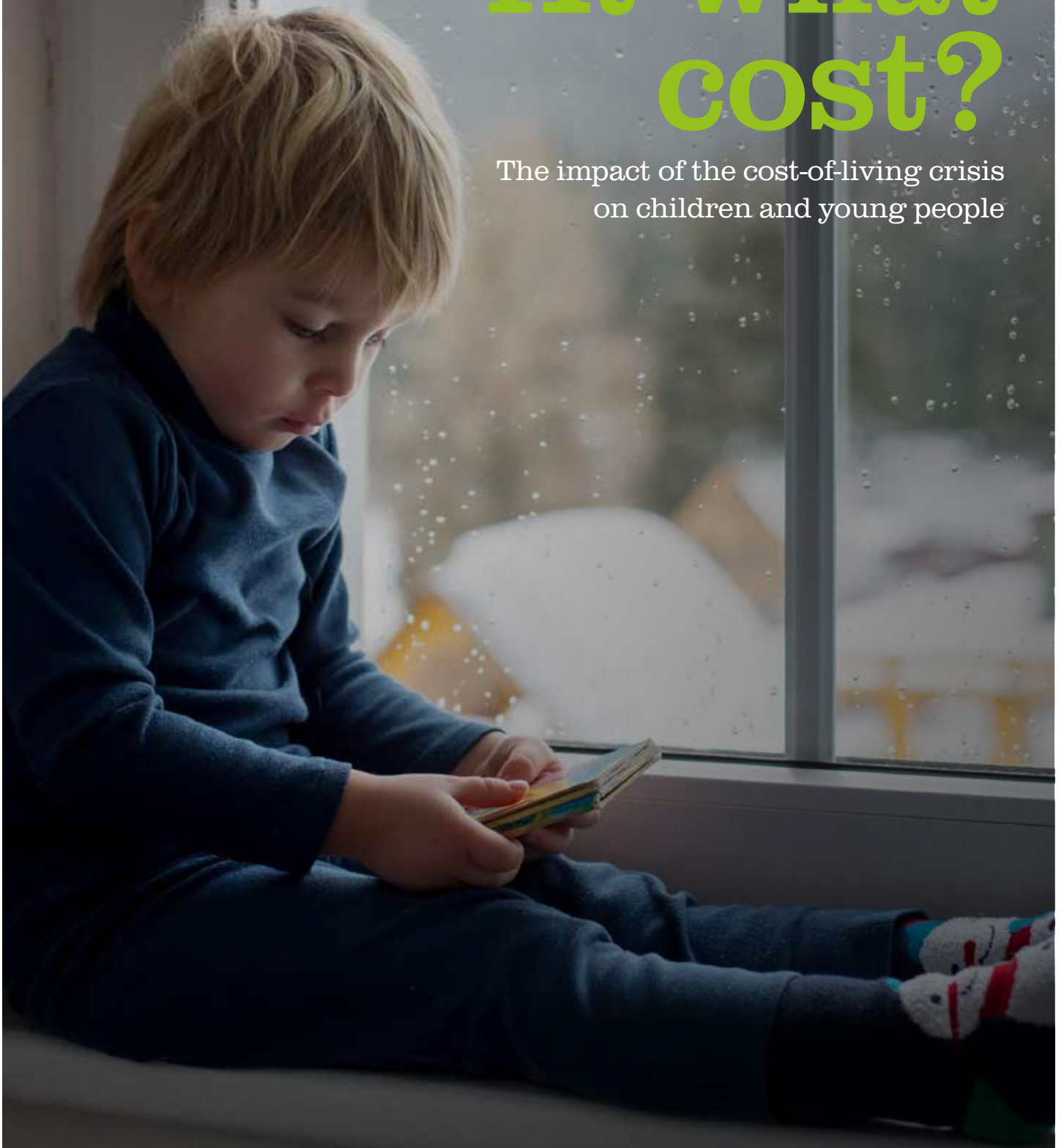


At what cost?

The impact of the cost-of-living crisis
on children and young people



October 2022

**Believe in
children**
 **Barnardo's**

About Barnardo's

Barnardo's is the UK's largest national children's charity. In 2020-21 we supported 382,872 children, young people, parents and carers, through more than 791 services and partnerships. During the pandemic Barnardo's led a unique and innovative Covid-19 response programme called See, Hear, Respond (SHR). Commissioned by the Department for Education (DfE) and collaboratively designed by Barnardo's and the DfE, the programme was delivered by 87 national and local charities and community-based organisations and supported over 100,000 vulnerable children who were struggling as a result of Covid-19 but did not access statutory support. SHR aimed to intervene and support children early, preventing additional harm and ensuring that needs that were triggered or exacerbated by Covid-19 did not become entrenched. Need for support with mental health and wellbeing was the most common reason for referral¹.



About IPPR and IPPR North

The Institute for Public Policy Research (IPPR) is a registered charity and the UK's pre-eminent progressive think tank.

IPPR North is the leading think tank for the North of England.



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Executive summary

More than 1 in 4 of all children in the UK now live in poverty, with millions facing the risk of going hungry².

Living in poverty can mean a child is living in a cold home, going hungry, or without everyday essentials.

Now, as the cost-of-living crisis is getting worse and more frightening by the day, more children are at risk of being pulled into poverty, or into deeper poverty. Children in the most vulnerable and precarious circumstances will be among those most exposed to the cost-of-living crisis, as more pressure is piled on children, young people and families.

Families with nothing left to cut back on are no longer having to choose between heating or eating – instead they're unable to afford either.

In May 2022, 7 million low income households were going without at least one essential (such as a warm home, enough food, appropriate clothing or basic toiletries) and over 2 million families were neither eating properly nor heating their home adequately according to the Joseph Rowntree Foundation³. Growing up in poverty can harm children's life chances, limiting their opportunities, holding them back in education, or leading to worse physical and mental health outcomes⁴. **75%** of children growing up in poverty live in a family where at least one person is in work, demonstrating that work often fails to provide a route to financial security for families

It's clear that we need **to act urgently to help children in poverty.**

There are a wide range of pressures and challenges being faced by families with children and young people, including rising food, energy and transport costs, and social security support has failed to keep pace with them. New polling of parents of children aged 18 and under in Great Britain by YouGov conducted for this report found⁵:



More than half of parents (54%) have been forced to cut back on food spending for their family over the past 12 months, according to a new survey for this report.



1 in 5 parents in Great Britain said they have struggled to provide sufficient food due to the current cost-of-living crisis.



16 respondents (2%) left pets at rescue centres due to the rising cost-of-living.



Over a quarter (26%) said their child's mental health has worsened due to the situation.



Parents have admitted resorting to desperate measures, with a quarter (26%) selling possessions.



1 in 5 (20%) have taken on new credit cards, extra debt or a payday loan.

YouGov survey: Total sample size was 1,053 GB parents of children aged 18 or under. Fieldwork was undertaken between 4th-6th October 2022. The survey was carried out online. The figures have been weighted and are representative of all GB parents of children aged 18 or under.

Barnardo's latest survey of its practitioners in June 2022 also shows how our services are working with children and families living in poverty:

Almost
3 in 5

of our frontline workers

(58%)



are currently supporting a child, young person or family experiencing poverty.

(base 429)

Over
3 in 5

practitioners

(62%)



have given service users food or provided access to foodbanks in the last year
(compared to 59% in January 2022).

(base 429)



Over half
of practitioners,
(53%),

have given service users clothing or signposted to somewhere they could get clothing in the last year
(compared to 43% in January 2022).

(base 429)



Almost half
of frontline workers,
(49%),

have supported children, young people or families who have had to choose between having enough to eat and paying the bills in the last year.

