

Growing up in a low-income family: Children's experiences

July 2025

Contents

Foreword from Dame Rachel de Souza.....	3
Executive Summary	5
Introduction.....	14
Methodology	16
1. What it feels like for children to grow up without enough money.....	18
2. Children highlight how a lack of money shapes major aspects of their lives.....	23
2.1. Accessing essentials.....	23
2.1.1 Housing.....	24
2.1.2 Food.....	29
2.2. Children's awareness of their family's access to social security benefits.....	31
2.3. Travel	32
2.4. School.....	34
2.5. Extracurricular activities.....	39
2.6. Accessing opportunities	41
2.7. Feeling safe	44
2.8. Health.....	48
Summary of children's views.....	51
3. The way forward	53
3.1. Foundational reform.....	53
3.2. Strong public services.....	55
3.2.1 Housing.....	55
3.2.2 Transport	57
3.2.3 Schools.....	58
3.2.4 Community based support.....	60
3.2.5 Safety and policing.....	62
3.2.6 Health	63
References	65

Foreword from Dame Rachel de Souza



This report should not have to exist. Shining a light on children's experiences of poverty in 2025, in one of the wealthiest countries in the world, should not be necessary.

And yet, the findings in this work highlight real hardship; an almost-Dickensian level of poverty facing some children in England today. After four years as Children's Commissioner and as a teacher and headteacher before that, few things truly leave me speechless – but the evidence from children in this report gives voice to a crisis that cannot be ignored.

Children do not talk about poverty as an abstract concept. They talk in simple but powerful terms about how it feels to not have enough money to do the same things as their friends, or to feel a sense of shame at being seen as 'lesser'. Children should not be ashamed of their family's financial situation, instead, it's society at large and decision makers that should be ashamed of the fact that children don't have enough money.

For this research, they spoke with candour about things that most people would consider basic, but which for them are out of their reach: a safe home that isn't mouldy - or full of rats, a bed big enough to stretch out in, basic food like bacon, a place to do their homework, having the heating on, privacy in the bathroom and being able to wash, having their friends over, not having to travel hours to school, or having a local park to play safely in where the grass isn't overgrown and unusable.

One 11-year-old boy told my team that when his family had to rely on food packages, the food was mouldy and out of date, *"I know I'm poor but I'm not going to eat mouldy food."*

Most painfully, the children my team and I spoke to for this report spoke about the shame that comes from knowing you have less. Sometimes this came from other people's responses, but often it was because of the tangible impact poverty has on their daily lives – and the knowledge that it may also have an impact on their future.

Since becoming Children's Commissioner in 2021, I have been struck by the way that children talk about their family lives across a range of areas. They are highly aware of the nature of their challenges, and of their parents' worries – issues that were traditionally seen as 'adult' concerns are now also felt by the youngest in society.

That's why we need solutions that reflect and respond to children's experiences and reduce the shame too many told me they feel about their circumstances. These need to consider the challenges some groups of children experience, including those who have been in care, who so often are expected to manage housing or transport costs without appropriate support.

These solutions must break the link, once and for all, between children's backgrounds and their opportunities, by allowing them to grow up in communities that are safe, supportive, and aspirational.

I want those making decisions about children's lives to recognise they do not see things as singular issues that fit neatly into departments. They want services and professionals that work together, listen when they share their stories, and intervene earlier to prevent problems from worsening.

There is no quick fix to ending child poverty. The extension of free school meals to all children living in households receiving Universal Credit will help. I'm also very clear that any child poverty strategy must be built on the foundation of scrapping the two-child limit. But those measures alone will not eliminate the inequalities children growing up in financial difficulty face.

To do that, we need a new approach, one that stops sidelining children's voices. Only by listening to children, and acting in response, will we get close to solving those problems. We have a real chance ahead of us to do that, through the government's upcoming 10-year child poverty strategy. I am so pleased to have been asked to carry out this piece of work for the Child Poverty Unit, and optimistic that it will help shape the solutions that bring about concrete changes.

Children are bursting with practical, positive ideas – their testimonies in this report prove that beyond a shadow of a doubt.

