

A crisis on our doorstep

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

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Date: March 2023

Believe in
children
 Barnardo's

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To protect the identity of our services users the images used throughout this document are posed by models unless stated otherwise. Where required names have been changed.



Introduction

The cost-of-living crisis is having a severe and lasting impact on children, young people and families across the UK. No child should grow up in poverty, yet even before the crisis intensified in 2022 the situation in the UK was critical with more than one in four children living in poverty.¹

In October 2022 we published our first report on the cost-of-living crisis.² Now in 2023, many of our concerns have materialised: cold weather has forced families to choose between heating their homes or purchasing food, while rising interest rates have increased housing costs.³ Inflation peaked at 11.1% in October 2022,⁴ and remains high at 10.5% in February 2023.⁵

This report takes a closer look at how this national crisis has affected children, families and young people using Barnardo's services during winter 2022/23. It shows how we have responded to address hunger, health and wellbeing, access to essential items and access to safe and warm housing.

The report includes new YouGov polling of a representative group of 1000 parents in Great Britain and new findings from a survey of 316 children and young people supported by Barnardo's, aged 11 to 25. We also conducted a focus group of young people and have collected case studies from across our services in the UK to expose the impact of this emergency on young people.

It is clear much more needs to be done by the UK Government and governments in Scotland, Wales and Northern Ireland to mitigate the impact of rising costs on children, young people and families.

Full recommendations for action are set out on page 37.

2022
1 in 4
children
living in poverty



FEB 2023
1 in 4
parents
struggling to provide
food



FEB 2023
Inflation
remains high at
10.5%



Summary of recommendations



We are calling on the UK Government to:

- Publish an annual report detailing progress against targets to reduce child poverty, accompanied by an action plan.
- Extend free school meals to all primary school children in England. As a minimum first step extend provision to all children in families in receipt of Universal Credit.
- Extend the Holiday Food and Activities Programme to all families in receipt of Universal Credit.
- Increase the value of Healthy Start vouchers in line with inflation and review every six months to ensure what is available is enough to meaningfully support families with rising costs, such as the cost of baby formula.
- Accelerate the roll out of Mental Health Support Teams to all schools and colleges in England.
- Ensure the upcoming Major Conditions Strategy does not exclusively focus on diagnosis and treatment in adults but also recognises the importance of prevention and early intervention in childhood.
- Strengthen social security. This should include a review of Universal Credit to ensure it is linked permanently to inflation and that the reduced payment level for under 25s is removed; reintroducing the £20 Universal Credit uplift; reversing the two-child limit on benefits and reversing the benefit cap.
- Implement a total ban on forced prepayment meter installations until new protections are introduced that ensure households cannot be disconnected.
- Commit to three years of funding to local authorities of at least £1 billion per year for a permanent Household Support Fund.
- Invest in a full participation fund to boost child participation in schools. This should include funding for schools to provide wraparound care through an 8am-6pm extended schools offer.
- Extend family hubs to every community in England.



We are calling on the Scottish Government to:

- Ensure sufficient resources are allocated to fully fund the statutory child poverty delivery plan and meet child poverty targets.
- Deliver on its commitment to provide free school meals for primary school children by immediately extending provision to all P6 and 7 pupils and at the very least immediately extend eligibility to secondary school pupils where a parent or guardian is in receipt of universal credit or equivalent benefit.
- Set a date for delivering universal free school meals in secondary schools.
- Embed key issues affecting children in the Scottish Government’s mental health and wellbeing strategy.
- Uprate the Scottish Child Payment to ensure it rises in line with inflation.



We are calling on the Welsh Government to:

- Ensure that any new Child Poverty strategy is cross-cutting across all areas of government and is supported by a delivery plan and measures of progress.
- Accelerate the rollout of free school meals to primary-aged children whose parents are in receipt of Universal Credit whilst universal rollout continues.
- Prioritise investment in interventions to address young people's mental health that include a whole family approach.
- Accelerate and adopt proposals for a Welsh Benefits System, which will deliver income maximisation and smooth the application process for households across Wales.



We are calling on political parties in Northern Ireland to:

- Commit to fully implementing the proposals from the Anti-Poverty Strategy Co-Design Group in an updated Northern Ireland Anti-Poverty Strategy.
- Urgently restore power sharing so that the Northern Ireland Executive can review eligibility for free school meals and promote uptake.
- Recognise the impact of the cost-of-living crisis on infants, and to direct resources to prevention and early intervention approaches and to families themselves.
- Commit to introducing a Child Payment for Northern Ireland.



YouGov polling for Barnardo's in February 2023 found:

In the last 4 months due to rising costs of living:



1 in 4

parents (23%) said they struggled to provide sufficient food

up 3% from October 2022



Almost

1 in 3

parents (30%) said their child's mental health worsened

up from 1 in 4 (26%) in October 2022



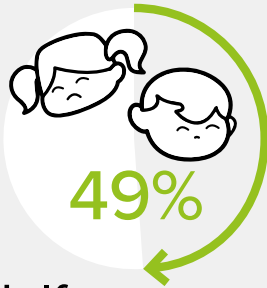
1 in 7

parents (15%) said they had fallen into arrears with payments or gone into their bank overdraft

An increase of 2% from October 2022

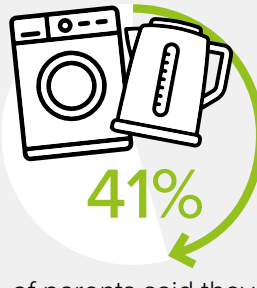


We also found:



Half

of parents said they worry their child(ren) are missing out on experiencing a normal childhood due to cutbacks



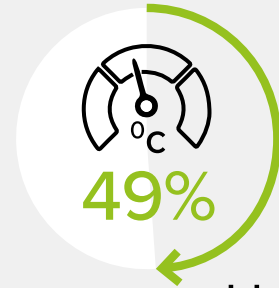
of parents said they struggled to replace/purchase an essential item

e.g. appliances like washing machines or cookers, or furniture such as beds



7%

of these parents said their child(ren) are sharing a bed right now



Half

of parents said they worry about not being able to keep the home warm for their child or children

More than

1 in 7

parents (15%) said their child(ren) have had to share a bed because they cannot afford another bed



1 in 10

parents (9%) said their child does not have appropriate bedding



1 in 3

parents (30%) said they worry about losing their home or being made homeless



YouGov survey: Total sample size was 1,010 GB parents of children aged 0-18.

Fieldwork was undertaken between 3rd and 7th February 2023. Comparison figures from October are from a YouGov survey with a total sample size 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.

New evidence on the impact of the cost-of-living crisis on children

The following is an outline of the new evidence that has emerged since the September 2022 'Mini-Budget' and the Bank of England announced an increase in interest rates.

Hunger

- In September 2022 nationally representative polling from the Food Foundation found that one in four households with children (25.8%) had experienced food insecurity, an increase of 50% from polling in April 2022.⁶ 16% of households without children experienced food insecurity.
- In October 2022, the Royal College of Paediatrics and Child Health raised concerns about the growing impact of hunger on children's health outcomes: *"It is not unusual for us to care for children who don't have enough to eat or who don't have access to a substantial meal outside of what is provided in school. Good nutrition is at the heart of health, wellbeing and development for children and young people."*⁷
- In October 2022, the Office for National Statistics ('ONS') released its latest dataset on the cost-of-living crisis. Between March and June 2022, 37% of parents with children aged 0 to 4 were spending less on food shopping and essentials,⁸ rising by 14% to 51% by September.⁹ For non-parents, the increase was 8% over the same period, rising from 34% to 42%.
- In November 2022 the Trussell Trust reported food banks in its network had provided 1.3 million emergency food parcels to people between April and September - almost half a million of these went to children. This represented an increase of more than 50% compared to pre-pandemic levels with need outstripping donations for the first time in its history. The charity forecast winter 2022/23 would be the hardest winter yet for the people they support.¹⁰



Health and wellbeing

- In September 2022, new research was published on the impact of living in cold housing on child health inequalities and future life expectancy.¹¹ Sir Michael Marmot, who led the review, highlighted the inextricable link between poverty and health: *"In addition to the effect of cold homes on mental and physical illness, living on a low income does much damage. If we are constantly worrying about making ends meet it puts a strain on our bodies, resulting in increased stress, with effects on the heart and blood vessels and a disordered immune system. This type of living environment will mean thousands of people will die earlier than they should, and, in addition to lung damage in children, the toxic stress can permanently affect their brain development."*¹²
- In December 2022, Buttle UK co-produced a report with estranged young people - young people who lack the financial, social or emotional support typically provided by a family unit.¹³ In interviews with 37 young people, mental health was referred to more than any other issue as the major contributing factor to deteriorating overall wellbeing. The report found that mental health issues had worsened for young people during the pandemic but now could not be addressed in critically overwhelmed services.
- In November 2022, a survey of 476 young people by the End Child Poverty Coalition found that 77% of respondents said that when thinking about the future the cost-of-living crisis worries them 'a lot'.¹⁴
- In November 2022, research published by NHS Digital, found that amongst young people aged 17 to 19 years, likelihood of a probable mental disorder rose from 1 in 10 in 2017 to 1 in 4 in 2022.¹⁵ 11.8% of children with a probable mental disorder lived in a household where they had not been able to buy enough food, or had to use a food bank, compared to 4.4% for those unlikely to have a probable mental health disorder.
- In January 2023, the Royal College of Paediatrics and Child Health warned the cost-of-living crisis was exacerbating the impact of poverty on child health inequality with its effects presenting in children in hospitals up and down the country.¹⁶ Prior to the crisis there were already strong links between

poverty and child health: children living in poverty are more likely to require hospital admission and are 72% more likely to be diagnosed with a long-term illness.¹⁷

- In January 2023, the Institute of Health Visiting published findings from its survey of frontline health workers in the UK.¹⁸ 91% of health visitors reported an increase in poverty affecting families over the past 12 months. 84% reported an increase in children with speech, language and communication delay and 76% reported an increase in child behaviour problems.

