



Growing Up in Poverty

Summary Report

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Please Note:

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

INTRODUCTION

Context

Every year, Buttle UK makes thousands of grants to children and young people enduring serious financial hardship and crisis. The applications we receive from frontline workers illuminate extreme cases of poverty. They describe homes lacking the most basic of furniture and furnishings, and children without adequate clothing, toys, educational items, and other essential items they need to thrive.

It is clear that these struggles have been severely impacted by the socioeconomic landscape in 2024. These assertions are supported by many in the sector, including the Joseph Rowntree Foundation's Destitution in the UK 2023 report¹ and their Essentials Guarantee², in addition to wider reporting from the Trussell Trust³ and Turn2Us⁴. Increasing need for the two latter services indicates the strain on the sector on the whole. Wider research from diverse sources, such as the Citizen's Advice⁵ and the Resolution Foundation⁶, outlines extreme difficulties for low-income families in achieving adequate standards of living.

The challenge with discourse around poverty is reaching and uplifting the voices of those who are living through it. Our work with families, young people and children living in poverty offers us a platform to do so. This project has stemmed from the ongoing conversation around the cost-of-living crisis. We knew that we could learn so much from inviting our grantees to speak directly about their lived experience of it, and the myriad factors that it impacts, including social support, access to essentials and wellbeing, education and home environments.

The conversation needed to start from a place of empathy and respect. It also needed to focus on empowerment, not just narration. The latter goes a long way in illuminating the extent of the crisis, but the former gives purpose. The overall aims of this research can be summarised as:

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

An invitation was extended to recipients of Buttle UK grants who had received a grant between April 2021 - March 2024. We wanted to reach participants who had been in financial hardship before and during the cost-of-living crisis. We received **1,567 responses from across the UK**. The full version of this report details the demographic split of respondents.

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

²[JRF & Trussell Trust - Essentials Guarantee](#)

³[The Trussell Trust | Over half of people receiving Universal Credit unable to afford enough food](#)

⁴[Turn2us Annual Report](#)

⁵[Citizen's Advice - The National Red Index](#)

⁶[Citizen's Advice - Cost of Living Trends](#)

FINDINGS

Destitution

The Joseph Rowntree Foundation (JRF) defines destitution as the ‘most severe form of material hardship’⁷ and measure it as a lack of access to at least two of six essential items, including shelter, food, lighting, heating, adequate clothing and basic toiletries. We set out a series of statements about essential items and asked respondents to rate their access to them. 1,271 told us that they were unable to afford **at least** two of the essential items set out by the Joseph Rowntree Foundation. This means **81% of the survey respondents can be said to be living in destitution.**

Many of those families said they couldn’t afford **more** than two of the essential items, most commonly food, gas or electricity in tandem. In order to highlight what this actually looks like for households, we asked respondents to tell us about a typical week in their home and gave opportunities for open-ended responses. The results reflect a severe incapacity of many households to purchase critical items.

4 in every 5 respondents were unable to afford enough gas and electricity. The combination of this with inadequate or ill-fitting clothing, especially in the winter months, was a clear factor in the poor physical and mental well-being reported by families. Of the wider essential items, approximately three-quarters of parents/carers could not afford the toys, games and learning items their children needed for their education and development. The same number reported that they could not afford the furniture they needed to adequately furnish their homes. Half of all respondents indicated that they could not afford beds for their family, illuminating the extent of the crisis for households living in poverty. Lack of sleep and basic comfort were reported as factors in feelings of parental inadequacy and poor mental health.

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

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

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

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

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

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

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

The consequences of the complete breakdown in capacity to meet particular costs has serious implications. This applies in particular to the 43% of families who indicated that they could not afford to pay their rent or mortgage. Many parents/carers indicated that

⁷JRF - Destitution in the UK 2023

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

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

Food, Gas and Electricity

Food

- 15% of respondents reported that they and their children were going without three full meals every single day of the week.
- 21% indicated that they were doing so for most days of the week, a figure which rose to 25% for families of 3 or more children.
- 41% reported skipping meals between 1-3 days a week. Only 1 in 5 did not report skipping meals.

Parents and carers described high levels of sacrifice and self-denial to ensure that their children still ate. It left some feeling unable to cope, because they had such low energy and wellbeing. There was much evidence to suggest that families are surviving on very little, replacing hot meals for cheaper options such as cereal or toast. Many had had to cut out snacks for their children, serving much smaller portions and eating out-of-date food. This food insecurity was often attributed to contributing to anxiety, stress and distress for members of the household.