(base 427)



For all

the cost of food was the most common concern
(88%),

expressed by practitioners on behalf of service users experiencing poverty.

(base 239)

Recommendations

As a result of these pressures, families on low incomes are having to cut back on essentials, and reduce their participation in school and other external activities due to the associated costs. Mental health challenges, which were already exacerbated by the Covid-19 pandemic, are likely to continue to grow as rising living costs create greater anxiety for children, young people and their families.

Persistent poverty can affect a child's brain development in ways that are harmful to their physical and mental health⁶. These negative effects can follow a child throughout their life and have long term impacts on their health and wellbeing.

This report makes a series of recommendations⁷ aimed at alleviating the worst effects of the cost-of-living crisis on children, young people and families. This report touches on UK-wide issues but the recommendations are focused on England:



Recommendation 1:

We recommend the extension of free school meals to all primary school pupils in England

We must ensure all children receive at least one hot, healthy meal a day. As a first step, the government should look to extend access to free school meals to all families in receipt of Universal Credit. Creating universal access to free school meals will help the poorest families overcome administrative barriers and reduce stigma, will boost educational attainment and attendance and can increase health outcomes for children. 75% of parents polled by YouGov for this report agreed that all primary school children should be eligible to receive free school meals.

The Government's Holiday Food and Activities Programme must also reach all children who need it, with participation extended to all families in receipt of Universal Credit.

Recommendation 2:

Develop and implement a 'full participation plan' to ensure vulnerable children can engage fully in school life, no matter their home circumstances

We recommend the UK Government invests in a full participation fund with a guaranteed set of core, practical provisions to boost child participation. This would enable children to take part in activities such as school trips, and wraparound care through an 8am-6pm extended schools offer which includes access to breakfast clubs and after school clubs including safe study spaces, digital access, and links to support services. Many schools are already stepping in to support families through breakfast clubs, school lunches and after-school clubs, but it is rather inconsistent across schools and charging for these services can exclude those families most in need.

We also want to see school uniform grants to help the poorest families which follows policy interventions along these lines in Scotland and Wales.

Recommendation 3:

Strengthen social security to provide a lifeline to families on a low income

The UK Government should uprate all social security payments in line with inflation as a minimum first step – but to keep families afloat this winter will require further targeted support.

To support children, young people and families on a low income, the UK Government should:

- Urgently review Universal Credit payment levels for under 25s to ensure they are enough to live on
- Reintroduce the £20 Universal Credit uplift, recognising that the cost-of-living crisis is on a scale comparable to the Covid-19 pandemic
- Reverse the two-child limit, which is now the largest single driver of UK child poverty⁸, and
- Urgently review the benefit cap that is pulling larger families into deeper poverty as costs rise.

Recommendation 4:

Improve mental health interventions and support to combat isolation for vulnerable children and young people

We want to see Mental Health Support Teams extended to all schools and colleges in England⁹. Young people we heard from through this research described how they felt as though they were living in an extended lockdown as rising living costs now restrict how they can access activities and education, training and employment. With this in

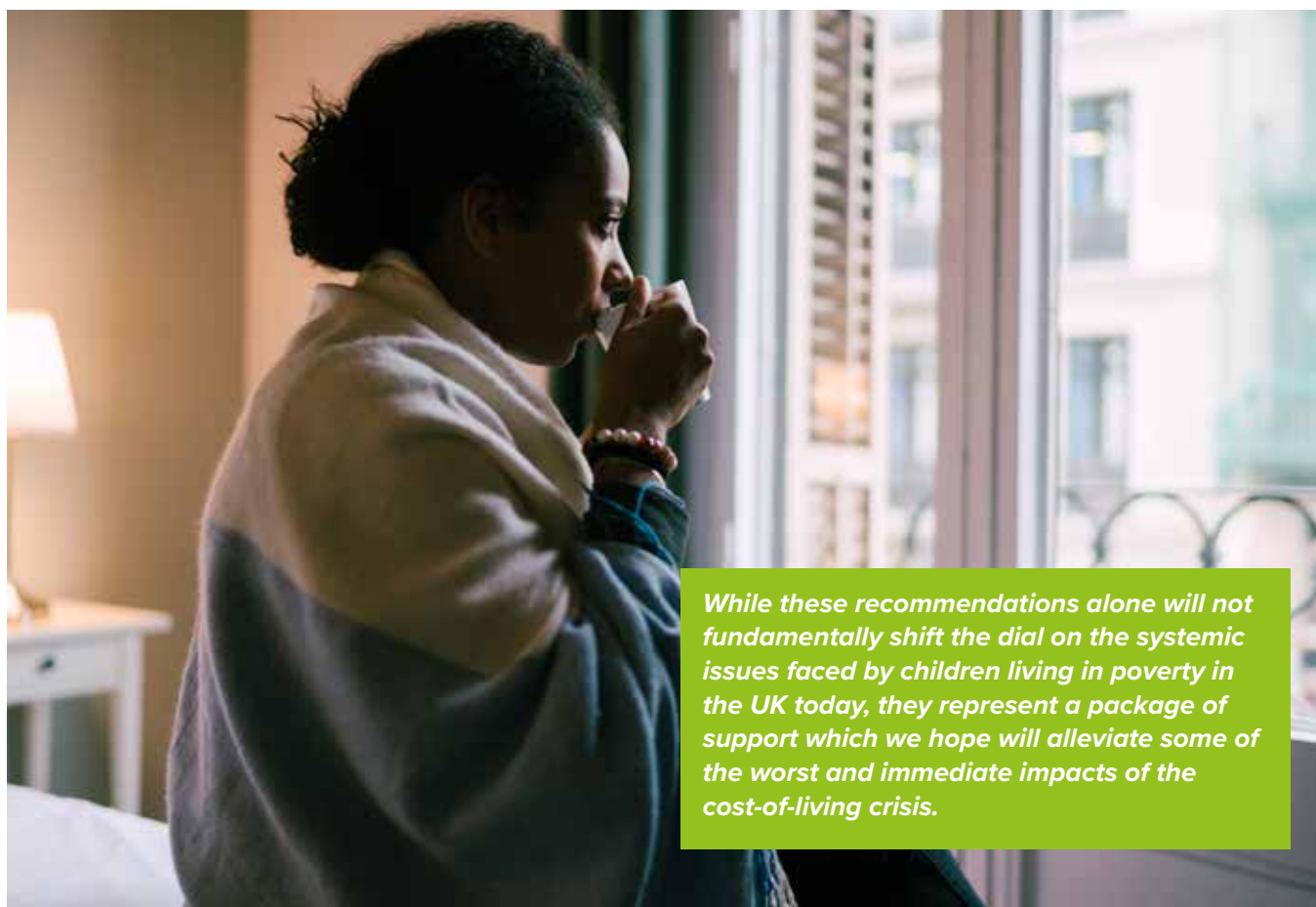
mind, the UK government should work with data providers and schools to make internet access available to young people up to the age of 25 who are either: in households in receipt of Universal Credit, are care leavers, or have special educational needs.

Doctors should be given greater freedom to prescribe free licenses for streaming services and free swim and gym at local leisure centres for vulnerable children and young people facing isolation, to help increase wellbeing and improve their access to healthy activities.

Recommendation 5:

Extend family hubs to every community

We recommend the extension of family hubs to all communities. Family hubs provide a 'local nerve centre' for all family support within a community, from stay and play groups, to breastfeeding support to help with issues such as finding a job or applying for benefits. In the 2021 report 'It Takes a Village' Barnardo's calculated that for every £1 invested in its Isle of Wight family hub service, £2.60 of savings were generated¹⁰.



