



Growing Up in Poverty Childhood in a Cost-of-Living Crisis

Executive Summary



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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





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