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



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



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



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

A shocking number of parents disclosed that they had lost significant weight because of how little they were eating, with some also telling us that their children were underweight or not developing properly. Others suggested that they'd seen decline in their family's health because all they could afford was 'junk' food, which was cheap and readily available. A lack of fresh fruit and vegetables was particularly acute, with many

respondents referring to how expensive these items were or unavailable through food banks. Constipation and dental problems are rife amongst children. Some families are taking vitamins to try and fill gaps in their nutrition, with several disclosing problems with iron deficiency and low energy.



My kids have tooth decay. They're always so hungry



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



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

This, or extreme hunger, were factors in their children's distress and poor coping with their financial hardship. This is the living reality of poverty. One parent described how she had replaced meals with fizzy drinks, as they were high in calories and low in cost. Several alluded to the deep shame and pain caused by their children asking for more bread or milk, where their fridges and cupboards were empty. We were told of children having to go to bed ravenous.

Gas

- 35% of respondents are going without enough gas for at least half the days of the week, rising to 41% for larger families with three or more children.
- 13% of families go without gas every day of the week.

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



We spend most evenings in our beds as it is impossible to keep gas credit on the meter to keep warm



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



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

The ongoing impacts of the extreme cold, especially over winter, were described as causing health issues. Many families reported that black mould is endemic, and they simply cannot shift it because their homes are too damp and cold. This mould was described as permeating their furnishings and clothing, leaving their children with coughs and poor health. Parents also report not bathing themselves or their children, cutting back on showering to the extent that it is causing poor hygiene. Not being able to wash was attributed to children and young people being bullied and excluded from peer groups

at their education settings. Alongside this, families reported being left with damaged or smelly clothes, even if they had been washed, because they couldn't dry them in their unheated homes. This feeds into a toxic cycle of not having enough clothing, and the lack of adequate clothing itself contributes to experiencing cold in already underheated homes.

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

“ There is a lot more mould than before, [ruining] soft furnishings and furniture

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

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

Electricity

- 36% of households go without enough electricity for more than half of the days of the week, and a further 38% do not have enough for at least 1-3 days a week.
- These figures rose to 37% and 41%, for families with 3 or more children.
- 15% of families go without enough electricity every day of the week.

Many families are not able to wash their clothes because they lack the electricity needed to run washing machines. This leads to children being forced to wear dirty clothing, or adults having to painstakingly wash clothes by hand. Many spoke about the acute struggle of the latter, with wet clothes taking much longer to dry and compounding the difficulties caused by low or no heating. Families with children with additional needs saw particularly acute impacts, where their child's needs created sensory difficulties or additional soiled washing. One could barely afford to run the life-saving equipment their child needed to breathe.

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

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

“ My child has cystic fibrosis and has to stay warm and he has appliances that need to be run on electric to keep his lungs clear

“ Both boys have special needs and soil underwear daily. I can’t afford to use washing machine... so I have to hand-wash the soiled underwear which takes longer then to dry

When we asked families about the adaptations they had to make, they described how they had adopted complex routines and behaviours, especially working around non-disconnection hours. Some undertake washing in the middle of the night, or only one week of the month, to get around power disconnection. Others did not light specific rooms or had to cut back on use of key appliances, such as television or electric radiators, to keep the power on.

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

“ I have to make hard choices which is more important. Sometimes we run out of gas and electricity altogether if there has been a turn for the worse in the weather

Low Living Standards

Two significant factors were raised in the results of the survey. They relate to extremely poor living standards in the home environment, and a significant lack of warm, fitting clothing. 70% of respondents told us that they could not afford adequate clothing for their children, and the impacts are extreme. Parents tell us that their clothes are not thick enough; not plentiful enough; not waterproof, nor weatherproof. We heard about the difficulties associated with cold weather, especially where they have no means to provide transport.

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

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

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

Children lack activity-appropriate clothing, which is causing additional difficulty with their learning, school settings and access to extracurricular activities. Teenagers and young people experience embarrassment and humiliation, particularly where they are forced to wear dirty, ill-fitting or poor-quality clothes. Many parents told us that their children had been bullied for their appearance, especially where they could not afford to keep up with trends and brands. This was linked with access to their education, specifically with high levels of bullying and challenge from school settings over uniform. This was often cited as driving low mental wellbeing – particularly self-esteem - and increased social exclusion. These factors are leading to socially isolated children and young people who struggle to leave the house – and when they do, they're poorly dressed and ill-prepared for the climate.