While these recommendations alone will not fundamentally shift the dial on the systemic issues faced by children living in poverty in the UK today, they represent a package of support which we hope will alleviate some of the worst and immediate impacts of the cost-of-living crisis.

Introduction

The UK is currently facing a cost-of-living crisis that is already shaping the lives and futures of millions of children and young people across the UK. This report examines how rising living costs are affecting children and young people, and what action could limit its potential impacts now and into their futures.

Drawing on existing evidence, interviews with children and young people supported by Barnardo's, and the experience of frontline practitioners supporting children, young people and families, this report puts forward a number of recommendations aimed at alleviating the most acute effects of the cost-of-living crisis on children and young people. These include action to tackle child hunger; increasing financial support to families with children and young people particularly exposed to rising living costs; the implementation of a 'full participation plan' to ensure children of school age can engage fully in school life, no matter their home circumstances; improved mental health offers for children and young people; and investment in family hubs and social prescribing¹¹.

We conducted eight semi-structured qualitative interviews with children and young people supported

by Barnardo's, aged between 16 and 26. Participants came from across England and had a diverse range of experiences and backgrounds. Some had caring responsibilities for family members or their own children, some were in education or employment while others were currently out of work, and some came from care-experienced backgrounds. Participants shared their perspectives and experiences of rising costs for things like food and bills and discussed their ideas for change.

We also conducted a focus group with nine Barnardo's practitioners from services working across England. The study sought to learn from and draw on practitioner's insights into the impact of the current cost-of-living crisis, and their ideas for what changes could better support the children, young people and families they work with. The focus group and interviews with children and young people were carried out in September 2022.

This approach aimed to capture the depth and detail of both practitioners and young people's views and to enable us to follow up with them on important points to better inform and shape the research findings.



Chapter 1: The impact of the cost-of-living crisis on children and young people

3.9 million children (27%) are living in relative poverty after housing costs in the UK¹². This figure decreased from 31% the previous year due to a combination of falling median incomes and increased benefits. This decrease was likely reversed in 2021/22 as the £20 per week Universal Credit uplift was withdrawn and the cost of living increased¹³. Three in four (75%) of children growing up in poverty live in a family where at least one person is working¹⁴ and nearly half of children in lone parent families live in poverty, compared with one in four of those in couple families. Larger families and families in which someone is disabled are also at greater risk of poverty.¹⁵

Risk of poverty is also shaped by ethnic and racial inequalities. Children whose head of household (the household member who owns the accommodation, or is legally responsible for the rent) is from an ethnic minority background are more likely to be in the bottom twenty per cent of households by net disposable income, with the exception of those with Indian heritage¹⁶. 53% of children in Bangladeshi families and 50% in Pakistani families are in the bottom income quintile, compared with 22% of white households.

The current cost-of-living crisis is impacting family finances in a number of ways. First, the costs of essentials have increased, with take-home retail prices for food and drink items rising by around 10% as compared to 2021 prices¹⁷. Dairy, meat and vegetables have seen the highest increases. The war in Ukraine has impacted grain production, creating additional pressure on international food prices¹⁸. Evidence suggests that parents and young people are more likely to be living in food insecurity¹⁹, with more than a third of young people having gone without food for an entire day in 2022 due to a lack of money²⁰.

Rising energy bills is another significant cost pressure that millions of people are facing across the UK. The lowest-income households are experiencing the largest average increase in energy bills as wholesale prices of gas and electricity have increased²¹, while single parents and their children are likely to be hardest hit by soaring utility costs – due to a combination of greater housing space requirements, and reliance on a single income²². Despite the recent introduction of an energy price cap by the UK

Government, many will be facing energy bills that have doubled on the previous year this winter.

Further to this, the price of fuel increased significantly in the first half of 2022 and prices have remained volatile since. This disproportionately impacts lower-income households, and particularly parents, who typically spend 13% of their income on transport²³.

Impact on health and wellbeing

Income directly affects children's health outcomes. Children living in poverty are more likely than their peers to have low birth weight, poor physical health and are at greater risk of obesity, some chronic conditions and mental health problems²⁴. Infants in the 10% most deprived areas are twice as likely to die in infancy as those in the 10% least deprived²⁵. There was a clear association between the risk of death and the level of income for children who died in England between April 2019 and March 2020²⁶. This association appeared to exist for all categories of death except malignancy. Over a fifth of the 3,200 child deaths in the period examined might have been avoided if children living in the most deprived areas had the same mortality risk as those living in the least deprived places²⁷. This would amount to over 700 fewer children dying per year in the UK.

Children and young people living in poverty are 72% more likely than other children to be diagnosed with a long-term illness²⁸. One study has shown by the age of 11 they are four times more likely to develop mental health problems²⁹. While family economic circumstances and parental mental wellbeing have the greatest impact on children in their early years³⁰, there is a significant body of evidence connecting poverty, deprivation, and economic inequality to the mental and physical health of young people of all ages³¹. Malnutrition (in terms of insufficient nutritional intake) affects every organ in the body: muscle function, cardio-respiratory function, gastro-intestinal function, immunity and wound-healing, and psychosocial effects, such as low mood³². Research by the Food Foundation has found households in the lowest income deciles would need to spend close to 30% of their disposable income after housing costs to meet the UK Government's Eatwell Guide, compared to 12% percent in the top half of income deciles³³.

NHS data indicates that under 19-year-olds are significantly more likely to have emotional and anxiety disorders if their parents are in receipt of means-tested benefits³⁴ and 25% of 16 to 34-year-olds living in poverty report living in less than good health, compared with 15% of those not living in poverty³⁵.

Research this year has also found ‘substantial new evidence for a contributory causal relationship between the economic circumstances of families and child abuse and neglect’³⁶.

Financial stress also often directly affects children – and these pressures are likely to intensify in the coming months as living costs continue to rise. Data suggests that around three-fifths (61%) of 11- to 18-year-olds worry that their parents or guardians will be unable to adequately provide for them in the current climate³⁷.

Impact on educational attainment and employment prospects

Evidence shows that the gap in vocabulary development between children in the richest and poorest families is, on average, 10 months at age 3 and 15 months at age 5 (CLS, 2017)³⁸. There is a 21% gap between attainment for 11-year-olds at KS2 between those on free school meals and those who are not. This grows to 27% for 16-year-olds taking GCSEs³⁹. DfE research shows that the Covid-19 pandemic has widened the attainment gap between the most and least disadvantaged pupils in the UK⁴⁰. Low qualifications are a key driver of low pay, reinforcing poverty. Evidence on labour market outcomes shows the long shadow child poverty can cast: children born into the poorest third of families have earnings at age 40 that are 50% below those born into the richest third.⁴¹ Young people who have grown up in low-income households are more likely than their more affluent peers to experience unemployment, low pay or unskilled work in their adult lives – and this gap persists even when controlling for educational outcomes and other background characteristics⁴².

Impacts on young people

Pre-pandemic, young people in the UK were already experiencing high levels of poverty and destitution. This was connected to the impact of central government policy, including social security reform over the last decade, and it was particularly stark for those without family support^{43,44}. In 2022, however, inflation is rising faster than in the previous four decades. High oil and gas prices have provoked spiralling energy bills and vehicular fuel costs, while wages are not keeping up. The cost-of-living has overtaken climate change to become the most common concern among young adults⁴⁵.