Executive Summary

There are many different ways of measuring child poverty. The most recent estimates show 1 million children living in destitution, which means their families can't afford the absolute basics like food or heating;¹ 2.2 million children eligible for Free School Meals;² 4.5 million children in families on less than 60% of median income (the official headline child poverty measure).³ Whatever measure is used children are more likely to be suffering than working age adults. Children don't speak about poverty in this way, but they feel the effects of it acutely

The same is true irrespective of how child poverty is measured. Children in the UK are more likely than the working-age adult population to use food banks, to be materially deprived, and to live in food insecure households.⁴ The Children's Commissioner's office sees directly how financial difficulties interact and exacerbate wider challenges in children's lives, including interactions with children's social care,⁵ and community health and mental health services.⁶

To build on that insight, the office was asked by the Child Poverty Unit to conduct a piece of research exploring children's experiences of living in poverty, with the aim of informing the government's upcoming Child Poverty Strategy. The team spoke to 128 children across the country between January and March 2025.

This report is based on those findings and describes their experiences of living in poverty and the impact of poverty on every area of their lives. Quotes from these children are presented to support findings throughout the report. This includes:

1. What it feels like for children to grow up without enough money

One of the most prominent themes that children described was the emotional impact of growing up on a low-income. Focus groups and interviews with children highlighted:

- The sense of shame children felt due to their family's financial circumstances.
 - The hyper-awareness of their family's financial situation. Children discussed how not having enough money affected their daily lives, including how they felt emotionally, how they interacted with peers, and how they thought they were perceived.
-

- How children felt embarrassed often about their home lives. One girl reflected on feeling embarrassed and feeling like others don't understand the extent to which she and others can be struggling, *"I feel like it's a thing that a lot of people aren't very open to talk about it because [they] are just embarrassed about their home lives... [they] need to be told it's perfectly alright...and people that don't have problems...need an understanding of what it's like, because a lot of people know that people struggle, but they don't know what it's like."* – Girl, 15.
- How children had taken on additional responsibilities to supplement their household's income, fuelled by their awareness of their family's financial struggles. One girl described how she tries to alleviate pressure on her mother by not asking for what she wants, and telling her siblings to do the same, *"There's only one thing that that I actually want but I don't think my mum can...get that. So, I've been holding it in...for 3 years...My little brother's always asking for [toys], but I just say let's just hide it until our mum gets money."* – Girl, 11.

2. Children highlighted how having a lack of money shapes major aspects of their lives

In addition to the emotional impact, children outlined how financial challenges impacted every aspect of their and their families' lives. From living in unsafe homes to missing out on extracurricular activities.

a. Accessing essentials

Children highlighted a number of very tangible impacts of living on a low-income, including:

- Being acutely aware of their family's day-to-day costs, and that they often had to choose between essentials, such as food and heating. Devastatingly one girl said, *"I remember when my sister was just born...you have to keep the house warm. But you can't keep the house warm...because there was six of us in the house at the time...you're trying to feed everyone, keep everyone warm and then pay for every expense around the house, so it's quite a lot."* – Girl, 16.
- While many children recognised that the challenges they were facing were tough, concerningly, they often seemed to accept inadequate situations as normal, or demonstrated worryingly low expectations for what they should be entitled to.

b. Accessing social security benefits

Children showed a striking level of awareness of their family's access to social security benefits, including the need for benefit rates to be increased, as well as making the system easier to navigate. Children reflected:

- The money their family received was not enough to cover their costs, *"I would...change the amount of money people get from Universal Credit...because £920, is that enough for one month?"* – Girl, 11.
- That there was a lack of guidance around how to access help their family needs through benefits.
- Children talked about wanting the system for accessing benefits to be more welcoming and supportive.

c. Food

Last year, 18% of all children in the UK lived in food insecure households, and 7.7% lived in a household that had accessed a food bank in the last 12 months.⁷ Children talked about their families struggling to afford food. Children told the team:

- That the increase in costs affected not only the amount, but also the quality and kind of food their families were able to buy.
- How they had gone without healthier food and protein, and were aware of the impact that missing out on key food groups would be having on their health.
- About their family's reliance on supermarket loyalty schemes and other free food schemes.
- That their families had difficulty in accessing a food bank, with reports of there not being any services in their local area, and the impact that had on their ability to access enough food.

ci. Free School Meals (FSM)

In the past decade there has been a 90% increase in the number of children eligible for free school meals in England. In 2024/25, 1 in 4 pupils were FSM eligible (25.7%), representing almost 2.2 million pupils.⁸ While some children the office spoke to reflected positively on their experience of accessing FSM, many also reported issues with the way the current system operates. This included:

- Reflections on not receiving enough food, either because the portion sizes were too small, or because the money provided wasn't enough to buy an adequate meal
- Children reflected on the quality of food provided through FSM not being good, *"Some of it looks like food you wouldn't feed to a dog."* – Boy, 15.
- Children were aware of how accessing FSM was perceived by other students – reflecting that it had felt stigmatising.

cii. Breakfast clubs

When asked about what the government could do to help children in poverty, a reflection from children was for there to be better access to breakfast club provision. However, children also talked about issues with the current breakfast club provision:

- Children told the team that, where breakfast clubs did exist, the supply and choice can be limited.
- Children in temporary accommodation talked about not having access to a kitchen so being unable to have breakfast - meaning better breakfast provision would benefit the most vulnerable.

d. Travel

The affordability and availability of public transport was a key issue raised by children the office interviewed. There is regional variation across England in the availability of free transport for children, with no area as generous as London.⁹ Children reflected on challenges with transport. This included:

- Reflecting on the difficulty their families have covering their travel costs, and frustrations with increasing prices.

- Discussing travel costs to and from school, with children mentioning that many relied on their school to cover their costs.
- One child contrasted the restrictions she feels in her day-to-day life in one of England's smaller cities with the freedom she felt using free transport in London, *"In London the buses are free [unlike PLACE], so you could practically go anywhere, anytime you like."* – Girl, 13.

e. Housing

The cost of housing was cited as a worry by several children and young people, and one of the things that their families would prioritise spending more on if they had the money. There were a few key issues raised by children, including:

- Not having enough space in their homes, particularly a lack of bedrooms, with multiple family members sharing rooms and having to use living space for sleeping.
- Feeling forced to live in poor-quality housing (because of a lack of money) and being affected by issues such as mould, overcrowding, and poor maintenance.
- Negative interactions with the council and housing associations, in particular a sense that their families were often ignored or their situations not taken seriously.
- Children spoke about their family's inability to buy suitable furniture for their homes and the effect this had on their day-to-day lives. One girl talked about not having a table in her home, *"I would say some people don't have a table...they can't afford it, they might have to use the floor and sometimes the floor can be cold because of the heating."* – Girl, 10.

Children also talked about their experiences of living in temporary accommodation. In the past decade there has been a dramatic increase in the use of temporary accommodation for children and families in England. Last year between April and June, there were 159,310 children living in temporary accommodation in England.¹⁰

- Children spoke about the lack of basic facilities in temporary accommodation, including cooking facilities, *"Sometimes when we go to my auntie's house, she gives us food to take because she cooks out of home...that's the only time I eat normal food and not take out."* – Boy, 13.

- There were issues around being placed in temporary accommodation far away from previous homes, which impacted children's education and opportunities to see friends.
- Children also talked about the instability and unpredictability of their housing situations.

f. Important role of school

It is vital that school can be a place of support for children that have challenges at home as a result of unstable housing or other difficulties stemming from living in a low-income household.

Children reflected on the important role of school in their lives, including:

- The value of having trusted adults in school that they can speak to when they are experiencing challenges at home, *"There's one person in like school that I could go and talk to because I feel much safer. Her name is Miss [X] and I trust her so much."* – Girl, 14.
- The need for teachers and school staff to be aware of the challenges that children in low-income households may face, and that this should be consistent across all school staff.
- How schools play a central role in coordinating support, including accessing food to take home, uniform expenses, and accessing travel passes and bursaries. However, the office found that the level of support provided in different schools varied greatly.

g. Extra-curricular activities and access to opportunities

There is evidence that low-income families find it difficult to afford the costs of extra-curricular activities, a concern echoed by the children and young people the office spoke to. Young people also told the office about not feeling that they were set up to access the right opportunities.

Children told the team:

- The cost of transport, and the expense of the activities themselves, were barriers to their participation and engagement in extra-curricular activities.
- There were also reflections from children which showed that the expense of equipment – both purchasing it and maintaining it – prevented children from participating in activities. One girl explained that she was only able to play football because her school donated equipment, *"I didn't have football boots, the [pastoral team] helped me."* – Girl, 13.