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

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

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

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

We have already learnt that families are living in unheated, damp homes. We also learnt that many are sleeping on floors, airbeds or sofas. Many parents alluded to giving their bed to their child, or sharing it with them at night, while others simply told us that they were all sleeping on the floor because they had no other option. The physical impacts are severe; families are experiencing insomnia, back problems, and high levels of stress and discomfort. Parents told us that their child’s lack of sleep is reducing their concentration and capacity to learn.

“ My kids are sleeping on floor; one who is just in remission from leukaemia and still unwell, my other boy has bad feet and back pain so it’s hard to walk

“ My son who is nearly 15 and nearly 6ft tall has been sleeping in a single kid’s bed. I am sleeping in a bed that is about to collapse as it has so many broken slats

“ [We] have nothing. I sleep on an air bed. A kind person gave two beds for my [four] kids over the years when mine broke

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

“ I have a sofa from neighbour’s garden that she was throwing out

“ All of my carpets and sofas are stained and smell due to my 6 yr. old autistic daughter urinating and I can’t afford to replace them

“ It’s been upsetting for me and the kids not being able to sit on a sofa with no back to it as we are using pillows...it’s my dream to try and get a sofa with a back to it

Lacking carpeting and appropriate flooring is also a common issue. Many parents told us that their concrete floors are contributing hugely to the damp and mould. This was particularly problematic for those without the furniture needed to rest or sleep off the floor. One parent said that her child eats in her bedroom under an electric blanket, as that was the only place that was comfortable. Respondents described their feelings of

sadness, defeat and depression that they couldn't even afford second-hand furniture. The cost-of-living crisis was reported as causing further delays to replacing old and long-broken furniture, which was stretching out even longer periods of extremely low living standards.

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

“ I'd love to be able to afford to replace broken things – like my tumble drier, my oven, the hob, the bath, without having to take away from essentials like food and clothing and toiletries but I just can't. I can barely get by on what we have

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

Parental Capacity

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

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

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

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

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

“ We feel impoverished and degraded trying to access basic needs for our family... now we classify food as a luxury! This is so disheartening and makes us miserable

“ Just existing makes me very sad. I work as much as I can and I still can't afford the basics...It's not like I can do any more than I do currently

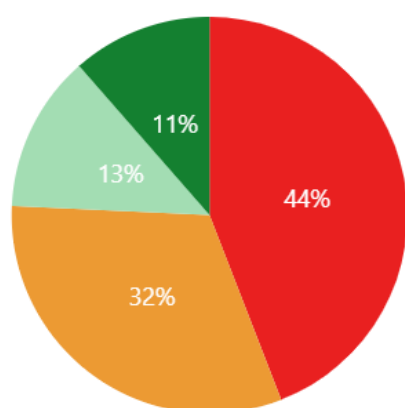
“[We] are really struggling which leaves me feeling inadequate as a mum which has lead to depression. I go days without eating just so my daughter has food

GROWING UP IN A COST-OF-LIVING CRISIS

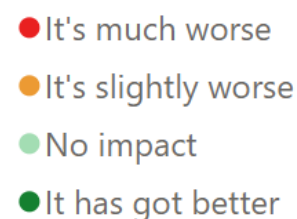
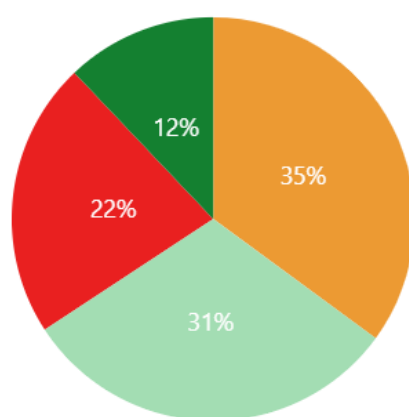
Childhoods lived in financial hardship are already tough. In light of the cost-of-living crisis, a generation of children and young people are at greater risk than ever of the long-term impacts of growing up in poverty. Our survey asked parents and carers to capture the specific difficulties and challenges that their children face as a result of their increasingly strained household budgets due to the cost-of-living crisis. We asked about **six main aspects of their children's lived experience** and the impact of the cost-of-living crisis.

Access

Children's access to extracurricular activities



Children's access to their education



Key Figures

- 57% of respondents reported that their child's access to their education had worsened in light of the cost-of-living crisis, with a further 76% indicated that there was worsened access to extracurricular activities.
- Of all six factors, access to extracurricular activities received the highest proportion of responses rating it as 'much worse'.
- In families of 3 or more children, 50% of respondents indicated that their children's access to extracurricular activities was much worse, 9 percentage points higher than families of 1 or 2 children only.