Affording essential items

- In late October 2022 the Office for National Statistics ONS released its latest cost-of-living data. It shows that 24% of parents were using credit more than usual (e.g. credit cards, loans or overdrafts) compared to 12% of non-parents.¹⁹
- In December 2022, new research from the Joseph Rowntree Foundation found that three quarters of those in the bottom 20% of incomes were going without food or other basic essentials like clothing or toiletries.²⁰
- In December 2022, End Furniture Poverty published new research on crisis support provided through two government programmes.²¹ It found that the cost of furniture had risen by approximately 25% since the final quarter of 2019 and household appliances had increased by approximately 16%. It concluded that it was “*therefore likely to see incidences of furniture poverty increasing drastically.*”
- In January 2023, the Joseph Rowntree Foundation published new analysis that identified strong regional differences in child poverty across the UK.²² These differences were also found in the ‘Child of the North’ report which found significant disparities in England: a child growing up in the north of England now has a 27% chance of living in poverty compared to 20% in the rest of England.²³ New research in December by Child Poverty Action Group Scotland also illustrated the impact of increasing costs on household budgets with families in remote parts of Scotland spending more on essential items.²⁴
- In January 2023, the Resolution Foundation published its Living Standards Outlook 2023.²⁵ It found that “*child poverty in 2027-28 is forecast to be the highest since 1998-99, with 170,000 more children in poverty than in 2021-22. This rise is driven entirely by large families: child poverty for families with three or more children is set to hit 55 per cent in 2027-28, and 77 per cent of children in families with four or more children will be in poverty by 2027-28.*”

- In February 2023, Action for Children published research which highlighted how work may not be a viable route out of poverty for many families. The research found that: “50% of children in poverty (1.95 million) are in families with at least one significant barrier to work or extra work.”²⁶

Staying safe and warm

- In October 2022 the latest ONS cost-of-living data showed growing pressure on families’ ability to provide safe and warm housing for children. 85% of parents with a dependent child reported their gas or electricity had increased compared to 80% of non-parents.²⁷ 21% of parents with a child aged 0 to 4 and 25% with a child aged 5 and above said their rent or mortgage costs had increased compared to 14% of non-parents. The ONS data also shows that parents are twice as likely to be behind on gas or electricity bills than non-parents.²⁸ 54% of parents said it was difficult to afford energy bills.²⁹
- In November 2022, the Joseph Rowntree Foundation warned that if mortgage interest rates remained at 5.5% they will pull an additional 120,000 households, or 400,000 people into poverty in 2023.³⁰ These concerns were echoed by the Chartered Institute of Housing in December.³¹ Their report pointed to recent Ipsos MORI polling that showed that among those with a mortgage or paying rent, 32% reported an increase in housing costs over the last three months. 36% of those with a mortgage having seen payments increase and 31% of those who rent privately.
- In November 2022, a survey by Save the Children found that, out of 355 councils in England and Wales, 194 are directly involved in or supporting local groups to open warm places to address the cost-of-living crisis over winter.³² The End Fuel Poverty Coalition also warned in November that more than one million households with babies and infants (42%) will be living in fuel poverty from 1 April 2023.³³



Policy context

Since September 2022 various measures have been introduced to support people with the cost-of-living crisis. These steps have provided a temporary lifeline to families, but in all UK nations there needs to be a longer-term and sustainable approach to supporting children and young people.

UK Government

- On 17th November 2022 the UK Government published its Autumn Statement and committed to increasing disability and working age benefits in line with inflation from April 2023.³⁴ The UK Government also announced that, from April 2023, households on mean-tested benefits will receive an additional cost-of-living payment of up to £900 and that the National Living Wage would rise for all age groups by at least 9.7% from April. In January 2023, the UK Government provided more detail on the support it would provide throughout 2023/24.³⁵ Barnardo's welcomed these steps and supports existing measures to protect families from rising energy costs.³⁶ However, we were disappointed the Government did not put forward plans to review Universal Credit for under 25s, reintroduce the £20 Universal Credit uplift or reverse the two-child limit on benefits which we believe would have the biggest impact on reducing child poverty.³⁷ These changes apply in England, Scotland and Wales – social security in Northern Ireland is mostly devolved.

Scottish Government

- The Child Poverty (Scotland) Act 2017 sets out statutory targets to reduce the number of children living in persistent poverty to less than 5% by 2030 and also places a statutory duty on the Scottish Government to produce national action plans on tackling child poverty. The latest national action plan 'Better Start, Bright Futures' was published in March 2022.³⁸
- In December 2022 the Scottish Government published its budget for 23/24.³⁹ This included a commitment to uprate devolved benefits in line with inflation in April 2023 and to provide £20m to extend the Fuel Insecurity Fund into 2023-24. There was also a commitment to increase spending on concessionary travel schemes providing free bus travel to all under 22-year-olds and funding to support the expansion of free school meals.
- We were disappointed the Scottish Child Payment remained fixed at £25 and will not rise with inflation – this is a payment made weekly to those on certain benefits and who are responsible for a child aged

under 16.⁴⁰ Barnardo's supported the continued investment announced in the 'Whole Family Wellbeing Fund', however we urged the Scottish Government to ensure the fund is distributed further and faster in subsequent years to ensure 'The Promise' to reform Scotland's care system and ensure every child grows up safe, loved and respected is met.⁴¹

Welsh Government

- On 13th December 2022 the Welsh Government published its Draft Budget 2023 to 2024.⁴² This included an extra £28m of spending for education, £10m in funding for homelessness prevention and an additional £18.8 million for the Discretionary Assistance Fund, which provides lifeline emergency cash payments to people facing financial hardship. The Welsh Government also announced that it would provide an additional £9m for the Pupil Development Grant – a fund designed to help children and young people from lower income households and looked-after children overcome additional barriers around education.
- The Winter Fuel Support Scheme which ran in 2021 and 2022 to provide a £200 payment to low-income households to support them with their energy bills was only intended as a 2-year intervention and so there was no commitment to this in the budget for 2023 onwards.
- Prior to the Budget we submitted our consultation response to the Welsh Government.⁴³ We called for targeted support through the winter fuel scheme, an uplift on the Education Maintenance Allowance, provision of free public transport for under 18s and action to maximise income in Welsh households.
- While Barnardo's Cymru welcomed investment in the Discretionary Assistance Fund, Pupil Development Grant and homelessness prevention measures, we were disappointed the recommendations in our consultation response were not implemented. We particularly urge the Welsh Government to accelerate work on increasing uptake of benefits by households and to speed-up rollout of free school meals and free childcare for two year olds.⁴⁴

- The Welsh Government has also committed to refreshing the 2015 Child Poverty Strategy, with a new strategy to be published by the end of 2023.

Northern Ireland Executive

- Due to the political stalemate in Northern Ireland, there has been no response to the cost-of-living crisis from the Northern Ireland Assembly or Executive. In some places, local councils have used their funds to establish poverty hardship funds.⁴⁵ However, given the scale of the challenge, these interventions are very limited, and there have been some criticisms of how the funds have been rolled out.⁴⁶
- For Northern Ireland, the lack of an Anti-Poverty Strategy and meaningful action to tackle poverty means that those who were already struggling are

finding it even harder to make ends meet as the cost of essentials skyrocket.

- In October 2022, members of the Anti-Poverty Strategy Co-Design Group shared their recommendations for a Northern Ireland Anti-Poverty Strategy. It proposes a vision of “*an equal society where poverty and its impacts are eradicated, and that respects, protects, promotes and fulfils the rights of those at risk of poverty to ensure they achieve their aspirations*”. Recommendations are set out under six outcomes and would reshape how poverty is tackled on a structural level. We believe this change is not only achievable, but necessary and urgent. However, again, this work will be stalled until an Executive is in place to approve the draft strategy for consultation.



Supporting families living in poverty

Today the cost-of-living crisis is pushing more children into poverty or deeper poverty – more than 1 in 4 children now live in poverty.⁴⁷ We expect the percentage of children in absolute poverty to rise significantly in coming years.

Child poverty can be measured in two ways: ‘relative’ child poverty is calculated by looking at the number of children in households 60% below the median income from that year; ‘absolute’ poverty is calculated by looking at the number of children in households 60% below the median income in 2010/11, adjusted for inflation, thus providing a fixed comparator in time.

The percentage of children in relative poverty fell in 2021, however the Department for Work and Pensions warned that data collection was affected by the pandemic and is therefore subject to additional uncertainty.⁴⁸ The latest analysis from the Joseph

Rowntree Foundation suggests that the fall for some children is likely to be due to the £20 a week uplift to Universal Credit and Working Tax Credits during the pandemic.⁴⁹ This was withdrawn in September 2021.