- How not having a social network of connections can make finding a job harder, *“A lot of places expect you to have experience, but you can’t get experience without experience so it’s just like an endless cycle of not being able to find a way in. For me, I got work experience through school... a lot of people are working for their parents’ company, but it’s hard to find places without connections.”* – Boy, 16.
- Feeling that there was not sufficient guidance in place to support children to plan their careers.
- Their desire for more opportunities to have fun in their local area, including more clubs, parks and activities.

h. Feeling safe

A recurring theme in the focus groups conducted by the office, regardless of where children were living, was that children and young people often felt unsafe in their local area due to crime and anti-social behaviour. Key findings included:

- Children recognising the risk of criminal exploitation, and feeling lured into gangs who can offer things that they don’t have access to.
- Knife and gang crime was discussed most often in more urban locations, with children as young as eight speaking in detail about the issues in their neighbourhood, *“In our area sometimes there’s stuff like robbing and sometimes there’s drunk people and stabbing and yeah. It’s not really a nice because sometimes it can be really dangerous and so, but sometimes it can be a nice merry community.”* – Boy, 8.
- In rural areas there was evidence that young people resorted to less serious criminal behaviour due to a lack of youth provision and boredom.
- Children suggested that more street lighting and an increase in Neighbourhood Watch-type initiatives would make them feel safer, *“There are random sketchy alleyways...Add some streetlights to [make it feel safer]. There’s nothing there.”* – Girl, 12.
- Children described how having a supportive community around them helped them to feel safe in their local area, and encouraged them to access fun local activities.

i. Health

Children living in lower income households are less likely to access healthy food and the right medical support, as well as experiencing more adversity that can impact their mental and physical health later in life.¹¹ Children told the team about their concerns regarding their physical health and lack of access to the right health care. These reflections included:

- Children talked about the impact of inadequate housing conditions, such as mould, on their health.
- They discussed their family's inability to afford nutritious food and the subsequent impact on their health.
- Children also told the office they often struggle to access the right healthcare support.
- They recognised the importance of health, and felt that more could be done to prevent health issues through better engagement with young people.
- Children expressed feeling that there was a two-tier system, with those who can afford to access private mental health support accessing it sooner, *"If you do want that immediate help with your mental health, you have to pay for it, which I think is quite a big investment. It's a lot of money to go and pay for that."* – Girl, 16.

Summary of recommendations

This report sets out the Commissioner's vision for reform, outlining how real change for children's lives must be achieved through a two-pronged approach. First, we must ensure more families with children have enough money to make ends meet. That can only be achieved through key changes to the social security system, including:

- Scrapping the two-child limit, and a commitment to a 'triple-lock' for uprating all child-related benefits, to ensure that they can consistently keep up with increases in the cost of living.

However, to make a real impact on children's lives, there must also be changes beyond the social security system. Changes across the public services that children rely on should be driven by strong local leadership and accountability, and crucially, cross-government working. This should include:

- Reforms to ensure that no child or family is housed in B&B type accommodation for over six weeks.
- Changes to transport, with the office being clear that as many children as possible should have access to free bus travel. As a minimum, all school-age children in England should have free bus travel.
- A clear role, and support, for schools to proactively support children to overcome the barriers they face to engaging and achieving at school.
- On FSM, there must be better assessment of school food standards.
- Stronger community-based support, including expanding opportunities for children in low-income families to access activities, services, and support in a wider range of sectors.
- On safety and policing, the office wants to see visible reforms for children, including prioritising areas with children in low-income families for the rollout of PCSOs, increasing street lighting, and more neighbourhood watch style initiatives.

Introduction

Despite living in one of the wealthiest countries in the world, the latest data shows that almost 1 in 3 children in the UK are in poverty (around 4.5 million children). Shockingly, we know that children in this country are at a greater risk of being in poverty compared to the wider population.¹²

That is true for almost every measure of financial hardship. Children in the UK are more likely than the working-age adult population to use food banks, to be materially deprived, and to live in food insecure households.¹³

Throughout the Commissioner's work, across social care, criminal justice, health, and education, poverty is an undercurrent. The office has seen how poverty can make the challenges children face harder. Families interacting with the social care system often face challenges that are exacerbated by poverty.¹⁴ Children's daily lives are also affected by not having enough money, including their ability to engage in school and their access to opportunities that nurture their aspirations.