Findings

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

“ Most days there is no food in the house. Even basic items. Kids are not attaining grades likes before

“ It costs me too much to travel to and from school as we live in a hotel far from the school...it's 3 buses so my child can't travel to school as often as I would like

“ There have been times I haven't been able to take my child to school because I don't have fuel to...it's a two-hour journey on the bus, we [can't] afford the fare

Even where families are managing to get their children physically into school, they report that they simply cannot provide the educational resources they need to access learning. Those living without described the challenging routines their children had to adopt, such as missing lunch breaks or staying late at school, to access the internet, books or technology they lack at home. One 6-year-old was being forced to attend catch-up sessions during his lunch break, because he couldn't complete his homework at home. Older children were reported to be working part-time jobs to support their family, to the detriment of their education, while others had dropped out without any qualifications at all. These situations were causing incredible strain, contributing to poor mental health and high levels of stress.

“ My son is months behind with his maths at school...this is because a lot of the work is on a tablet. We do not have Wi-Fi and he does not have a device. [This] causes him sleepless nights worrying about the effect it has on him at school

“ My son is only 3, but I cannot afford to buy him any educational tools or toys that a toddler should have to help them learn the alphabet, numbers, phonics etc. He gets upset...as lot of the other kids have toys and educational games, but he doesn't

“ I can't afford the tutor I previously had for my son, his dyslexia stress has gone through the roof. He's distressed and feels stupid

Similar challenges are noted for extra-curricular activities. Parents told us that their capacity to stretch to these activities had been diminished as a result of the cost-of-living crisis. Many are having to withdraw children from clubs and groups, after their child has grown to enjoy the skill or develop a passion for it. They often state that the disappointment of letting their children down is one of the most difficult aspects of the experience.

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

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

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

Their responses make it very clear that extracurricular activities are more than just clubs and school trips are more than just days out; they are opportunities to make friends, to fit in, to build confidence, and to learn diverse skills. Their repeated message was that missing out on these opportunities is a cause of social harm to children. Many respondents spoke of the dismay, sadness and envy that their children experience, seeing their friends having opportunities that they miss out on. They also described the ever-narrowing prospects for their children's futures, without enrichment today. It is clear that families face very little choice; extracurricular activities can't be prioritised over the absolute basics. Even in the rare instances where free extracurricular activities were offered for low-income families, access was still limited by the other, wider circumstances in the home, such as working patterns, lack of transport, or lack of clothing.

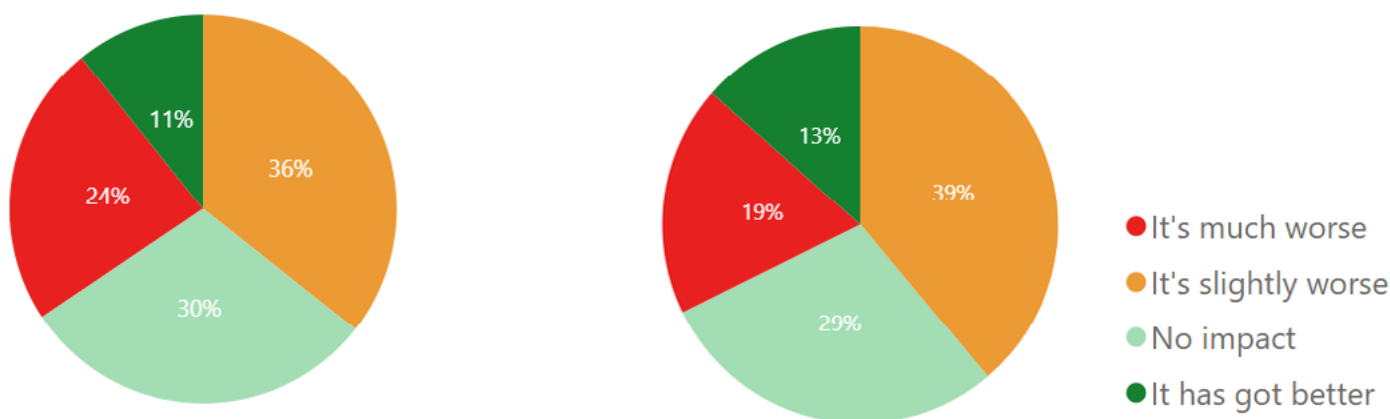
“She's had to stop clubs as I cannot afford them. Socially at school she's not accepted so her clubs were a lifeline for her

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

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

Family Relationships and Social Isolation

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



Key figures

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

Findings

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

On the first, parents and carers gave many material reasons why their children are less able to make friends due to their financial constraints. They are unable to afford the transport to get to places where their child can socialise, nor afford the costs associated with taking part. Conversely, they struggle to host at home, describing the embarrassment caused by their poor living conditions. An alarming number told us that they simply could not spare the food to feed their children's friends, or attend birthday parties because they cannot afford the card or gift. This leaves children more and more isolated from their peers.