Relative child poverty may not change as significantly as expected in 2021/22 as the median income for all households is set to fall, reducing the effective poverty threshold.⁵⁰ Absolute poverty is expected to rise sharply in coming years. The Resolution Foundation forecasts absolute child poverty will rise by 2.9% between 2021-22 and 2023-24, affecting 400,000 children.⁵¹



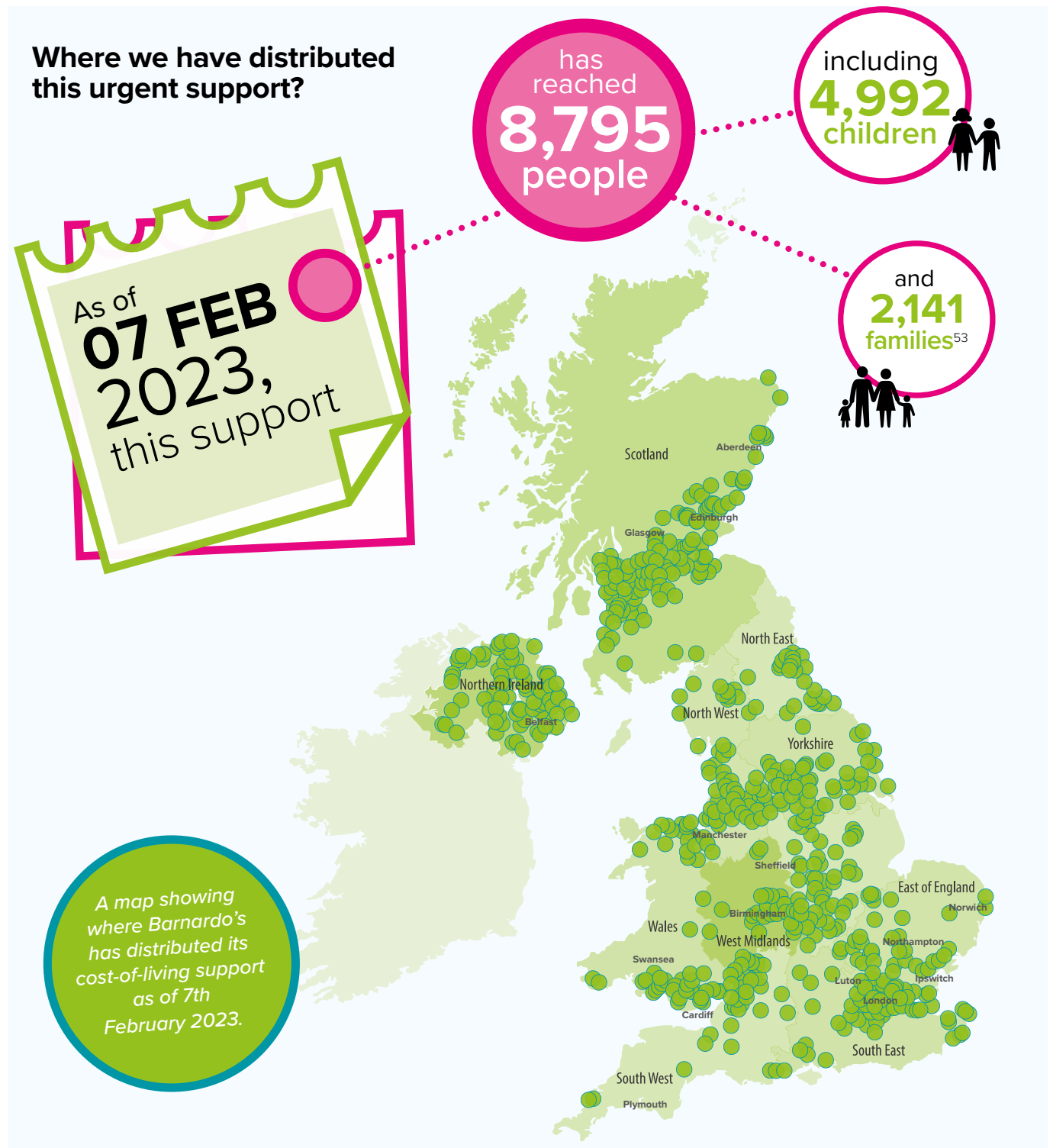
Barnardo's support for children in poverty

Helping families, children and young people in poverty has been a core part Barnardo's work for over 150 years.⁵² We know the crisis affects children differently and this depends on a range of factors including their background and living situation.

Across the board, we are seeing greater need than we have ever before in our 794 services. We are

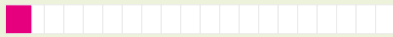
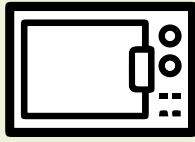
supporting children who are hungry, have deteriorating mental and physical health, and do not have access to essential items or safe and warm places.

To address the crisis Barnardo's has been providing immediate support to families in our services, who are struggling to afford food, pay the bills, and maintain their wellbeing.



What support have we provided?

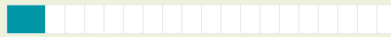
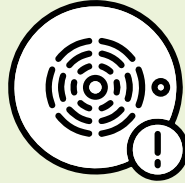
The aim is to provide urgent relief to families in our services struggling with the cost-of-living crisis. Of the support delivered so far to children, young people and families:⁵⁴



7%

is helping to provide access to safe and working home appliances for 441 children

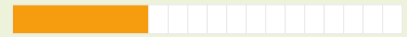
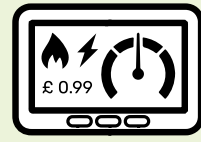
(e.g. cookers and microwaves)



10%

is providing items to increase home safety for 555 children

(e.g. smoke detectors, stair gates and cupboard locks)



35%

is ensuring access to warm spaces for 2,062 children

(e.g. help topping up gas and electricity meters)



46%

is helping gain access to suitable clothing for 2,414 children

(e.g. warm hats and jumpers)



68%

is providing support to prevent hunger for 3,595 children

(e.g. supermarket shopping vouchers for food at Christmas)

Support with food typically involves providing vouchers to families to use at a local supermarket, where families are at risk of going hungry. Spending on food also enabled some families to buy food for Christmas, which they would otherwise not be able to afford.

Support with clothing typically includes help to purchase warmer winter clothes for children such as jackets, jumpers, hats, gloves, thermal tops and socks. We have also helped families buy school uniforms or better shoes for their children.

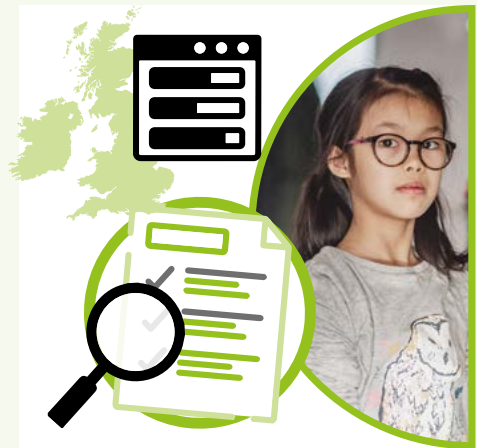
Support with furniture and appliances includes replacing broken or unusable items, such as bedding, cots, mattresses, duvets, fridges, freezers, cookers, washing machines, heaters, pillows, microwaves, pots and pans.

We have also helped families to top up their gas and electricity meters, including those who have fallen into debt. Many families told us they could not afford to turn their heating on until they received this support.

The challenges facing families in the cost-of-living crisis

Our analysis for this report included the following sources:

- **Barnardo's data**, including statistics and case studies from our services from across the UK
- **A survey, collected in Autumn 2022**, of 316 children and young people supported across our services in the UK, aged 11 to 25;⁵⁵
- **Polling of 1000 parents** with children aged 18 and under by YouGov conducted in February 2023.



Across these sources we have identified the following themes that represent the key challenges facing families and young people:

1



Hunger

2



Health and wellbeing

3



Access to essential items

4



Staying safe and warm

The next section explores these four themes in detail. It is their combined impact that is making life more difficult for children, families and young people.

Becky's Story

Barnardo's Employment, Training and Skills Service (ETS) in North Tyneside

"When finding a job became hard my mum moved to England and we followed her a couple of years later and we've been living here in Newcastle since 2015. I'm 31 and a stay-at-home mum. I knew Barnardo's because I used to go to the Byker Sands Family Centre where I started learning my English and Maths.

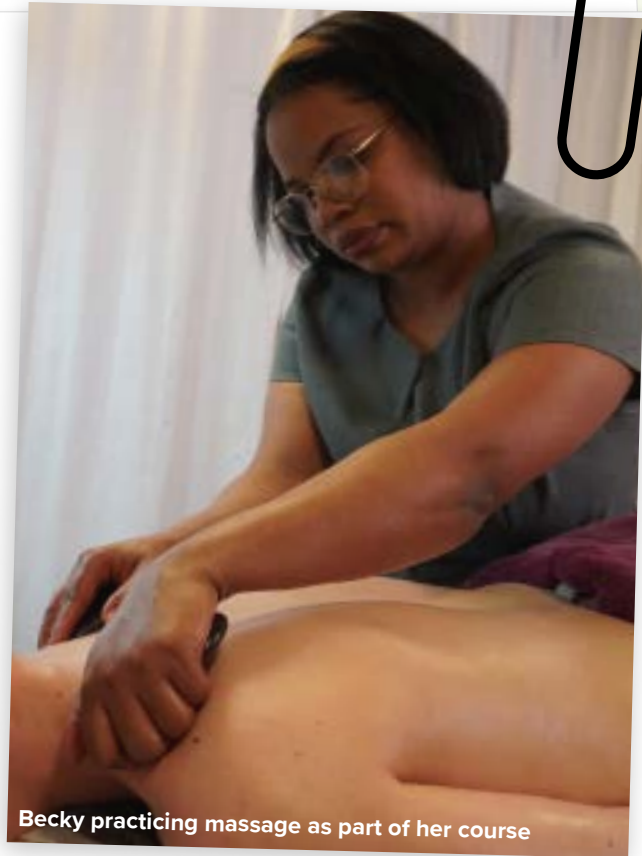
I really just wanted to have a good job so I could help my family. Having just one person working is just not enough anymore, you just can't provide for your family like that and have a comfortable life. So I called up Barnardo's here, Education, Training and Skills North and asked if it was possible for me to do a beauty course. I really needed something so I could provide for my family and have a profession but I also needed to be flexible as well.