Urgent and ambitious reform is needed. The government's Child Poverty Taskforce, which was established last summer, acknowledges the scale of the challenge. To feed into the Taskforce's work, and the upcoming Child Poverty Strategy, the office was commissioned by the Child Poverty Unit to conduct research exploring children's experiences of living in poverty. The office conducted interviews and focus groups with 128 children whose families had a low income from across the country.

This report outlines a vision for reform born out of what children say would improve their lives. Ultimately, poverty is about not having enough money, and the knock-on impact that has on other areas of people's lives. Children shared their experiences of the impact of poverty on all areas of their lives, from activities in their local community to feeling unsafe when they go out.

While the office eagerly awaits the government's Child Poverty Strategy, given the scale of the challenge of breaking the link between income and opportunity, it must be acknowledged that making this mission a reality will require a vision that outlives a single strategy and spending review.

The first section of this report presents the emotional impact that children report that growing up in poverty has on their lives. Children relayed a sense of shame that results from their family's financial circumstances. They also showed a hyper-awareness of their family's financial situation, and discussed

how it impacts their daily lives, including how they felt emotionally, how they interact with peers and how they thought they are perceived by others.

In the second section, the office presents reflections from children where they explained how not having enough money affects every aspect of their lives, from their interactions with peers, to the beds they sleep in at night, even shaping their perception of what is possible for their future.

Finally, the report presents a number of policy changes that are either based on children's own ideas or are shaped by their experiences. There are obvious and urgent issues that need addressing. The two-child limit currently in place restricts support through universal credit (UC) or child tax credit to the first two children in a family and has been widely identified as a key driver in the increase in child poverty over the past decade.¹⁵ Estimates suggest that removing the limit would immediately lift 350,000 children out of poverty and increase the household income of a further 700,000 children currently living in poverty.¹⁶ This must happen.

Building on this, the report recommends changes in a wide range of areas and highlights the importance of coordinated delivery of the strategy through each of the government missions. This will ensure that the strategy delivers for children - giving them the chance to grow up in communities that are safe, supportive, and aspirational.

Methodology

Qualitative evidence

For this report, the Children's Commissioner's office spoke with 128 children and young people between January and March 2025. Participants were aged between 6- and 18-years-old, and 57% of the sample identified as male. We conducted 18 focus groups and 9 interviews in total, covering each of the 9 regions of England.

Focus groups and interviews were organised by reaching out to schools, charities, and youth organisations, and asking to speak to "children from lower income families". Where relevant, we used eligibility for Free School Meals (FSM) as a proxy. Sessions took place in educational settings, community centres, and venues arranged by charities and organisations. One focus group was conducted online via Zoom. All participants were given a voucher to thank them for their time.

Two interviewers from the office were present for every session. In some cases, a trusted adult such as a teacher, youth worker or learning support assistant was present for the discussion - this decision was left to the adult themselves, based on their existing understanding of the children's needs and comfort, and was more frequently the case in groups with younger children or those with additional needs. Some offered additional information or prompts for the group, or context and clarification to researchers. In other sessions, the team were left alone with the group.

Focus groups included between 3 and 12 participants and lasted for approximately one hour. Interviews lasted for around 30-minutes. Each session followed a semi-structured topic guide which was developed by CCo researchers in collaboration with Child Poverty Unit colleagues. Children were asked questions about money and household income, local services, their community, education, and leisure. Questions were adapted based on participants' age, ability, and group dynamics.

All participants gave informed consent. They were assured that their contributions would remain anonymous, and they were told that the session could be stopped at any time. All children and young people were reminded that there were no right or wrong answers, and they did not have to answer any questions if they did not want to - they could share as much or as little as they liked.

Alongside handwritten notes, each session was audio-recorded and transcribed using an online transcription tool. A thematic framework was developed based on our research questions and

familiarisation with data from the initial focus groups. After each session, themes and sub-themes were identified. Quotes were corrected and extracted from the transcript. For this report, quotes were selected that were illustrative of the points being made and representative of the patterns in the data.

Quantitative evidence

Between September 2023 and January 2024, the office conducted The Big Ambition survey.¹⁷ All children in England aged 6- to 17-years-old, as well as 18-year-olds in education, were invited to take part. 253,000 responses were received, either directly from children, or from adults reporting on their behalf. All respondents were presented with a series of Likert scale statements, to which they were invited to agree or disagree.