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

“ They are afraid to invite friends to home because there is no place to sit and relax

“ The children can't do the activities that give them joy. It's hard to have friends over as I can't afford food for them

The highly transient nature of temporary accommodation and homelessness does not offer the stability required to sustain friendships. This is particularly acute for children who are repeatedly changing schools, compounded by often lacking the uniform and resources to 'fit in'. Almost all responses alluded to status and social standing. As one parent put it, children growing up in poverty simply cannot “join in the conversation” because “they don't always know what their friends are talking about”. We heard many examples where children lack the software, hardware, internet, and power to simply engage with the current trends. The impact of being marginalised from peer networks is profound. It's important to note how significant this is for young people. This is apparent in the number of responses indicating their children have experienced social exclusion, severe bullying, poor self-esteem, and a lowered sense of belonging.

“ We have been moved 7 times with 6 different schools in 4 different boroughs...this makes them feel like outsiders

“ Not being able to afford extracurricular activities has impacted the children's ability to make new friends in a new area

“ Kids are not able to share their stories about holidays or day trips...The gap between children is so huge that it's made them excluded from their year groups

“ He has suffered bullying at school because he does not have the equipment, games, or means to access the things the other children have. He is 8

These experiences contribute to the breakdown of familial relationships. There is a complex interaction of acute stress, hunger, low wellbeing, diminished energy, shame and anxiety. Respondents often used words like ‘snappy’, ‘frustrated’, ‘overwhelmed’ and ‘exhausted’ to describe their parenting. They are forced to forgo their time and wellbeing in order to provide basic living standards. These sacrifices have a devastating impact on their relationship with their children.

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

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

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

Not being able to take their children for days out, or provide them with simple treats, is a source of sadness. This contributes to feelings of failure, as well as disappointment that they don’t get to simply enjoy time with their children because their daily life is such a struggle. Sadly, many told us that their powerlessness to provide the things their children needed caused serious issues with anger, resentment and envy. Many respondents stated that the cost-of-living crisis had reduced their ability to hide the extent of their financial difficulties from their children. This in itself is a source of anguish, as they can no longer protect their children from additional suffering.

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

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

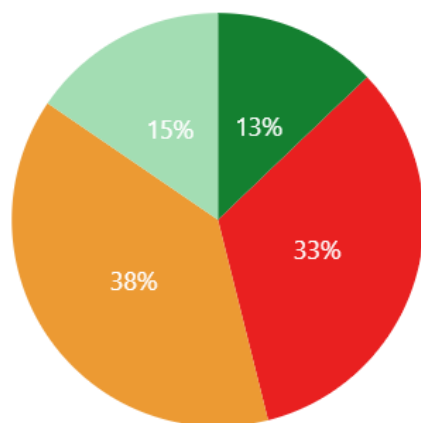
My daughter tries to give me her birthday money to pay my bills. A ten-year-old shouldn’t be aware of that level of need that I should be able to provide for her

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

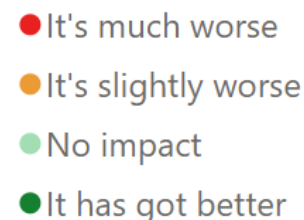
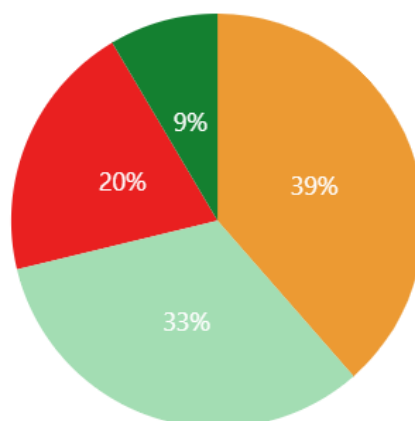


Mental Health

Children's mental health problems



Children's physical health problems



Key figures

- 71% of respondents told us that their child's mental health problems had worsened due to the cost-of-living crisis
- A third of respondents alone indicated that their child's mental health was much worse due to the cost-of-living crisis. 1 in 5 also indicated that their children are experiencing much worse physical health.