Young people are particularly exposed to the impacts of economic turbulence over the long term. This was evident in the ‘Great Recession’ of 2008; while all

age groups witnessed a fall in real wages, there was a larger impact upon younger workers⁴⁶. Young adults continued to be disproportionately impacted by the widening pay gap in subsequent years; they were more likely to be working in low-paid roles in sectors dominated by zero-hour contracts⁴⁷. By 2021, young people’s post-pandemic outlook was bleak - 60% felt their generation was likely to be permanently disadvantaged, and 39% felt their future path had already been decided for them⁴⁸.

As well as for families and children, this is a significant pressure for young people living alone too. Around a third of 18–24-year-olds are housed in the private rented sector, where renters are more likely to be poorer young people^{49,50}. Young renters living independently are therefore some of the most financially vulnerable groups in society^{51,52}.

Over the last two decades, young adults have had to commit a greater share of their expenditure to energy bills, forcing them to cut back on non-essential costs to a greater extent than older generations⁵³. Research carried out for the Utility Regulator in Northern Ireland in early 2022 found that young adults were the most likely age group to use a prepayment meter; 67% of 18- to 34-year-olds have a prepayment meter for gas, compared to 31% of those aged 65 plus⁵⁴. There is also clear evidence that those using prepayment meters are disproportionately exposed to rising costs: Prepayment meter users are significantly more likely to have required emergency food and debt advice in 2022 than 2021⁵⁵. Meanwhile, soaring energy costs this year have meant that particularly economically vulnerable young people have been simply unable to use household appliances⁵⁶.

The cost of fuel is also a deterrent preventing young people from learning to drive – with costs among the top reasons young people give for not getting a license⁵⁷. Data from the Driver and Vehicle Standards Agency tells us that fewer young people are learning to drive, with 1.1m driving tests conducted in 2021-22, a reduction from 2.3m in 2019-20 and 2.6m in 2018-19⁵⁸. This, in turn, can hold young people back economically and socially.

Research tells us that affordable public transport is critical for young people from deprived backgrounds⁵⁹; around a third of young people not in education, employment or training (NEET) may have accessed these opportunities if their transport costs had been reduced. Recent research by Barnardo’s highlighted the impact of high public transport costs on young people and called for free bus travel for all care leavers in England aged 18-25⁶⁰. At an average

cost of £18 a week, a bus pass can be prohibitively expensive, particularly for care leavers on benefits. For young people on Universal Credit, the cost represents 30% of their weekly benefit payment.

When it comes to housing costs, there is a long-term trend in increasing housing costs for young adults^{61,62}. The current cost-of-living crisis has exacerbated this, with around three-quarters of low-income renters (whether private or social) going without at least one essential, compared to 39% of homeowners⁶³. A significant majority (82%) of low-income households with an adult aged 18-24 have gone without essentials in 2022. Among economically vulnerable young people, around a quarter have £20 or less of monthly income left after rent and bills⁶⁴, and many are simply unable to pay the rent, with 18-24s most at risk of being in arrears⁶⁵.

Around half of young people in need are unaware of the support available to them through local welfare assistance (LWA), which is often not coordinated across local authorities^{66,67}. Compounding this, local authorities often do not have access to sufficient national data related to child poverty⁶⁸. Among those who do access welfare support, the ineffective way in which the benefits system is managed damages young people's abilities to manage their finances. Young people under the age of 25 receive lower

benefit entitlements, in addition to long waiting times and punitive sanctions and deductions.

While referrals to Citizen's Advice and foodbanks are increasing among under-25s, they remain among the lowest of any age group despite high reported need^{69,70}. The Trussell Trust suggest that this is a combination of stigma and lack of awareness. Young adults are also the least engaged with their energy suppliers, with 37% unsure if they have received any written correspondence from electricity supplier, whether through the post, online or via an app⁷¹.

Instead, young adults are likely to be attempting to relieve financial pressures themselves. Young workers are increasingly taking on second jobs to supplement their income⁷², but many worry about a catch-22 of rising costs making it harder for them to secure employment⁷³. Young people struggling to afford food are likely to turn to informal support networks. The ability to take on additional work or rely on financial support from friends or family is not evenly spread across all demographic groups. The significance of these hidden, informal routes to accessing support highlights the necessity of this research; in hearing directly from young people themselves, greater clarity can be provided on where young people access support, and where the gaps are.



Chapter 2: Children, young people and families' experiences of rising living costs

We spoke to children, and young people supported by Barnardo's and frontline practitioners to learn more about the day-to-day effects it was having on families' lives, and to hear what action they would like to see to alleviate the pressures of the crisis. This section summarises the key themes from our conversations.

Rising food costs

'Schools we work with are concerned that parents cannot afford to pay for school dinners – and these are working parents who are struggling.'

Barnardo's practitioner

Many of those we spoke to highlighted the challenges faced by the rising costs of food. For many, this has limited the kinds of things they can buy and cook, impacting their diets. One young person spoke of having to buy 'cheap £1 meals that only take 90 seconds in the microwave to cook' to ensure that both their food and energy bills stay low. They noted, that sometimes they 'would get snacks every so often rather than ingredients for large meals', although they recognised this was not healthy for them.

Another young person highlighted the impact that rising costs were having on their family's ability to eat well. They highlighted that they were 'brought up below the poverty line anyway, so [I'm] not a massive eater', but they spoke of their love of cooking, particularly fresh, healthy meals for their young son, and talked of how this task had become much more difficult as the price of even the most basic staples had increased.

It was widely highlighted that certain foods are now unaffordable. One young person spoke of how 'meat has become a luxury'. Another pointed out that people can now no longer afford food to meet health needs relating to food allergies. Meanwhile, others noted how treats such as takeaways had had to be cut back.

Unsurprisingly, as a result of the rising costs of food, several interviewees noted that they had increased their reliance on food banks. One young carer reported having to access food banks three times in two weeks, facilitated by their Barnardo's support worker. Another reported that the situation at food

banks is becoming 'tighter and tighter' and a lot more people are now having to use them.

Barnardo's practitioners in our focus group noted that many families are now 'choosing whether to eat or heat'. One said that 'schools we work with are concerned that parents cannot afford to pay for school dinners – and these are working parents who are struggling'.