I've been here ever since. I'm doing my level 3 beauty course and almost finishing up. If Barnardo's wasn't here I don't think I'd be able to do it. Having the time flexibility because of the kids, because of my family commitments. I've always had support here and really appreciated that.

For me, the cost-of-living crisis has really been about the food and groceries. I like to make sure my family eat well.

We have the vouchers from Barnardo's and for me it's been perfect timing. I needed clothes for my girls, I have a 10-year-old daughter and 4-year-old daughter and with the grocery shopping, because it's so expensive now, I just couldn't afford to buy her new things. It was a godsend being able to get clothes for her. I was able to get some for my brother as well who's 14. It was perfect.

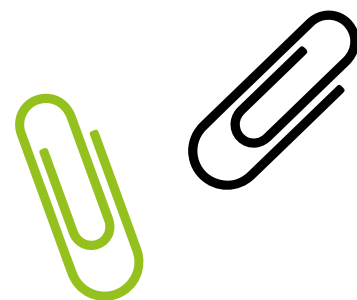
It was really useful being able to get warm clothes as it was just before December and things were getting really cold.



Becky practicing massage as part of her course

My daughter, she's almost as tall as me. She was so grateful. I got her things that she'll use in and out of school, and jumpers that she really likes, really colourful designs. It was really nice seeing her excited and happy.

In the future, I want to do my level 4 and 5 degree in beauty and I'll continue to work my part-time job. I want to set a good example for my kids. That would never have been possible without coming to Barnardo's. I only thought I'd ever be able to do cleaning jobs but I'm very very grateful to Barnardo's for helping me get my qualifications. I know some people who are struggling right now because of the cost-of-living crisis and I tell them, just go to Barnardo's."





1



Hunger

Hunger

The rising cost of food has made it difficult for many families to afford to provide meals for their children. Needing extra help with supplying food is the most common form of support requested by families in our services.

Buying food

In our YouGov polling of parents in February 2023, 1 in 5 parents (23%) said they had struggled to provide sufficient food for their child due to the cost of living, up 3% from October (20%). 1 in 5 parents (21%) also said they struggled to afford food for their child during the school holidays, up 1% from October (20%).

The increased costs of food was raised by young people in our January 2023 focus group for this report:

“It’s the weekly shop, going to the supermarket and seeing everything has gone up in price in comparison to not even a long time ago – we’re talking about a couple of weeks. We’ve seen the prices going up across the brands.”

Alex, 26, Bristol

“I used to go to Lidl or Aldi to get the cheap groceries but even the cheap groceries aren’t cheap. It’s hard. You’re still only making a little bit of money and everything is more expensive”

Helen, 22, Northern Ireland

Many children and young people supported by Barnardo’s are keenly aware of the rising costs of food, which in some cases is having a direct impact on them, for example by making healthier food unaffordable.

16% of participants in our survey of 316 children and young people said that that they had gone hungry or skipped meals as either they or their parents or carers were unable to afford food. Participants told us about seeing their parents and carers spend a lot of time price

comparing between different supermarkets to get the best value possible or relying on discounts and food in the reduced section.

One young person working as an apprentice told us that although rising prices aren’t always directly discussed at work, *“I know whenever we go to the shop we always go straight to the baked section and then we go to reduced, it’s sort of one of those things. Nobody buys anything unless it’s reduced.”*

Food banks

Barnardo’s services across the UK sign-post families to food banks and in some instances provide their own food donations directly.

In our YouGov polling of parents in February 2023, 1 in 20 parents (6%) said they had visited food banks in the last 4 months. This figure has remained stable since October (also 6%).

The increasing demand on food banks was raised across interviews collected for this report. For example, a project worker at the Inverclyde Nurture Service in the West of Scotland discussed the strain on foodbank donations:⁵⁶

“One of the big things I’ve noticed over the last year, probably directly related to cost-of-living, is the food banks. Their criteria has tightened right up. They don’t have the same resources they had. They just don’t have the same amount of food to give to people. I think that’s a direct result of people, everyone, feeling the pinch and not being able to donate as much.”

She continued: *“you used to be able to refer a family into food banks as much as they needed but they’re actually coming back now and asking us to be really selective with the families that we’re referring. And this year as well, they always did a lot of Christmas hampers for families. They used to guarantee that no family in Inverclyde would go without a Christmas dinner but that went this year. That was a direct result of them not getting donations. It’s a strong indication that actually, it’s not just people who have always been in poverty who are experiencing this but the cost-of-living crisis is plunging people into poverty who would not have been in poverty this time last year.”*



Free school meals

Free school meals (FSMs) was another key theme across the sources for this report. **In our YouGov polling of parents in February 2023:**

- **79%** of parents with a child on FSMs said that it helps with their finances, up 7% from October.
- **1 in 5** parents (19%) found their expenses on education related costs for their child, such as school meals or uniforms, increased in the last 4 months. This represented a slight fall from October when 29% of parents agreed expenses had increased in the preceding 4 months.
- **76%** of parents think all primary school children should be eligible for FSMs, up 1% from October 2022.

Young people who took part in a focus group for this report discussed ways of preventing hunger, including the provision of free school meals:

“Government should have some sort of negotiation with the schools to make sure kids can get food outside of term time, or they should go to the church or community centre and work with them there. As far as I’m aware, the only support that they’re getting is from other charities, food banks or from supermarkets who are throwing out food instead of binning it. These organisations need support.”

Alex, 26, Bristol

“Scotland is a bit different with its policies. Scottish Government approved in 2021 free school meals for primary 6 and 7 but that’s not yet happened. Funding was set aside but now when it’s been crunch time it’s just not there, it’s not been delivered. It’s disappointing. It was meant to start in August 2022 for primary 6 and 7 but we’ve not got that.”

Emma – not real name, 23, Glasgow

“Primary school kids especially – they shouldn’t be worrying about money. They shouldn’t be worrying about putting debt on their parents just because they wanted to eat lunch. It’s horrible. The only thing they should be worrying about is what homework they need to do.”

Helen, 22, Northern Ireland

A worker at the Inverclyde Nurture Service also discussed the significant impact free schools make to the people they support:

“Extending free school meals would absolutely make a big difference to the families we work with. A high percentage of our children already get free school meals. It’s about 70% of our families. A lot of families who are in employment can be classed as the ‘working poor’ due to having little or no disposable income. These families don’t always qualify for provisions such as free school meals and school clothing grants – it’s an additional cost for families to provide their children with a substantial lunch to keep them going for the full school day. For families that use breakfast clubs as well – having that warm meal makes a big difference, even having some cereal in the morning provides them with a meal to start them off for the day.”

“At secondary school it would really help if there was universal free school meals as that would really help reduce the stigma for children and young people whose parents or carers have a limited budget to provide their child with money for school lunches or to spend money in the community over lunch time.”



Families with children with disabilities

In our focus groups, the rising cost of food was identified as a particular source of stress for autistic children and young people, or those with mental health difficulties such as depression, as more accessible food options such as ready meals become unaffordable. One young person told us:

“I don’t realise how hungry I am until I’m keeling over because I’m really hungry. And at that point I need ready meals because it’s like a three minute thing, it’s like a five minute thing and then it’s warm food.”



Estate agencies Cubitt & West, Douglas Allen, Pittis and Wards have raised £1m to help Barnardo’s provide support to children and families across the Southeast of England struggling with the cost-of-living crisis.

A family were supported by Barnardo’s with help around meal times and with food as they were struggling with the cost of living. Aida Van der Pant, a Barnardo’s CARE family support practitioner, described how Barnardo’s provided vouchers at Tesco and Argos for Amanda’s (name changed) son:

“Amanda’s son has learning disabilities, cognitive delay, and ongoing physical issues. She has three other children and was struggling with the cost of living. Amanda’s son can’t eat most foods and that

was making things difficult at mealtimes. Amanda needed a new microwave and toaster so she could properly prepare food that her son could eat and make cooking less pressurised so she can concentrate more on using the repetition tools she has gained whilst working with Barnardo’s. We were able to give her some vouchers to buy a microwave, toaster and food. Using the toaster and microwave has reduced how much she has been using the oven and hob which means a lot right now as she was in arrears with her energy bills.”

When Amanda received the vouchers she said:

“Honestly, this is going to be so helpful. Life has been so stressful and hard.”



2



Health
and wellbeing

Health and wellbeing

The impact of the cost-of-living crisis on children's health was a common theme across sources for this report. The main concern identified was the impact on mental health, both for individuals and for families due to the pressure of dealing with rising prices and debt, however the knock-on effect of the crisis on physical health was also identified.

Child mental health

One of the starkest findings from our YouGov polling of parents in February 2023 was that almost 1 in 3 parents (30%) said their child's mental health had worsened due to rising costs of living, up from 1 in 4 (26%) in October.

The impact of the cost-of-living crisis on child mental health was also raised in our survey of 316 children and young people and in the focus groups. The survey found a 12% increase in respondents feeling stressed compared to a year previously. Many children and young people told us that cost was a limiting factor in their



ability to access mental health services like counselling, particularly when waiting lists for provision such as CAMHS are so long:

"It is a horrible, horrible thing that everything to do with mental health is either such a limited supply, doesn't exist, costs money, or doesn't care."