In households with 3 or more children, the proportion reporting that child mental health problems were worse overall was 10 percentage points higher at 78%, than those with 1-2 children, at 68%.

Findings

It is challenging to convey the sense of despair that permeated responses related to wellbeing. Children are not sleeping, because they have cold rooms, broken or cramped beds, or nowhere to sleep at all. This leads to stress and fatigue, which causes or worsens symptoms of mental illness. Hunger and lack of food contributes to low energy and irritability, which in turn leaves little mental resource to cope with the wider social and educational issues outlined throughout this report. Parents and carers tell us, repeatedly, that their children are depressed and anxious. The words they use describe utter misery and despair.



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



My son lives without any joy



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



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

Some have sought mental health support through their GPs or educational settings, but few indicated that the support they had been provided was remotely addressing the issue. This was attributed to long waiting lists, and short-term provision of counselling

sessions once they had been provided. **Moreover, addressing the outcomes of their struggles did not alleviate the root cause, which is financial hardship and living - and remaining - in substandard living conditions.** Sadly, we were told that some young people (and parents) were self-harming, suffering suicidal ideation or had lately attempted suicide.

“ My son hurts himself and says he don’t want to live. Each day it’s hard to face life

“ My 2 older daughters have self-harmed and tried to take their own lives in the last 6 months

“ Her mental health is worse due to the situation I am in, she self-harms and is off the rails

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

“ My child loves to explore and go out however I can’t afford to do that majority of the time so she spends most days indoors

“ Kids are merely existing and not having the joy of days out visiting places and experiencing life as it should be

“ The children have become prisoners of our own home. My health is suffering as is my children’s...we are completely isolated and life is a struggle

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

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

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

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

SEEKING SUPPORT

ACEs

Adverse Childhood Experiences (ACEs) are life-limiting factors in children and young people's formative years. They represent some of the most harmful experiences and can have severe impacts not only in childhood, but in adult life, such as reduced mental and physical health⁸. Poverty is seen as a risk factor for ACEs, and having multiple ACEs is a predictor of poor social outcomes⁹. In our survey, we asked parents/carers to identify whether their children had suffered any ACEs. We then asked them whether the cost-of-living crisis was changing the severity of these ACEs, where they were present.

Adverse Childhood Experience	Proportion of respondents ¹⁰ (N – 1,567)	Changing severity in light of the cost-of-living crisis		
		No change	It has become slightly worse	It has become much worse
Mental Illness	73%	16%	38%	47%
Parental Separation	56%	28%	26%	46%
Physical Health Problems	56%	16%	39%	45%
Verbal Abuse	31%	24%	35%	42%
Domestic Violence	30%	33%	22%	45%
Physical Abuse	18%	34%	27%	39%
Alcohol Use	17%	48%	32%	20%
Neglect	14%	32%	37%	31%
Parental Imprisonment	9%	29%	38%	33%
Drug Use	8%	42%	32%	26%
Sexual Abuse	6%	49%	11%	41%

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

We see more evidence of the strain on families in the high prevalence of parental separation, verbal abuse, and domestic violence. Forms of abuse were often strongly identified as becoming slightly or much worse in light of the cost-of-living crisis. Respondents reported the worsening of verbal, domestic and physical abuse at the rates of 76%, 67% and 66% respectively, as a direct result of the cost-of-living crisis. This data

⁸Early Intervention Foundation | Adverse childhood experiences

⁹UCL | Children in poverty at greater risk of childhood traumas

¹⁰Please note: All of Buttle UK grantees have experienced crisis in addition to financial hardship; this factor is highlighted and explained in greater depth in the full report.

demonstrates the living consequences of extreme stress, toxicity, and harm that families in financial hardship are facing. This is evidence towards this report's assertion that there is a poverty emergency, seriously impacting wellbeing, education and health.

Consequences

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

A number of teenagers and children have felt forced to engage in criminal activity to try to alleviate their circumstances. We heard about young children stealing food for their families, because they are simply that hungry and desperate. Other young people have turned to crime in desperation and as a result of their frustration, boredom and lack of enrichment. Parents expressed feelings of guilt, and disappointment that their children were in trouble with the police. They shared a common fear for their future.

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

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

Some respondents made reference to feeling forced to live in crime-ridden areas, near to abusers or offenders, with no capacity or choice to move. Other families spoke about the difficulty of coping with crimes that had happened to their children, with no means of supporting them through their recovery because of their financial vulnerability. In many instances, recent or historic crimes committed against the parents and carers were a cause for the financial hardship that many children are living in today. Sadly, one parent attributed her ability to cope with the cost-of-living crisis with already having faced a lifetime of abuse and hardship, starting with her own childhood.