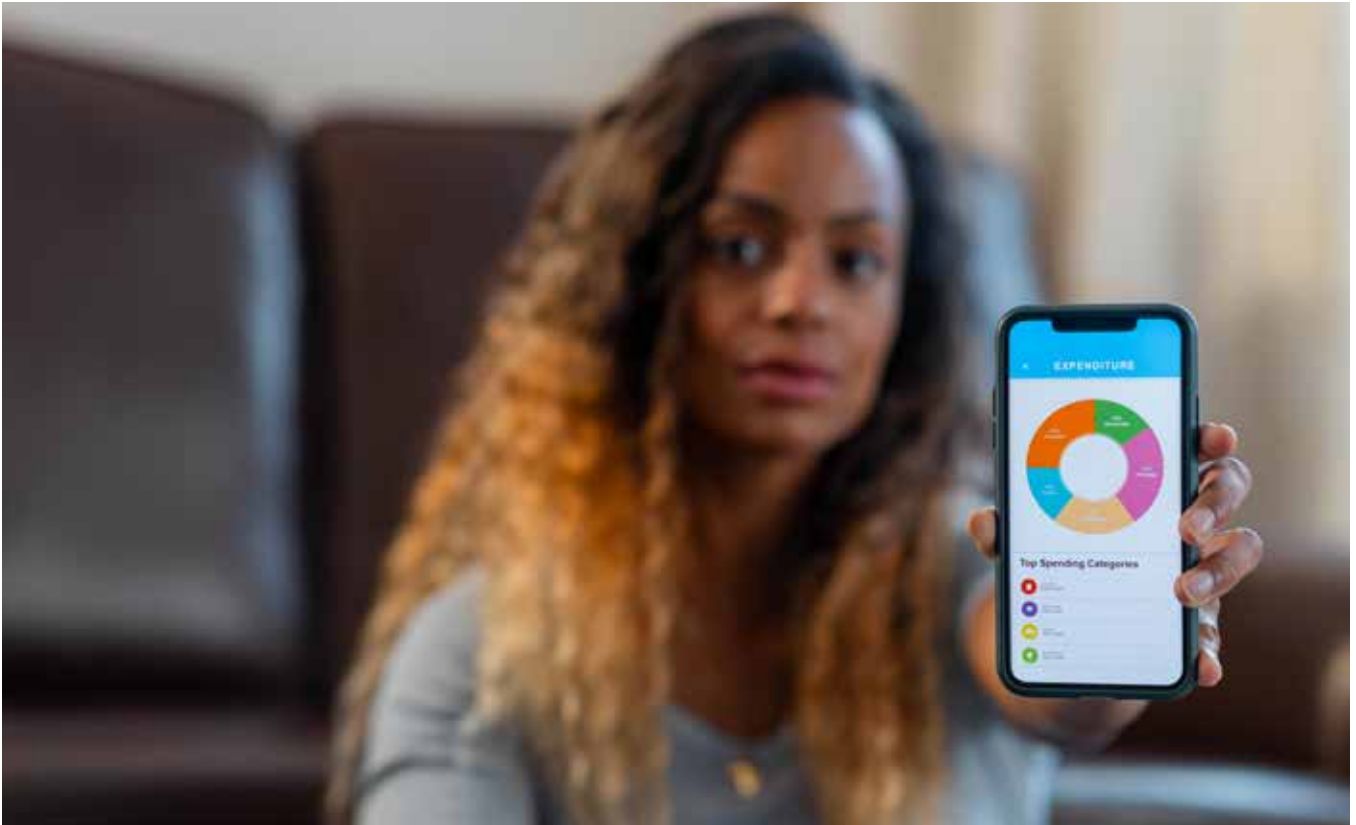
Practitioners also highlighted a significant increase in foodbank use. But they also pointed out that many food banks and similar organisations are currently struggling with 'demand outstripping supply'. One noted that many such support services 'are now turning to crisis management' support.

'We've seen an increase in food banks. But crisis management really where people are getting to the end of the month just before that Universal Credit payment where they've just got nothing. And so we're doing emergency food shops and nappies and baby milk because they are expensive and they shouldn't be a luxury item, but it's starting to feel that way a little bit.'

Barnardo's practitioner

One young person highlighted how rising food costs were affecting their ability to eat lunch when at college and pointed out that they used to take £20 a week to college for food, but now they need £30. Another young participant spoke of how they can no longer afford a sandwich or a chocolate bar when at college.

Practitioners pointed out that families, including working families, with younger children are also struggling to pay for school dinners for their children. Outside of term time, practitioners have seen a spike in referral during the holidays due to hunger: 'I think one of the growing concerns or one of the spikes in our referrals regarding poverty is around school holiday time'. One practitioner reflected that secondary school pupils aren't attending holiday clubs 'because there's a stigma that children who are going to that play scheme, they are the ones on free school meals and maybe their friends aren't going to, they don't wanna go'. While younger children who don't go or aren't eligible for holiday provision cause 'strain on their families because they still have to feed them during holidays and they don't have anything productive to do. They can't afford to have anything productive to do in the school holidays, but to be left on the streets and be more vulnerable to other things such as violence.'



Further to this, they reported broader issues with parents struggling to afford to purchase school uniforms or pay for school trips, with parents feeling ‘guilt’ and ‘strain’ because of this. One practitioner was concerned at the cost of school trips locally with one school charging ‘£900 for our history GCSE week in Germany’ pointing out that this was simply unaffordable for many parents struggling to make ends meet. All of this was seen to be impacting on children’s education, and on families’ wellbeing.

One practitioner spoke positively about the support provided by breakfast clubs saying ‘when [schools] do it works really well and helps parents go to work or like you know get into employment’. Another suggested that the cost of clubs meant families on a low income couldn’t access them: ‘we work with schools which have concerns where parents cannot pay for school dinners and their parent cannot afford to pay for breakfast clubs. And after school clubs. And again, and they’re working parents who are struggling’.

‘We have parents experiencing guilt about not being able to send their children on trips... I think they’re an added pressure on top of what we’ve got at the moment.’

Barnardo’s Practitioner

Rising energy bills

‘Most stuff is now becoming more expensive, so I’ve been charging my phone and laptop when I’m in college, I’ve been trying to not have my radiator on, I’ve been trying to support my siblings emotionally.’

Young Participant

As well as rising food prices, participants highlighted the impact the rising costs of energy are having on children and young people’s day-to-day lives. One young person reported that they and their family members have already started layering up their clothes as the weather gets colder so they do not have to use the heating. They also noted that they’ve been trying not to use the radiators at home and charging their laptop and phone while they are in college to ensure their energy bill does not go up. Another noted that they and their partner were having to cut back on the number of showers or baths they have in order to save money on bills.

Young people spoke of being apprehensive about energy bills and being able to keep their homes warm over the coming winter. One noted that ‘gas and electric have gone up so much... it’s just bad to worse at this point. We pay more for gas and electric than we do for rent.’ They added, ‘you’re conscious about how much energy you’re using because you’re worried about the

outcome at the end of the month.' For many, this was a source of significant and increasing mental stress.

Practitioners also raised their fears about the approaching winter: 'but we're not in winter yet, and people aren't really banging their heating on yet, so I'm a bit concerned that we're not seeing the actual, you know, whether people are not just not going to be able to put their heating on.' Another said: 'the fact that we're not yet in winter and we're know that going into winter costs are only gonna go up for everyone... if they aren't in a difficult financial situation already, will probably find themselves in a very desperate financial situation, come when the weather gets worse.'

Labour market challenges

In having to deal with rising costs of food and energy, some participants were struggling in the labour market. One interviewee reported applying for jobs in retail without success:

'I am stuck in bed, I am not getting fit, and along with getting jobs, never getting replies from them, and then you think 'why do you even try to get a job'...that completely devastates me mentally.'

Young Participant

Another described how 'more and more people are going to be applying for jobs, but there aren't many jobs. I can't get a job, but I need to get money to live. If I can't get either, what do I do?'

Some in work wondered if, financially, it was worth going to work when their finances were still under so much strain. Others not in work due to ill health or caring responsibilities who were solely reliant on social security income reported the tight strains that increased costs of living were having on their budget. Those who had caring responsibilities appreciated the limited income offered through carers' allowance, but also highlighted that having caring responsibilities comes with additional costs that are becoming increasingly hard to meet.

Impact on young people's social lives – 'a new lockdown?'

'It's like the start of Coronavirus again – you can't go out.'

Young Participant

A major impact of the increase in the cost-of-living on young people's lives is the limitations that it has

already placed on their social lives and their ability to have fun. Participants spoke of simply going for walks or going to the park instead of being able to afford days out with friends or family. For others the situation was even worse. Some spoke of rarely going out, instead staying in and sleeping more. One suggested that it feels like being back in Covid-19 lockdown.

Young people have had to cut out basic treats and socialising. One interviewee pointed out that 'when we finish college and we are going home, we normally go get an ice cream or drink. Now I've needed to stop it.'

Others noted that they could no longer afford to continue activities or hobbies that they had previously enjoyed such as going to the gym, eating out occasionally, or buying new clothes. Another participant pointed out that their family had had to cut back on small pleasures like a Netflix subscription. Again, for some this was having an impact on their mental health: one interviewee reported that being invited to things caused dread and anxiety around managing the additional costs associated with it.