Participants were also concerned about the impact of the cost-of-living crisis on the mental health and wellbeing of younger children.

One young person told us that, *"parents now are tightening their belts and budgeting, children wonder where the treats have gone. Where's our Saturday night takeaway. I know of a young person that asked their parent, is it my fault we don't get this. Because younger children don't understand, they think at some point has it got something to do with me, is it me, is it not me? Parents are not wanting to explain to young people, children younger, for them not to worry. But I think children at a very early age pick up on when their parents are worried."*

Young respondents in our focus group were also concerned that rising costs led to parents working longer hours or more hours which gave them less time to spend with their children: *"Having absent parents, when they've got to work so much, when they need the money, they're working every shift they can, then that will also affect the kids, not being able to see them."*

One of the young people who participated in the focus group for this report helps run a support group for young parents. She highlighted how the children she has met are also feeling financial pressure:

"One of the statistics from our local schools we work with has got 136 primary 6 and primary 7 pupils. 74% or 76% of those children are in debt with the school for their school meals. I've spoken to a child about this who's turned around to me and said 'I can't do that, I'm putting my mummy in debt.' The way it works is that the children get a letter that's sent to their house – it's like a debt collector's letter. That's got to be affecting the children significantly, their mental health. These children are giving their parents these debt letters, it's making them not want to go to school, it's making them anxious."

Emma – not real name, 23, Glasgow

Our services have been working to mitigate the impact of the cost-of-living crisis on children's mental health across our services and this case study gives an example.

Barnardo's 'STAR' group – Newport
Barnardo's STAR group in Newport supports children who have experienced domestic abuse.

Project worker, Pamela Morelli, who facilitates the group:

“One little girl we'd been working with shared her worries about the dark. She had experienced domestic abuse and was afraid that her dad might come back. Her mother's financial situation wasn't great – she had separated from the father – and she had stayed in the family home with two young children. She owned the house but as a homeowner, you don't get the same support you would get if you were in a council house or rented accommodation and the house needed a lot of repairs. The ceiling in one of the rooms was coming down and there were a lot of expensive repairs that needed to be done.

The mother was really struggling financially but through Barnardo's Children's Emergency Fund we were able to give her some food vouchers and fuel vouchers. I asked the daughter about her worries about the dark and she said a nightlight would really help as she was really scared of the dark.

When children are in bed and they can hear the fighting going on downstairs, they can make up scary stories in their heads. That was what was happening. She had heard a lot so now bedtime and going to sleep were really triggering for her as it was taking



her back to the times when her mother and father used to argue.

There has been a bit of a battle at the moment with the father in terms of paying the maintenance money so things are really tight financially. We were able to buy the daughter a night light through the Children's Emergency Fund and it's made a big difference. It's been really great Barnardo's was able to help. The mother cried when we delivered the nightlight at the door, she was so grateful.”

Family stress

With rising costs we are seeing an increasing number of parents or carers who are struggling to cope with additional financial pressures. This is causing more stress in households and poorer mental health in parents which in turn can affect how they can support children and young people.

In our YouGov polling of parents in February 2023:

- **49%** of parents worry about their child or children missing out on experiencing a normal childhood due to cost of living cutbacks.
- **14** respondents (1%) left pets at rescue centres due to the rising cost of living. This remained stable from October 2022 where 16 respondents had done so.

- **22%** of parents think the Government should prioritise subsidising or reducing childcare costs, up 3% from October.
- **10%** of parents think the Government should prioritise subsidising or reducing education related costs for children, up 3% from October.

We have been able to use our Children's Emergency Fund and provide emotional support to families to help them cope with the stress associated with increasing financial pressures as illustrated in the next two case studies.



Jack's Story

Jack* is a father of three accessing Barnardo's services who asked for some additional support.

He had separated from his wife and was looking after his two sons who are 9 and 5 years old. He needed some clothes and beds and mattresses for the children as one of them was sleeping on the floor with cushions and one on the bed with their father. Jack was unable to work because of physical health issues and feeling very stressed. He had applied for Child Benefit and Universal Credit but was struggling financially.

We were able to support the family to get bunk beds and mattresses for the children, so they could sleep in their own beds. We were also able to provide foodbank vouchers and a £25 supermarket voucher. Finally, we were able to signpost Jack to further support for clothing and financial advice. Our specialist advisor discussed emotional wellbeing focusing on the children, with activities to keep them occupied, and sent them information on leisure passes and activities available in the father's council area to help get the kids active.

We also provided Jack with therapy and he has since completed three sessions, expressing a wish for support with stress and depression. In the sessions he discussed previous instances of self-harm and some thoughts about ending his life, and



is hoping the therapy will help with strategies for dealing with his emotions.

Jack said about his therapy: *"It has been really helpful. [The therapist] has been supportive and has given me good ideas and good discussions about setting boundaries and using schedules and timetables for the children. It has been good having someone to talk to."*

**Jack' not his real name.*



Barnardo's Families First, Bradford

Families First is a Barnardo's family support service that supports parents, carers and families in Bradford with guidance and activities.

One Barnardo's practitioner at the service, described some of the support they have been providing to families during the cost-of-living crisis:

"We were working with a family including a mother and her three children. The eldest young person told us they'd been using alcohol as a form of self-harm and there had been previous concerns around suicidal ideation and they had been known to use 'cutting' as a coping strategy.

This was causing the mother a lot of stress and impacting her mental health. She was worried about ensuring the younger siblings were safe. Barnardo's supported the young person and eventually CAMHS were able to make a diagnosis for them and they have now been receiving the appropriate treatment.

The mother was also getting stressed about the home environment. The washing machine had broken and it was costing her money in taxis so she could get to the laundrette. Barnardo's were able help her buy a new washing machine. This has helped keep the home environment much tidier and the family are happier as the mother has not had to leave to do the washing. This has improved the mother's mental health and the children now have clean clothes, including school uniforms, which has meant their presentation at school has improved.

The mother told us the family were really happy with the support they received:

"It has made a huge difference for me and my family. I really do appreciate everything you have done for me and my family. Thank you so much."

Physical health

We are also concerned about the impact of the cost-of-living crisis on children's physical health. Our YouGov polling of parents in February 2023 paints a concerning picture:

- **1 in 3** parents (32%) said what they spent on leisure and social activities for them or their household increased in the last 4 months, down slightly from 37% in October
- **50%** of parents have cut back on spending on leisure and social activities to save money
- **1 in 5** parents (20%) said their child's physical health has worsened due to rising costs of living, up 1% from October (19%)
- **34%** of parents struggle to access activities for their child during the school holidays. This is up 2% from October (32%).

While there is growing evidence about the long-term impact of poor nutrition, sleep quality, psychological stress and poor air quality on child development it can be hard to illustrate directly how poverty causes long-term conditions such as obesity.⁵⁷

An example provided by a worker from the Inverclyde Nurture Service for this report illustrates how the crisis could affect long-term outcomes:

"We helped one of the fathers we support with his budgeting. He's got three children and we were looking at how he might be able to cut back some spending but actually the sad truth was that the only thing that he could strip back was his sons' swimming lessons, it was really sad. When you see stuff like that it's really heart-breaking."

"Obesity is a big problem and we know how important it is to get children out and enjoying activities but actually, the cost-of-living crisis is going to impact that. Things like going for swimming lessons, that's going to be seen as a bit of a luxury. It's going to have such a lasting impact. In this father's budget, the swimming lessons were the only thing that could be cut back on. Common sense tells you, don't stop the boys from going swimming but actually if you can't afford gas, electricity, food, it is things like that that you'll need to cut back on."



3



Access to essential items

Access to essential items

The cost-of-living crisis has meant that many families have had less available income to spend on essential items. This can mean they are unable to save money to put towards repairing or replacing important appliances or furniture when needed.

We know young people are particularly concerned about access to essential items. **In our survey of 316 children and young people we found that:**

- **52%** worry about whether they or their family have enough money to spend on essentials
- **53%** say it has become harder to afford essentials in the last year
- **22%** felt embarrassed because they or their family/carers couldn't afford something other people they knew had
- **31%** lied to their friends or family that they didn't want something because they didn't want to admit they or their family/carers couldn't afford it.

Appliances

Many of the sources for this report referenced the lack of money available to replace expensive appliances that are needed around the home. With reduced disposable income available many families have turned to charities for help, including Barnardo's.

We have been able to support families in our services to replace appliances such as fridges, freezers and cookers. This accounts for about 7% of the specific support we've been providing to address the impact of poverty.

In our YouGov polling of parents in February 2023, 41% of parents said they had struggled to replace or

purchase an essential item such as appliances like washing machines or cookers, or furniture like beds.

Young people in the focus group for this report also mentioned the impact of replacing expensive items:

"Any of the big items – if they were to break it would be really difficult. My mum and my dad are on Universal Credit the same as me, a lot of my friends are on Universal Credit or in minimum wage jobs. If anything went it would be a big problem. I just don't have the money or resources to replace anything currently."

Helen, 22, Northern Ireland

"Four months before Christmas our oven conked out and stopped working. When we had the electrician come in and assess it they thought we might need to get the whole house rewired. They took out loads of the sockets out in the kitchen as well. But we just could not afford to get that done. So we spent Christmas with an air-fryer plugged into a socket somewhere else in the house."

Alex, 26, Bristol

Income

One of the common themes associated with access to essential items was the impact of stretched incomes and Universal Credit.