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

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

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

Support Services

The findings of this report demonstrate the critical levels of support that are needed. Chasms have long been opening up between need and provision. Austerity measures have seen severe cuts to local authority funding, and this has resulted in reductions in frontline support across many key sectors. Families have also seen a fall in benefits in real terms, because inflation has outpaced funding. Putting this in real terms, the JRF and the Minimum Income Standard assert that benefits have not risen enough to support families to live within a minimum standard of living¹¹. Families told us that Universal Credit has not risen at a pace which covers the difference in rising fuel bills in light of the cost-of-living crisis.

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

Key figures

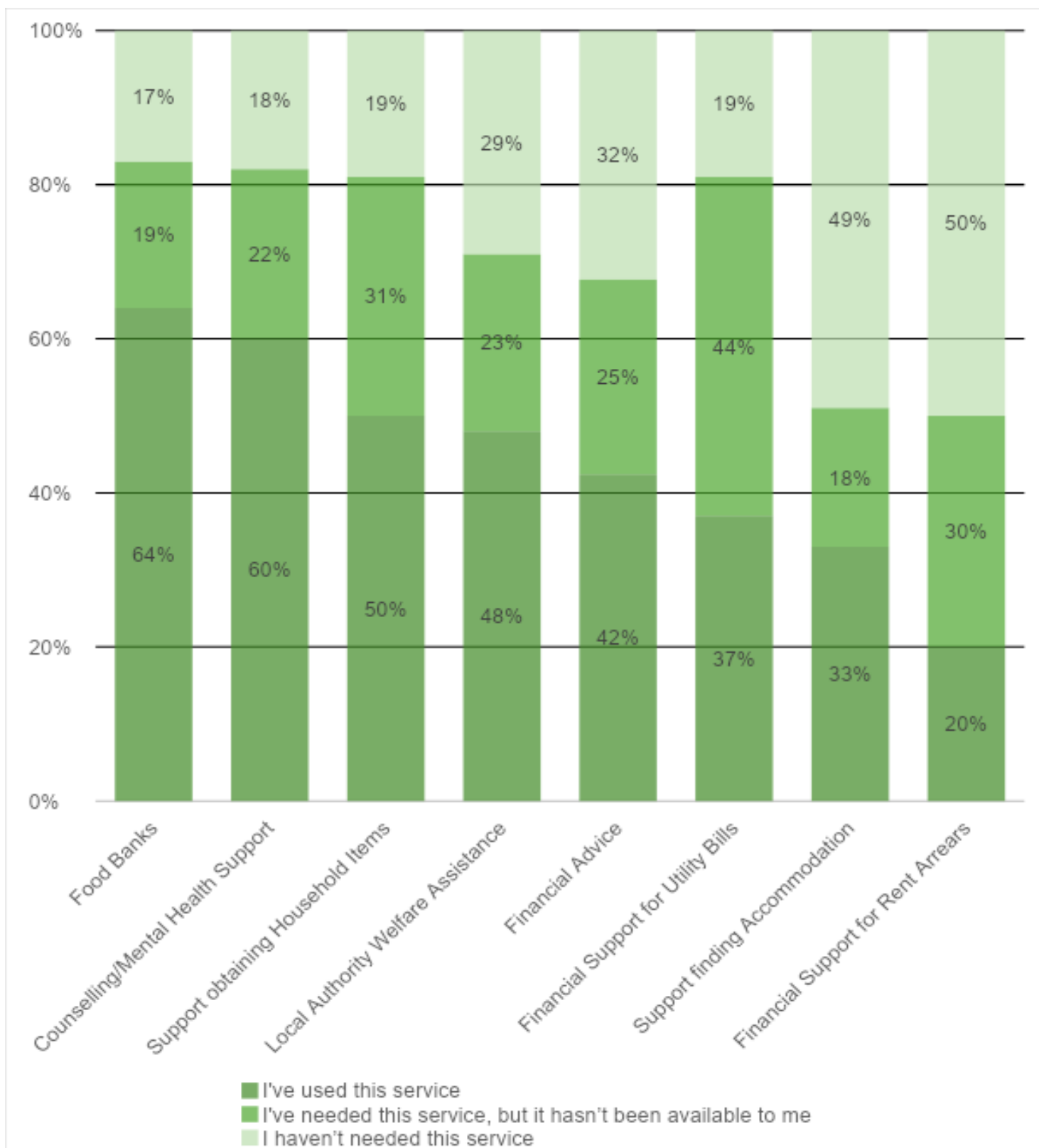
The findings of this question can be summarised as follows:

- The four services with greatest demand were those that answer the most basic needs: food, utilities, furniture and mental health support. 4 in every 5 of respondents indicated that they have needed or used these services.
- Help for utility bills saw more respondents indicate that they needed the support (44%) than actually received it (37%). This aligns with the high number of respondents telling us that they were in significant arrears, or cutting back to an extent that makes their homes barely habitable.
- 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. The Trussell Trust delivered its highest ever number of food parcels in 2023-24, and their service has almost doubled in capacity in the last five years¹².
- Exactly 50% of respondents indicated that they needed support with rent arrears. However, only 20% told us that they'd received it. Given the data across this report, it seems likely that this unsustainable situation will end with a sharp rise in family homelessness¹³.

¹¹JRF | [A Minimum Income Standard in 2023](#)

¹²Trussell Trust | [Emergency food parcel distribution in the UK](#)

¹³Crisis reported in Autumn 2023 that there has been a 27% increase in rough sleeping over the previous 12 months. Local authorities supported 317,430 households to prevent or relieve homelessness in 2023 – a record high.



Key findings

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

While families expressed appreciation for the food they got in times of dire need, they

also acknowledged the gaps that food banks leave with issues of nutrition, choice and lack of certainty from parcel to parcel. Poor access to fresh fruits, vegetables and proteins are fuelling dietary problems, and food parcels of dried or canned goods are not meeting nutritional needs. Realistically, this is because this service is designed to function only as an absolutely emergency provision. Food banks are one of the few services where additional provision is indicative of increasing crisis, not increasing support.

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

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

“ I managed to get my son food, but I don't eat and lost a lot of weight for that. I have used the food bank but...as I am disabled, I am unable to get to them

There were similar issues with mental health support, in terms of provision not addressing need. 60% of respondents told us that they had received mental health support, yet families were emphatic that the length or type of provision is not adequate to tackle the issue. Many reported that they had been waiting for years to be seen by NHS services such as CAMHS, only to be signed off prematurely. Others had never yet made it to the top of the list, and could not remotely afford to access services privately.

“ There is very limited support available financially and emotionally – it is almost impossible to elevate yourself out of the negative perpetual cycle

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

“ [My child] waited two years for mental health help only to be sent to the Recovery College [mental health e-learning] and signed off

The Social Security System

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

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

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

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

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

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

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

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



CONCLUSION

Conclusions and Recommendations

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

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

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

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

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

- A health strategy specifically for children and young people in poverty, given that 4.3 million children live in low-income households¹⁴. This strategy should acknowledge the physical illnesses caused by neglect-by-poverty, and provide additional funding for tailored programmes within services such as counselling, dentistry and nutrition.
- An overhaul of the current NHS mental health provision for all children and young people in the UK today. The waiting lists are too long, causing support to come long after the issue has taken root. The provision of mental health professionals in key settings such as children's centres and education settings could help, but this must be supported by investment in training and adequate quantities of staffing.
- Mental health support should also be expanded for parents and carers. We are seeing a crisis in self-confidence, mental illness, and lowered parenting capacity caused by strong feelings of inadequacy and overwhelm. Time-limited sessions and non-tailored provision leaves families feeling that they are falling off a cliff even where they have had help. Paying lip-service to the issue isn't enough.
- There must be a significant overhaul in the provision of social housing, specifically the increase of housing stock and/or improvements made to the quality of the existing provision. Larger families must have their specific needs reflected in the types of housing they are offered.
- Targeted financial support for gas and electricity for low-income families. Vulnerable families are facing increasing debt and degrading living standards. There must be additional provision for those that are in fuel arrears, which have accelerated as a result of the cost-of-living crisis.

Our Learning

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

Our monitoring work indicates, fortunately, that our grants are making a significant difference up to six months after they are granted, the last point at which we measure. Families and young people tell us that the support for their home environment is life-changing; the provision of essential furniture and resources, for example, allows children places to rest, sleep and play, marking improvement for 97%¹⁵ of families. Education items, such as laptops, books and school uniforms, are shown to make improvements to education for 90% of recipients. We also measure five aspects of wellbeing (including anxiety, self-confidence, and friendships) which show that our grant has a direct role in

¹⁴ [House of Lords Library | Child poverty: Statistics, causes and the UK's policy response](#)

¹⁵ Data taken from Buttle UK Annual Report 2024, in advance of a larger dataset in the upcoming 2024 Impact Report (unpublished at the time of writing).

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

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





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