Mental health impacts

'Mentally, it's taken a massive toll. I was thinking of seeing a counsellor, but I don't want to because of the fear of how much it would cost. I haven't been able to get the correct help.'

Young Participant

Many participants noted that the wider crisis is impacting on their mental health, and for some it is exacerbating already existing mental health issues. One reported having panic attacks while sleeping. Another, already on anti-depressant medication, noted that alongside struggling with everyday activities and applying for jobs, their mental health has worsened as their money worries have increased. As one participant described, it 'consumes so much mental energy always thinking about money.'

Practitioners also highlighted the impact of rising costs on mental health. One spoke of the case of a young girl whose poor diet was impacting on her mental health to the extent she felt suicidal. Another practitioner pointed out that children and young people have had increases in anxiety and emotional wellbeing issues due to taking on their families' money worries. They noted that this is triggering behavioural issues in school, which in turn raises anxieties further.

Some interview participants struggling with mental health problems reported the difficulties of accessing

help and support. One interviewee noted that they 'haven't been able to get the correct help.' They spoke of wanting to be able to talk to a counsellor but feeling unable to because 'of the fear of how much it would cost.' Another spoke of a struggling to access support from their GP before lockdown. They imagined that the situation had become worse still since then and were now resolved not to seek help from the GP.

Child protection

Practitioners reflected on the difficult reality that the cost-of-living crisis is likely to lead to an increase in the harm experienced by children and young people. One told us: 'we have seen a big increase in child protection [referrals]' and that is 'obviously as a consequence of an amalgamation of things. So lack of food in the house, lack of heating and you know, not being able to feed, clothe, wash, that you know, becomes a vicious circle and so on'. A practitioner working on a child neglect team described the increasingly difficult calls they were having to make as more parents were not able to afford the very basics for their children.

There were concerns that a growing share of young people might be at risk of grooming and exploitation given mounting financial pressures: 'at the current moment in time it the easiest way for them [young people I work with] to get extra money to have abit of food, hot food, hot water to put the electric on is, you know, maybe doing drug dealing'. The practitioner spoke of two young girls who they were working with who were being groomed and exploited because of their financial circumstances and worried that 'we are setting these young people up to fail because we know what they're struggling with' - referencing the increasingly bleak financial realities young people are faced with.

Another practitioner mentioned how breakfast clubs and in school support for pupils helps when it comes to the child protection process which can be 'a really big helping hand in being able to support families,' but that they are things that 'families just can't afford.'



Chapter 3: Recommendations for change

The findings from the practitioner focus group and the interviews with young people paint a bleak picture of the rising cost-of-living and its impact on children and young people's lives across the UK. Rising food prices are impacting people's ability to eat well, while rising energy prices are impacting people's ability to heat their homes. Children and young people are finding that they're now no longer able to afford to socialise or have fun. All of this is having an impact on mental health. There is a concern, however, that this may just be the tip of the iceberg. Both interviewees and practitioners spoke of their deep fears for the winter ahead.

"I feel like the government really needs to do something about the cost-of-living, because if they don't, most children are more likely to end in poverty. Then the social services are more likely to get more children, and then the government is still going to pay."

Barnardo's Practitioner

Practitioners and young people pointed to a number of existing valuable sources of support that are available. When it comes to accessing food in particular, practitioners in our focus group noted that initiatives like food pantries, food parcel deliveries, and community fridges, despite also becoming stretched, are working well to support families beyond food banks – and with less stigma attached. One noted that some schools are offering breakfast schemes or after-school food schemes, which they suggested are working very well for families in need. It was also noted, however, that the provision is inconsistent and that there needs to be a specific focus on healthy food.

Many interview participants pointed to the work that Barnardo's and other charities and groups, such as a dads' support group, are doing in providing food vouchers and other forms of support, including mental health support. One participant noted that Barnardo's practitioners carry out emotional check-ins with service users that were seen to be very useful. They suggested that it might be helpful for them to also carry out financial check-ins during the current crisis.

"I found, particularly with Barnardo's, they get it. They try and understand as much as possible."

Young Participant

Other interviewees pointed out that they were grateful for Personal Independence Payments (PIP), or bursary support to go to college. Civil society organisations like the police cadets were also praised for providing free opportunities for young people to learn and socialise, while charitable grants were praised for helping one participant in trying to develop a business.

Despite these positive examples of support, however, the picture, as highlighted above, is bleak, and there are fears of worse to come this winter. There was a sense amongst some participants that politicians and those in power 'don't realise how far down the poverty line goes in this country.' As such, both interviewees and practitioners pointed to a number of areas where they believed that those in power should look to make change.

The ideas put forward by research participants ranged from advice and support for budgeting, including in schools, to more vouchers, clothes, food parcels, and more support for gas and electricity payments. Other ideas put forward included free school meals for all, to provisions such as cheap public gyms to improve mental health, to either heavily subsidised or free internet to help young people and children stay connected and easily access support and learning. Others spoke of a wish to see higher social security payments, expanded and increased bursary payments for young people in education, and lower transport costs.

Drawing on these suggestions, and referencing them against insights and evidence, we propose the following action by UK Government:

Recommendation 1:

We recommend the extension of free school meals to all primary school pupils in England

We must ensure all children receive a hot, healthy meal at school. As a first step, the UK Government should review the means test for free school meals, and raise it from the current income threshold to a passported system based on receipt of Universal Credit or other means tested benefits. To ensure all families in need can access it, the Government's Holiday Food and Activities Programme should be extended to all families in receipt of Universal Credit.

Universal Free School Meals: The case for extension.

Universal infant free school meals (UIFSM) were introduced in 2013 in England, as a first step towards making school lunches part of core provision in the school system. However, from Year 3 onwards, children in England are only eligible for free school meals if their families have net earnings below £7,400 per year – a means test that excludes many families struggling with rising food costs. Currently 22.5% of children or 1.9 million pupils are eligible for free school meals – but evidence suggests a far greater share of children are in households struggling to meet rising costs, and at risk of going hungry⁷⁴. An estimated one million children in poverty remained ineligible for free school meals last year⁷⁵. A recent report commissioned by Impact on Urban Health with research from PwC⁷⁶ found evidence of a positive return on investment (ROI) for the extension of free school meals to those families in receipt of Universal Credit – every £1 invested was estimated to generate £1.38 in the core benefits, while an expansion to universal free school meals gave a higher positive ROI – every £1 invested was estimated to generate £1.71 in the return.

In 2020, the UK Government's National Food Strategy recommended that eligibility for the Free School Meal scheme should be expanded to include every child (up to the age of 16) from a household where the parent or guardian is in receipt of Universal Credit or equivalent means-tested benefits. The National Food Strategy review project this would benefit an additional 1.5 million 7–16-year-olds, and Child Poverty Action Group estimated that this extension would cost £700 million in 2021⁷⁷. Provision should also be extended to all families with no recourse to public funds (NRPF).

A universal approach to school meal provision offers to de-stigmatise the offer for children and parents and improve access, boost educational attainment, and offer a wider range of potential health benefits to all children. In the past 12 months, national governments in both Scotland and Wales have committed to extending universal provision to the whole primary age range and are exploring options for expansion in secondary schools. The Welsh Government recently also announced extending free school meals to nursery-aged pupils attending maintained schools⁷⁸. The Northern Ireland assembly is also researching options for expanded entitlement to free meals, including universal provision. The London Borough of Newham is one of only four local authorities in England that already funds its own universal meals

scheme for primary school children, an investment for £500 per child each year.