In our survey 316 children and young people: 47% of respondents struggled to afford education-related expenses in the last year, most commonly trips (22%), transport (21%), and devices and internet access (19%). One focus group participant who is a university student told us: *"I know people who are working 40 hours on night shifts and then also doing a full time degree alongside that."*

Another young person was due to be moving into their own place soon, and was concerned that after paying for rent, bills, food and transport to work, they'd have nothing left over for anything else at all.

Children and young people are also aware of current government and media messaging around the cost-of-living crisis. One felt frustrated that *"there's a lot of emphasis on personal responsibility, especially for young people. You hear the older generation saying, 'Well if they stopped buying Starbucks or avocado or whatever it is this time', but this is so much more, this is so much bigger than that."*



One young person in the focus group for this report received Universal Credit. She discussed the challenges she faced on living on the reduced allowance for people under 25s:

“I was a classroom assistant with special needs children. It was agency work so there wasn’t any more work when the schools wound up so I had to come back home. I had to sign back on to Universal Credit but they’re not going to pay me until February now. I’ve got another job lined up but it’s not going to start for another two or three weeks as you’ve got all the training as well.”

I get paid £128 every fortnight in Universal Credit. Where I live the rent is too high for what they will pay so I have to put a lot of that money towards the rent. So I’m left with pennies. Trying to figure out how to make it work is difficult. In terms of Universal Credit for

Barnardo’s Newport Partnership

This partnership delivers trauma-informed, solution-focused interventions to children and families where an identified need has been referred to the service by a case-holding social worker. Mark Carter, Assistant Director Children’s Services, South East Wales at Barnardo’s shared the following example:

“We were working with a 17-year-old-young person who was previously homeless and was recently moved into shared accommodation. She is currently 20 weeks pregnant. We were able to help her purchase maternity clothes, a winter coat for herself and to buy some essential items to prepare for the birth of the baby in June. Without the support she would not have been able to prepare for the arrival of the baby.”



us, we’re under 25. A lot of us still in school, university, college. We shouldn’t have to worry about money so much when we’re still trying to sort out everything else in our lives. Kids shouldn’t be worrying about money”
Helen, 22, Northern Ireland

Clothing

Warm clothing has been particularly necessary this winter as families have reduced their heating costs. In our YouGov polling of parents in February 2023, 38% of parents found their expenses on clothing increased in the last four months. 42% of parents cut back on spending money on clothing for themselves or their child.

We have helped many families to stay warm with access to better clothing through our emergency fund and through our existing programmes, as illustrated by these two examples from Wales.

Barnardo’s ‘Ready for Winter Kits’, Caban Bach Family Support Service, Gwynedd, North Wales

Caban Bach is a family support service run by Barnardo’s in North Wales. A Children’s Services Manager described how the service has been working to support families:

“Many of the families that are supported by Caban Bach Barnardo’s are concerned about the impact of the cost-of-living crisis for them and their family. Using the local food bank is becoming the norm as well as asking for financial support through crisis loans and any other financial support that is available. We set up a project ‘Ready for Winter/ Barod am y Gaeaf’ to support families by providing them with a winter kit. The kit included either an Oodie blanket, fleece blanket, mittens or gloves, hat, scarf, slipper socks and pyjamas for the younger children.

Energy bills are a huge pressure point and we hoped that this small gesture has helped families feel reassured and supported. As a service we wanted to ensure that we do everything possible to support families through this difficult time. A local group of women also knitted scarfs and hats for the local children. There is a sense of community in the area, people helping people to make life a little bit easier.”

One person we support said to me: *“We are so grateful. The Ready for Winter kits are going to be a huge help over the winter they are so warm, we don’t have to put the heating on as often, this is saving us a lot of money as heating is so expensive – thank you once again!”*

Beds and bedding

One of the most striking issues across sources for this report has been a lack of access to beds and bedding. Providing a good night's sleep is essential for children's development and is important in helping them to fully participate in school.

In our YouGov polling of parents in February 2023 more than one in seven (16%) parents said their child or children have had to share a bed with them, their partner or a sibling, because they cannot afford another bed and 1 in 10 parents (9%) said their child does not have appropriate bedding.

We have heard worrying stories about families who cannot provide a bed for their children to sleep in or have been unable to afford replacing beds that are broken, or bedding to keep children warm. In a number of interviews with Barnardo's practitioners we heard examples of parents who had to share beds with their children.

One Project Worker at a Barnardo's service in Newport commented on the poor living conditions she had seen with one young mum she had been supporting with domestic abuse: *"You can smell the mould when you walk in the house, it's quite strong. The mould is running up the walls and they're sleeping in the same bed together even though her daughter is about 4. We do see issues about families having to share beds quite a lot. Quite a lot of parents we work with are doing that. It's quite hard sometimes with these issues because we see it so much we just get used to it."*

Similar concerns were also raised by Barnardo's project workers at the Inverclyde Nurture Service. One project worker outlined support they had provided to a family before Christmas: *"One of our workers got in touch as the family were all sharing a bed – the mother and the two children. The mother didn't have anything for Christmas but we were able to put a referral in for gifts from the Salvation Army. We were also able to give gifts for Christmas and food vouchers. This helped with setting aside money she had hoped she might be able to use towards a bed as the family were pretty destitute."* Separately, the project worker mentioned another parent the service had supported who had been sleeping on the sofa for two and a half years.

Another project worker at the Inverclyde Nurture Service added: *"Children of different ages and genders can be sharing a bedroom – that's not uncommon to find with the difficult housing situation here. Families are really overcrowded. There just aren't houses that are big enough available. Often you'll find that parents will give up their bedrooms, they're sleeping on the couch*

for a number of months, maybe even a few years to ensure that their children have their own bedrooms."

We have been able to help families acquire new beds and bedding. For example, we helped one mum who was being supported by Barnardo's Bradford Families First service as she was sharing a bed with her youngest child as their bed was broken. A project worker at the service told us: *"We used the Children's Emergency Fund to provide support to the family and were able to buy a triple bunk bed so the youngest child had somewhere to sleep. Providing a bed for the youngest child to support with the bedtime routine has really helped."*

The Mum shared this feedback with us: *"The help I've received from Barnardo's was a massive help especially during Christmas and I was just having the worst luck. I wasn't sure I was even going to have anything as I couldn't even afford to be putting gas and electricity on that month. My workers have been lovely throughout the whole time of me seeing them, not once have I felt judged but felt they want to help me in difficult times. I am really grateful for the financial help but even more so just feeling supported."*



Among the essential items distributed across the Southeast thanks to the £1m donation from Cubitt & West, Douglas Allen, Pittis and Wards estate agencies,* some families have been supported with beds and bedding.

“The parents live in a 3-bed private rented house and are financially struggling to pay heating bills as the cost of living has risen. The issue for this family has been that things that needed to be replaced or bought new were not a high priority as they need to pay for heating and eating.

We were able to support the family using the kind donation from the estate agencies to help them with getting a bed for the child as hers was broken

I heard from the daughter who told me: ‘it’s my bed and I love it!’. The mum and other adult from the family also told me: ‘This is first time that she has ever had a new mattress or bed. She feels safer now and she has fewer accidents at night which is making her feel less embarrassed. Seeing our daughter sleep in a bed and look comfortable has really helped the family.’”

Another Barnardo’s practitioner in the South-East also described the help provided with new mattresses for a family:

“I recently worked with a lovely mum who is attending our eight week co-morbidity course for parents and carers. This is for parents with a young person who has a dual diagnosis of both Autism (ASD) and Attention Deficit Hyperactivity Disorder (ADHD). The course is delivered by both Barnardo’s and the National Autistic Society (NAS) and is designed to give parents and carers information specific to both of these conditions and strategies and ideas to best support them.

During discussions in the group I learnt from one mother who said she had given up her job in October 2022 to better support her family. She is a mum of 4 children. Her eldest is 18 and was recently diagnosed with Dyslexia. She also has a son aged 10 and her autistic daughter aged 12. Her youngest is just 5.

During a discussion with the mother she explained how the family’s income was vastly reduced due to her husband’s diagnosis in 2013 with a rare brain condition meaning he had to move to part time hours. This made new financial pressures associated with cost-of-living crisis particularly difficult.



The mother told me: ‘We now have to plan ahead for new or replacement items in the home. My daughter started her periods very young. She has found it very difficult to manage and has been fragile and shy on many occasions surrounding this subject. She was unable to verbalise that the mattresses on the bunk beds she shares with her brother have been stained. I tried to scrub them as best I can but they are permanently soiled.’

Being able to offer mum the gift of two new mattresses and mattress protectors was incredible.

The mother said to me: ‘It’s just great that they have these mattresses now. I feel guilty that I could not provide them myself as quickly as I would have liked. My daughter and son have both enjoyed the comfort of the new mattresses, and I feel so happy that they are now fresh and clean. The proof, I think, is that my daughter has been sleeping so much better during the Christmas holidays.’

I was lucky enough during a telephone conversation with mum to be able to ask her daughter myself what she thought of the new mattresses. She replied with confidence: ‘Good they are nice and comfortable.’”

*Cubitt & West, Douglas Allen, Pittis and Wards are part of the Arun Estates Family - the south-east’s largest independent estate agents.



4



Staying safe and warm

Staying safe and warm

Having a safe and warm home environment is essential for children and young people. In this theme we heard concerning issues about the impact of the cost-of-living crisis on heating and electricity, paying bills and access to housing.