A recent study of free school meals at an international level found positive associations were 'generally observed with students' diet quality and academic performance, particularly in the presence of strong nutrition standards that include fruits, vegetables, and/or whole grains.'⁷⁹

Research into the impact of Universal Infant FSM has found 'a saving on food expenditure among not-FSM-registered households, of approximately £20 per month in total for household with two adults and two children.'⁸⁰ This suggests the policy has to some extent helped families with the costs of living. The same research found reductions in children's bodyweight throughout the first year of school, reducing the proportion obese (by 0.7 percentage points from a base of just under 10%) and bringing more children into the healthy range (by 1.1 percentage points from a base of 76%). Furthermore, UIFSM improved absence rates for FSM-registered infants. The effect size is equivalent to missing 1.2 fewer whole days at school over the academic year in total. About 60% of this effect is accounted for by reduced absences for illness or medical appointments. At age 5, the performance of the always-eligible FSM-registered group appears to have improved since UIFSM by more than their newly eligible not-FSM-registered peers, closing the gap between these groups by around 4%.

Child Poverty Action Group research has found for low-income families not eligible for free school meals, stigmatising procedures and policies around the resolution of lunch money debt add to the stress and anxiety that children face. They also found that children receiving free school meals sometimes have a more limited range of food options than their peers because of their allowance⁸¹. 66% of UK adults would like the Government to make school meals free for all primary age children which rises to 72% of UK adults, when asked about this idea in the context of cost-of-living increases, including rising food prices and fuel bills⁸².

We recommend that the UK Government funds a daily meal for every child in primary school in England through universal free school meal provision. The Child Poverty Action Group estimated that this would cost the UK government an additional £0.7bn per year in 2021 – though costs will rise in line with inflation⁸³.

Holiday hunger

The young people facing holiday hunger include over a million children growing up in poverty who receive free school meals during term time, as well as an estimated two million children living in poverty who do not qualify for free school meals⁸⁴. Many third-sector organisations deliver free school holiday opportunities, including several Barnardo's schemes - but these vary across the country and are dependent on local capacity.

In March 2020, footballer and campaigner Marcus Rashford started a campaign supported by FareShare to call on the Government to ensure food vouchers were available to children in place of free school meals over the summer holiday⁸⁵. The campaign was successful in forcing the Government to u-turn, and they also instigated a voucher scheme through the winter of 2020 to March 2021. The Government committed to another round of the Holiday Activities and Food programme⁸⁶ which covers Easter, Summer and Christmas, but analysis of its £220 million 2021 scheme shows that of the 1.7 million children eligible for a free healthy, hot dinner only 498,000, or 29%, took advantage⁸⁷. The programme is limited as it only delivers activities for four days a week, for four weeks of the summer, and a week at Christmas and Easter; it is also only currently funded until 2023.

Holiday food programmes have been shown to have benefits⁸⁸, which include:

- Reduced holiday food insecurity⁸⁹
- Improved diets on days children attend⁹⁰

- Provision of childcare to enable parents to enter work or stay in work during the holidays⁹¹
- Enhanced learning experiences, preparedness for returning to school⁹² and children being supported in not falling behind over the holidays. (The educational attainment gap by socio-economic status can be up to three months by the end of the summer break⁹³).

A report looking at the impact of the Leicestershire Holiday Activities & Food (HAF) Programme 2019⁹⁴, which was developed by Barnardo's in partnership with a network of Improvement Partners including Leicestershire County Council, found that another benefit of the programme was its ability to increase opportunities for safeguarding. The report found there were a number of referrals made to local safeguarding boards as a response to needs identified during the provision (these needs may have gone unnoticed if that provision wasn't there). For example, one young person disclosed that they would leave the house at 8am and not return until 10pm (without the provision, they would have been out in the local area without a safe place to go).

The Government currently funds, through local authorities, a Holiday Activities and Food programme to all children eligible for free school meals through school holiday periods. In order to reflect the full impact of holiday hunger, we recommend this is extended to all children in families in receipt of Universal Credit.



Recommendation 2:

Develop and implement a ‘full participation plan’ to ensure vulnerable children can engage fully in school life, no matter their home circumstances.

The cost-of-living crisis is affecting children’s ability to participate in school life. The Government should invest in wrap around services for parents with children at school to tackle hunger, to help reduce childcare costs and ensure they can participate in activities alongside their classmates. Schools are already stepping in to support families through breakfast clubs, school lunches and after school clubs, but these are commonly paid for activities which are now being avoided by families who need the support the most. Options to help support full participation include:

A full participation fund

School trips and uniforms create additional financial strain for families already under pressure but are central to participating in school life for children. Not being able to participate in the fullness of school life can have detrimental impact on both a child’s wellbeing and ultimately development. School capacity to provide support to families for essential items is limited and inconsistent. The UK Government has already responded to the concerns of parents

over school uniform costs, and last year introduced guidance in order to try and bring down the cost of uniforms and achieves value for money.⁹⁹ The recognition of the need to support reducing the cost of school uniforms is welcome.

National governments in both Scotland and Wales have taken additional action to help support parents with the cost of school uniforms. In Wales, a Pupil Development Grant provides £225 to parents to buy school uniform, equipment, sports kit and kit for activities outside of school¹⁰⁰. In Year 7, the grant is £300, because of the increased costs associated with starting secondary school. The Scottish Government also sets a national minimum school clothing grant for school uniform costs – every child who gets a grant from a local authority receives at least £120 at primary school age and £150 in secondary school.¹⁰¹ This is in addition to the one-off Best Start Grant school age payment of £267.65 to help start primary school¹⁰².

We recommend the Government should make a uniform fund available to local authorities to ensure full participation in school life during a period of unprecedented rises in the cost-of-living.



Wraparound care through an 8am-6pm extended schools offer

Childcare challenges persist from infancy through to school age, and childcare costs are increasingly unaffordable for parents of young children. Access to breakfast and after school clubs is patchy and unreliable and childminders are often in short supply. This can leave parents without access to informal care with few options.

The UK Government should introduce a core extended school offer through term time accompanied by a funding settlement, as IPPR have previously proposed. This offer could include breakfast clubs, a safe place to study after school and guaranteed access to digital devices for learning, and links into wider health and family support services.

With eligibility based on receipt of universal credit, legacy benefits, or disability status it is estimated that a full scheme for primary schools in England would require £7.6bn per annum in total spending¹⁰⁶. The marginal cost to provide this would be significantly lower, given that some provision already exists.

Recommendation 3:

Strengthen social security to provide a lifeline to families on a low income

'If this government is serious about really getting a grip of this cost of living crisis, I think they need to look at the whole benefit system.'

Young Participant

Increasing direct cash support through the social security system is still the most effective way of alleviating poverty and helping families who need support the most through the cost-of-living crisis. We recommend that the UK Government should uprate all social security payments in line with inflation as a minimum first step – but to keep families afloat this winter will require further targeted support. To support children, young people and families on a low income, the UK Government should:

- Urgently review Universal Credit payment levels for under 25s to ensure they are meeting needs
- Reintroduce the £20 Universal Credit uplift, recognizing that the cost-of-living crisis is on a scale comparable to the Covid-19 pandemic
- Reverse the punitive two-child limit, which is now the largest single driver of UK child poverty, and
- Urgently review the benefit cap that is pulling larger families into deeper poverty as costs rise.

Universal Credit

There is strong evidence of a causal effect between household income and children's outcomes¹⁰⁷. For families on a low income across the UK, life has been getting harder as costs rise, while incomes from work and social security fail to keep up.