We have not covered child exploitation in this report however we are concerned about the impact that rising costs are having on children's vulnerabilities to child criminal and sexual exploitation. Given mounting financial pressures, some children and young people may look to support their families, or to buy goods they can no longer afford. For example, in some of our specialist services we have seen spikes in children involved in selling drugs and being sexually exploited, including getting money in exchange for sex acts and for sharing self-generated indecent imagery. We are monitoring the impact of the cost-of-living crisis on child criminal and sexual exploitation closely and plan to share more analysis in Summer 2023.

Heating

Staying warm and heating homes was a key theme across sources for this report. **In our YouGov polling of parents in February 2023:**

- **49%** of parents worry about not being able to keep the home warm for their child or children
- **60%** of parents think the Government should prioritise subsidising or reducing the cost of household energy costs.

In the focus group for this report young people were particularly aware of the increased cost of heating. Participants were grateful for the support provided by governments to help with heating costs but still struggled to keep warm:

"I'm staying at my mum's right now and half of the wall at the other side is windows on most of the wall. My mum is on Universal Credit so in the evening we'll maybe put the heating on for half an hour if it's really cold. But we'll sit at night with blankets and coats. We'll sit and have a cup of tea just because it's so expensive to leave the heating on for any length of time. We'll turn the heating on to get the bitter, bitter cold out of the house but as soon as that's gone we'll turn it off. The vouchers are good and there's supposed to be that £600 in Northern Ireland that's supposed to be coming in soon."

Helen, 22, Northern Ireland

Other participants mentioned how not being able to put the heating on was affecting other tasks such as doing the laundry:

"I've definitely been feeling it more this winter compared to winters in the past. We've been limited in how often we can put the central heating on for. So it's blankets on every night, I've got my gloves on right now to keep myself warm. When we put the heating on, it's more a case trying to dry the laundry and when it's being dried you've got to go and sit next to it to soak up the warmth."

Alex, 26, Bristol

Some groups of young people that Barnardo's supports have faced particular challenges with heating as the following case study shows.



Barnardo's Young Carers Service (location anonymised)

Barnardo's Young Carers Service provides practical and emotional support for young carers. The service offers peer support, personal development programmes, individual support, advocacy, social activities, advice and a safe environment.

A family of four were referred to a local hub to provide support for a young carer within the family, who helped care for a parent with physical disabilities and a sibling with complex needs. The family, although very close knit and supportive of each other recognised that the young carer had become quite isolated during lock down and that they needed some practical support. The family also acknowledged that the increasing heating costs had put a financial strain on the family so close to Christmas.

Barnardo's were able to help by:

- Providing 1-1 mentoring and support to the young carer
- Signposting and referring the young carer to local therapeutic services and a local social club which provided them with bespoke support but also an opportunity to have fun, make new friends and have a break from their caring role
- Liaising with the local school to ensure they were aware of the young person's caring role and to ensure appropriate supports were in place
- Applying for a seasonal heating grant to help the family buy essential heating and keep the house warm over winter when the price of heating rose substantially



- Applying for a new cooker when this broke down just a days before Christmas so the family could continue cooking warm meals.

Through Barnardo's Young Carers Service, the young carer and family were able to access a range of services which improved their social, emotional, and financial wellbeing.

The mother provided feedback and said:

"The heating and cooker were a lifeline with the cost of everything going up. This was a great help and support. We really appreciate everything you have done for us."

Paying bills

One of the common concerns raised across sources for this report has been the debt families and young people are taking on in order to pay for heating, electricity or housing. In our YouGov polling of parents in February 2023:

- **31%** of parents said they had cut back on spending on their energy bills. This remained stable from October 2022, where the percentage of parents was also 31%.
- **1 in 7** parents (15%) have fallen into arrears with payments or gone into their bank overdraft in the last 4 months due to the rising cost of living. That is an increase of 2% from October 2022.

Barnardo's practitioners at the Inverclyde Nurture Service raised this concern:

"I am really worried that our families are putting themselves in immense debt over this period. They're racking up rent arrears, they're putting their gas and electricity meters into debt and are struggling to pay for food. I do believe that families are putting themselves in a longer-term situation where it's going to be difficult to pull themselves out of."

Another concern identified by the service was the use of pre-payment meters:

"A lot of families we support are on pre-payment meters and these cost more. If you're paying by direct debit the money automatically comes off, our financial inclusion officer is working with families to make sure they're on this payment method and making sure they're accessing additional support that's available."

Another practitioner added: *“Prepayment meters are a nightmare. If you run up debt on them a huge chunk of it gets taken away immediately when you put cash in. You’re constantly in that catch-up situation. Over Christmas people have been borrowing for presents – Klarna and ClearPay – they’ll be starting to feel that this month and next month. The months coming up – that’s really worrying.”*

Housing

The impact of the cost-of-living crisis on access to and quality of housing has been significant theme across sources for this report. In our YouGov polling of parents in February 2023:

- **4%** of parents have reduced spending on their rent or mortgage payments to save money, up 1% from October
- Almost **1 in 3** parents (30%) worry about losing their home or being made homeless.

The increased costs of heating has exacerbated problems with mould and damp in properties. One participant in the focus group for this report said: *“You’re going for public transport but the price is too high so you need to be walking places and then you’re getting soaked with the weather at the moment. You’re then going home and you can’t get yourself dry because*

you don’t have enough money for heat. The amount of dampness within properties is unbelievable. Because of the price of gas and electricity right now people aren’t putting it on so the mould is coming in and the state of properties is going down.”

Emma – not real name, 23, Glasgow

Rising interest rates have added significant pressure to families from landlords who have passed on increased mortgage costs to tenants in rent. Families who own their own home have also been directly affected.

Children and young people supported by Barnardo’s felt that the cost-of-living crisis has an impact on young people’s life chances and opportunities. In our focus groups one young person told us that: *“I think it’s massively impacting people being able to move out. I think before people would be moving out and after uni particularly, people would be moving out. I think at the minute there’s going to be a lot more people living with their parents and their families and things for longer. And I guess families’ dependents and stuff as well.”*

Some families have simply not been able to afford increased housing costs and have been forced to seek emergency temporary accommodation through their local authority. This problem is particularly acute in Birmingham where Barnardo’s has been working to support families in temporary accommodation.



Supporting families in temporary accommodation in Birmingham

Over 80 hotels, B&Bs and homeless shelters are being used as temporary accommodation in Birmingham. Barnardo's is currently based in one of the larger of the hotels which has an average of 600 residents. These are families that have been made homeless due to reasons such as losing their homes because of their rent increasing, their landlord selling their accommodation, or because they are fleeing domestic abuse.

Whole families live, sleep and eat in one bedroom, share basic kitchen facilities with several other families, and are often housed in a location which is not close to – or sometimes in a completely different local authority area from - where they previously lived and where their children are enrolled in school.

Barnardo's works in a close partnership with the staff at this hotel to support the families providing a range of support such as stay and play sessions, homework club, a charity shop where residents can obtain second-hand items for free, and bringing in partner agencies to provide support such as community midwife care, Covid vaccination clinics, or benefits advice.

Barnardo's has also visited many other temporary accommodation venues in the city to provide them with advice and a directory of services.

Barnardo's practitioner Lorraine said: "I think the government needs to step up, firstly with regards to the conditions of some of the temporary accommodation that they're putting families into, because it's increasing mental health issues. We see families mental health change over time – some families cope well and use their peers for support but others struggle." Because you can just see people deteriorating. Families are being moved across the city to live in temporary accommodation many away from family, schools and jobs. Schooling has got to be addressed as well because if you have got families that are moved out-of-area, there's a knock-on effect. Some families struggle, not only to get their children to school on time but with the huge cost of getting there.. It has such a detrimental



effect to the children's and the parents' wellbeing because children are sometimes not going to school for months, even years and then the parents are picking up the the damage: the speech and language issues, the behaviour, the lack of education. We see people deteriorate. I mean, thankfully, we're here so we can have an impact."

Sarah was housed in the hotel for nine months with her two children, having fled abuse said:

"Going to a big city, was a big shock for us all. Lorraine and the Barnardo's team were brilliant, and what they've done for the kids - it's probably what kept us going."

Sarah has since moved into a different temporary accommodation property, but she has been struggling with the transition and the impact it has had on her financially and on her mental health:

"It's hard, very hard and obviously with the price rises and everything. In November we were going with no gas to eat. It was how bad it was. I was in tears. Because there's no help after you leave somewhere like this [temporary accommodation] and you'd think there would be."

"I've asked for counselling numerous times for myself and the kids, and nothing and I've asked for counselling since my dad's died and nothing.

What do you do? Put the gas on or feed your kids? I've bought electric stuff, and socks and blankets and jumpers because we're always cold. Even like the cooking situation. If you've got no gas you can't cook. But thankfully I've got a halogen cooker which Barnardo's got me when I lived here [in the temporary accommodation] so I use that I use that a lot."

Key recommendations

Targeted action on child poverty



We urge **all governments** to take targeted action to reduce child poverty.

UK Government

- **UK Government should** publish an annual report detailing its progress against specific and measurable targets to reduce child poverty, accompanied by an action plan. A cabinet minister for children should be appointed who is responsible for driving this work forward.

Scottish Government

- In 2017 the Scottish Government passed legislation that required it to prepare delivery plans to address child poverty targets. Eradicating child poverty was a priority in the Scottish Government 2023/24 Budget, however more detail is needed to demonstrate how budget decisions will deliver targets. **The Scottish Government should now ensure sufficient resources are allocated to fully fund its statutory child poverty delivery plan and meet its own targets.**

Welsh Government

- Barnardo's has welcomed the Welsh Government's commitment to publishing a new Child Poverty Strategy by the end of 2023 and look forward to ensuring that the voices and experience of children, young people and families are at its heart. **The Welsh Government should ensure that any new strategy is cross-cutting across all areas of government and is supported by a delivery plan and measures of progress that are ambitious for the coming years.**

Northern Ireland political parties

- The Northern Ireland Executive extended its 2016-2019 Child Poverty Strategy however this expired in May 2022. In the absence of an Executive and a child poverty strategy, Barnardo's has been working as part of the Anti-Poverty Strategy Co-Design Group to develop proposals which were published in October 2022. The recommendations are ambitious and far-reaching, covering the whole life cycle and incorporating a place-based, and service-focused, lens. **Political parties in Northern Ireland should commit to fully implementing the recommendations published in an updated Northern Ireland Anti-Poverty Strategy.**

Hunger



We urge **all governments** to extend access to free school meals (FSMs).

UK Government

- **UK Government should** extend access to free school meals to all primary children in England. As a minimum first step it should raise the current household income threshold (£7400 a year) to ensure that all families on Universal Credit get free school meals. We support the provision of universal free school meals between reception and year 2.
- **The UK Government should also extend its Holiday Food and Activities Programme to reach all children who need it by extending eligibility to all families in receipt of Universal Credit.**
- Healthy Start vouchers provide an important resource for parents on tax credits and young parents who are expecting a child in England, Wales and Northern Ireland. Analysis shows that the price of the cheapest brands of baby formula rose by 22% between August 2021 and November 2022 meaning that the current value of vouchers (£8.50 per week) is no longer enough to pay for the amount of infant formula needed to safely feed a baby in the first six months of life.⁵⁸ **The UK Government should therefore increase the value of Healthy Start allowance in line with inflation and review its value every six months to ensure what is available is enough to meaningfully support families with formula-dependent infants.**

Scottish Government

- The Scottish Government has not fully met its commitment to provide free school meals to all primary school children by the end of 2022. **The Scottish Government should deliver on its commitment by extending FSMs to all P6 and 7 pupils and at the very least immediately extend eligibility to secondary school pupils where a parent or guardian is in receipt of universal credit or equivalent benefit.**

Welsh Government

- The Welsh Government has committed to extending provision of free school meals to all primary school children by 2024. **The Welsh Government should accelerate its rollout immediately providing free school meals to primary-aged children whose parents are in receipt of Universal Credit whilst the universal rollout continues.** **The Welsh Government**

should also explore the possibility of extending free school meals to secondary school pupils wherever possible.

Northern Ireland political parties

- In Northern Ireland households on Universal Credit must be earning less than £14,000 to be eligible for free school meals. **Political parties in Northern Ireland** must urgently restore power sharing so that the Northern Ireland Executive can review eligibility for FSMs and promote uptake to ensure that all children in poverty are eligible and in receipt of FSMs. **We also urge the Executive** to continue payments in lieu of FSMs to families in poverty during school holidays on a permanent basis. In the long-term, we urge an incoming Executive and Assembly to explore the option of UFSMs.

Health and wellbeing



We urge **all governments** to recognise the growing evidence about the impact of the rising cost-of-living on children's health and how this may widen health inequalities. We are particularly concerned about the long-term effects of poverty on health outcomes including the impact on mental health.

UK Government

- The UK Government has committed to providing access to Mental Health Support Teams ('MHSTs') to 35% of all children and young people in England by the end of 2023. However, we estimate this timetable leaves around 6.5 million children without access in the medium term.⁵⁹ **The UK Government should** fully implement recommendations in Barnardo's recent report on MHSTs and commit to funding and delivering an accelerated roll out of MHSTs to all schools and colleges in England.⁶⁰
- The UK Government announced in January 2023 that it would publish a Major Conditions Strategy. The plan will set out how the health system will tackle six conditions which contribute to disease burden in England, including cancer, cardiovascular conditions and poor mental health. **The UK Government must ensure** its strategy does not exclusively focus on diagnosis and treatment in adults but also recognises the importance of prevention and early intervention in childhood.

Scottish Government

- The Scottish Government is developing its refreshed mental health and wellbeing strategy. Barnardo's Scotland responded to the consultation on that strategy. We recommended that **the Scottish Government should** adopt the following main

priorities in supporting the mental health and wellbeing of children: holistic family support; adopting a whole school approach to mental health; prioritising the needs of care-experienced young people; improving access to early mental health support and early intervention; tackling child poverty and emphasising online safety.

Welsh Government

- Our work with families in Wales has shown us that improving young people's mental health often requires an understanding of their whole family dynamic to bring about sustained change. We have successfully applied this model in Barnardo's Cardiff Family Wellbeing Service. **The Welsh Government should** prioritise investment in interventions that use a whole family approach.

Northern Ireland political parties

- Barnardo's Northern Ireland recently wrote to political leaders about the impact of child poverty and the rising cost-of-living. In addressing the cost-of-living crisis, we urge **political parties in Northern Ireland to recognise** the impact of this crisis on infants, and to direct resources to prevention and early intervention approaches and to families themselves.

Affording essential items



Families need essential items like clothing, furniture and appliances to raise happy and healthy children. For too many families it is becoming impossible to replace or repair essential items on incomes that are barely enough to afford everyday basics. We urge **all governments** to take all steps possible within their respective powers to increase the incomes of the poorest families.⁶¹

UK Government

- We welcome the UK Government's commitment to uprate benefits in line with inflation in April 2023 and that households on mean-tested benefits will receive an additional cost-of-living payment of £900. However, deeper reform is needed across the social security system. **The UK Government should:**
- **Review Universal Credit** to ensure that it is linked permanently to inflation and that the reduced payment level for under 25s is removed. In particular we want to see the Government review the level of support for care leavers aged 18-25 who are more likely to not be in education, training or employment but are expected to live independently from a young age.
- **Reintroduce the £20 Universal Credit uplift** to recognise the fact that, for many families, the

cost-of-living crisis is on a scale comparable to the Covid-19 pandemic.

- Reverse the two-child limit that limits benefits income for households with a third or subsequent child. The two-child limit is now the single biggest policy driver of child poverty in the UK.
- Reverse the benefit cap. This policy disproportionately affects children in larger families by capping the overall amount families can receive in social security.

Scottish Government

- The Scottish Government introduced the Scottish Child Payment of £25 a week for children under 16 in lower income families – but we want to see this payment retain its real terms value, rising with inflation in the coming years. It's disappointing that the Scottish Child Payment will remain fixed in the 2023/24 Scottish Budget despite other devolved benefits being updated in line with inflation.

Welsh Government

- Ensuring families access everything they are entitled to under the social security system is a key concern in Wales. **The Welsh Government should accelerate and adopt proposals for a Welsh Benefits System, which will deliver income maximisation and smooth the application process for households across Wales.**

Northern Ireland political parties

- Almost all social security policy is devolved in Northern Ireland. In order to address poverty on a fundamental level, political parties in Northern Ireland should commit to introducing a Child Payment for Northern Ireland; adapting a model that has already proved successful in Scotland. Research by Save the Children has indicated that this payment would lift 27,000 children out of poverty – this would be an unprecedented reduction in the number of children living in poverty in Northern Ireland.⁶²

Staying safe and warm



Staying safe and warm is fundamental to the health and development of children and young people. We are also concerned about a growing housing crisis as more and more families are getting into rent arrears. The UK Government's Energy Price Cap and £400 Energy Bill Support Scheme for England, Wales and Scotland and later the scheme for Northern Ireland have helped many families get through this winter.⁶³ While energy prices are falling, we remain concerned about the impact of the cap rise from £2,500 to £3,000 in April.

We urge **all governments** to prioritise innovative and long-term solutions that provide certainty for families and support them to keep safe and warm for longer.

- In January 2023 Citizen's Advice published new data on the people using their services who cannot afford to top up their prepayment meter. Couples with children were almost twice as likely to seek help than those without children.⁶⁴ The UK Government recently called on energy suppliers to voluntarily stop forcibly switching customers in arrears onto prepayment meters and in February 2023 magistrates were ordered to stop issuing warrants for entry to properties to do so.⁶⁵ **The UK Government should implement a longer term solution with a total ban on forced prepayment meter installations until new protections are introduced that ensure households can no longer be fully disconnected.**
- In recent years locally administered support funds, including Local Welfare Assistance schemes, have been underfunded and designed inconsistently and on a short-term basis, with the Household Support Fund (HSF) being the most recent funding allocated to local authorities. The short-term nature of funding has not enabled local authorities to plan and deliver schemes properly. This has meant many councils have implemented restrictive criteria to limit spending, leaving many charities - including Barnardo's – to fill the gaps. **The UK Government should commit to three years of funding to local authorities in England and devolved administrations of at least £1 billion per year for a permanent Household Support Fund.**
- **We recommend the UK Government invests in a full participation fund with a guaranteed set of core, practical provisions to boost child participation.** This should include funding for schools to provide wraparound care through an 8am-6pm extended schools offer, providing children with a safe and warm environment with study spaces, digital access, and links to support services.
- **We recommend the UK Government extends family hubs 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.



About Barnardo's

Barnardo's is the UK's largest national children's charity. In 2021/22, we reached 357,000 children, young people, parents and carers through our 794 services and partnerships across the UK. Our goal is to achieve better outcomes for more children. To achieve this, we work with partners to build stronger families, safer childhoods and positive futures.

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Barnardo's Registered Charity Nos.216250 and SC037605 23837H23