In September 2021 the Government removed the £20 uplift in Universal Credit introduced in March 2020 to alleviate the impact of the Covid-pandemic. Since then, the Office for National Statistics has found 89% of adults in Great Britain reported an increase in their



cost of living in July 2022¹⁰⁸. Consumer prices, as measured by the Consumer Prices Index (CPI), were 10.1% higher in July 2022 than a year before with some estimates suggesting inflation will rise to 18% in January 2023¹⁰⁹. We are back in a living standards emergency – and urgent action needs to be taken to protect children and young people from bearing the brunt of a historic income squeeze.

Real household incomes are expected to fall in 2022. In August, the Bank of England expected post-tax household income to fall by 1.5% in 2022, then fall by 2.25% in 2023, before rising by 0.75% in 2024¹¹⁰. Those projections project a bleak winter ahead, and a deepening crisis next year. Low-income households, who spend a larger proportion of their incomes on energy and food as compared to those on higher incomes, are already disproportionately exposed to rising food and fuel prices. In this context, a real terms cut to social security payments – such as that being considered by the UK Government at the time of writing – will lead to worsening hardship and deeper poverty for millions. Analysis from the Resolution Foundation shows that without an inflationary increase, the core level of support offered by the UK social security system will fall to its lowest level in real-terms since 1983-84.¹¹¹

Claimants under 25 receive lower payments by virtue of their age, in a policy that reduces the living standards of younger people living independently by design. Through this research, we heard concerns from young people in receipt of means tested benefits that support was simply not enough to live on, leading to financial hardship and declining health.

An end to the two-child limit

With limited exceptions, households with a third or subsequent child born from 6 April 2017 claiming Universal Credit or Child Tax Credit no longer receive additional amounts for these children. In April 2021, this affected 317,500 (38%) of the 836,020 families with three or more children claiming Universal Credit or Child Tax Credit¹¹². Of the 317,500 families affected in April 2021, 56% were working and 44% were out of work. As a growing number of families become affected, the 2-child limit is now the single biggest policy driver of child poverty in the UK¹¹³.

In 2019 the Work and Pensions Committee published two reports looking into the policy, the second of which recommended that it be abandoned. The Resolution Foundation estimates that nearly half of families with three or more children were in relative poverty in 2021/22, up from a third in 2012/13¹¹⁴.

Recommendation 4:

Improve mental health interventions and support to combat isolation for vulnerable children and young people

We want to see Mental Health Support Teams extended to all schools and colleges in England. Young people we heard from through this research described how they felt as though they were living in continued lockdown as rising living costs now restrict how they can get out and about and socialise. With this in mind, the UK Government should work with data providers and schools to make internet access available to young people up to the age of 25 who are either: on Universal Credit, are care leavers, or have special educational needs.

Doctors should be given greater freedom to prescribe free licenses for streaming services and free swim and gym at local leisure centres for vulnerable children and young people facing isolation to help increase wellbeing and improve their access to healthy activities.

Expanding Mental Health Support Teams to every school and college in England

Schools and colleges are playing an increasingly vital role in supporting children's mental health and wellbeing. The UK Government first announced Mental Health Support Teams (MHSTs) in a 2017 green paper 'Transforming Children and Young Peoples Mental Health Provision.' Since that time, approximately 400 MHSTs have been commissioned across England, each serving an average of 8,000 children and young people across 10-20 education settings.

For MHSTs to be able to deliver on the opportunities they provide, the Government must now commit to long term funding and increase the pace of roll out. Present plans to ensure that 36% of schools have an MHST by 2023 leave 6.5 million children without support, according to Barnardo's analysis¹¹⁵, increasing existing inequality in access to mental health services and outcomes. No additional funding has been confirmed for MHSTs beyond 2024.

Free internet for vulnerable young people aged 25 and under

During the pandemic, Government secured a deal with telecommunications providers to scrap data allowances so that people can stay connected during the crisis. In recognition that the feeling of lockdown continues for many young people due to the cost-of-living crisis, the UK government's Department for Education should work with data providers and schools to identify children without any current

internet access and design routes to improve access, while the Department for Work and Pensions should expand access to free internet from job seekers to households with children and young people in receipt of Universal Credit, alongside those on Education, Health and Care plans.

Increased use of social prescribing in primary care

Social prescribing is a key plank of the NHS Long Term Plan and is focused on enabling people to manage their own health conditions leading to behaviour change and reducing system pressures. Nationally, children and young people social prescribing is still considered emergent, although significant momentum is building for it to be used more widely. Social prescribing provides effective support to children and young people focused on their mental health and emotional wellbeing.

Barnardo's is one of the largest providers of children and young people's social prescribing services, for example through its LINK service which was launched in Cumbria in September 2020 for children and young people aged 5-19¹¹⁶. The service is a collaboration between Barnardo's and three Primary Care Networks (PCNs) and offers a non-medical solution and holistic approach to managing some of the issues faced by children and young people today, many of which have been exacerbated by the pandemic.

Recommendation 4:

Extend family hubs to every community

In order to help destigmatise cost-of-living support for struggling families and to help increase uptake, an offer of support rooted in local institutions should be rolled out through the extension of family hubs.

A family hub in every community

We want to see family hubs extended to every community in England. Family hubs provide a 'local nerve centre' for all family support within a community, from stay and play groups, to breastfeeding support to help with issues such as finding a job or applying for benefits. In the 2021 report 'It Takes a Village' Barnardo's, calculated that for every £1 invested in the service, the benefit is about £2.60¹¹⁹.

Research published by Pro Bono Economics this year,¹²⁰ commissioned by children's charities including Barnardo's found that in 2020-21, 80.5% of local authority spending on children and young people went on such late intervention services – up from 58% in 2010-11. The remaining 18.5% of spending in 2020-21 went towards early intervention services like Sure Start children's centres and family support. In 2010-11, early intervention services made up 42% of children's services spending. There's a need to rebalance spending to support universal services based in communities, such as family hubs, to ensure families have support before crisis escalates.

We recommend that doctors should have greater freedom to prescribe free access to swimming pools and gyms to promote wellbeing, as well as free internet access, tv licenses or streaming subscriptions, in order to tackle loneliness and isolation¹¹⁷.



Conclusion

This report has detailed how families with children and young people are currently being impacted by the soaring cost-of-living crisis. For many young people, the sense of lockdown continues. Building on the existing evidence through discussions with Barnardo's practitioners and young people supported through their services, the report highlights how rising food costs, rising energy costs, rising transport costs, and challenges in the labour market and with social security are having a profoundly negative affect on many. It has shown that as a result of these pressures, families with children and many young people have had to cut back on essentials, cut back on participating fully in in school or work and reduce time spent socialising. Growing mental health challenges have been brought on or exacerbated by the impacts of the cost-of-living crisis.

Child poverty continues to cause immediate and long-term harm to children's lives and outcomes. As the cost-of-living crisis deepens, many more children are at risk of being pulled into poverty or greater hardship as families and young people struggle to keep up with rising costs. This report sets out the immediate steps we can take to alleviate the immediate harms posed by the threat of rising poverty, and to minimize the longer term effects on children and young people. Eligibility for a range of basic support can no longer be limited to the Free School Meal income threshold, that excludes millions of children living in poverty – we must go further.

Based on these findings, we have put forward a number of recommendations aimed at alleviating the worst effects of the cost-of-living crisis on families with children and young people. These include increasing direct financial support to families with children and young people particularly exposed to rising living costs; the implementation of a 'full participation plan' to ensure children of school age can engage fully in school life, no matter their home circumstances; improved mental health offers for children and young people; and a renewed investment in family hubs and social prescribing.

As many families with children and young people remain fearful of rising costs and growing pressures in the coming winter, we call on those in power to take action and protect and nourish the future.



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