The survey did not explicitly ask children about poverty. Instead, we have made three comparisons to use as a proxy to identify children from lower-income backgrounds:

- Respondents who disagreed that their family have everything they need to support them, compared to those who agreed.
- Respondents who disagreed that they have the same opportunities as other children, compared to those who agreed.
- Respondents from schools in the most deprived areas (defined as those where the income deprivation (IDACI) of the median pupil is in the 1st decile), compared to those in the least deprived areas (10th IDACI decile).

1. What it feels like for children to grow up without enough money

Children talked about how living in a low-income household impacted them emotionally, shaping how they interacted with peers and how they felt that they were perceived. It also extended to children feeling a sense of responsibility for their parents' financial concerns.

Emotional impact

Many children spoke about feeling the need to hide their family's financial circumstances and described the social impact of living in a low-income household, often reporting feelings of shame.

One girl talked about how many children mask how they are feeling.

"In some homes it might be tough. They might have a smiley face but inside it's really, really tough." – Girl, 13

Children also reflected on the stigma they felt as a result of their family claiming social security benefits.

"The system's so muddled up that they make you feel greedy for even wanting it... it's our rights. We didn't choose to be poor." – Boy, 18

"People who get Universal Credit are really demonised, there's no reason as to why you should be if you know that everyone is struggling in some way." – Girl, 17

Another young person described how many children in her situation feel embarrassed about their home life and feel that others don't understand the extent to which they are struggling.

"I feel like it's a thing that a lot of people aren't very open to talk about it because [they] are just embarrassed about their home lives... [they] need to be told it's perfectly alright...and people that don't have problems...need an understanding of what it's like, because a lot of people know that people struggle, but they don't know what it's like." – Girl, 15

Social impact

Children and young people spoke to us about the social impact of living in a low-income household, including missing out on social experiences and being bullied. One young person described how children from low-income households have different social experiences to their peers.

"I think that people that come from little money, they have a different social experience. They won't invite people to their house because they might be embarrassed of the way it looks, how big it is...I think they definitely have a different social experience than people that may come from money, who can have friends around for tea..." – Girl, 16

Children also reported feeling as though they were treated differently because of how much money they had. One key theme that emerged was children being bullied by their peers, often for 'looking poor'. Children told the office that this was driven by differences in the type of clothes and shoes they could afford.

"Students who don't maybe have the designer clothes or the style that everyone is up to date with, they tend to get shamed or put down a lot because they're not fitting in." – Boy, 15

Children also explained that, as well as enabling you to fit in with your peer group, clothes and appearance influenced the impressions people form of you more generally.

"Someone's first impression of someone is off what they see, so if they're wearing clothes that are slightly worn and aren't really in the best condition, you kind of already have a picture of the type of person they are in your head." – Boy, 17

Another young person talked about the pressure to fit in and show how much money you have, and how social media exacerbates that.

"Young people are really desperate to have money because of what they see online, they see people who really seem to be overachieving – whether they are or they aren't, they get envious. So many times I can look at a full outfit that I'm wearing where I think I'm fitting in and I go 'this part of my outfit was thrifted, this part was borrowed from somewhere, this part was on sale' - I'm spending so much less than everyone else just to look like everyone else and just to be like everyone else, even though that's not who I am. But just the fact that everyone else seems to have money, I want to try and fit in." – Girl, 17

Children are hyper aware of their family's financial circumstances

Children were hyper-aware of how much money their parents had, with children as young as eight expressing concerns about their parents' financial struggles.

"[My Dad] doesn't like [his job], but he does it for my family because we don't have much money, he only does it so we can buy our weekly shopping." – Boy, 8

When asked about whether they worried about money, children often cited their family's struggles to pay for food and bills, and their awareness of the emotional impact this had on their parents.

"Sometimes we struggle to pay the bills. Right now it's OK...before mum would cry every time she was going to pay the bills." – Boy, 16

Some children demonstrated mature attitudes towards money and spending, often expressing a concern over needing to ensure that their family had enough food and did not overspend.

"[I worry about] what if we won't have enough to eat this month...We do try as much as possible to save up what we have." – Girl, 14

Children also expressed an awareness that, at times, their parents shielded them from financial worries.

"I think it's quite difficult for a child to think that their parents are struggling with money, so quite often I'm pretty sure parents just keep that to themselves." – Girl, 16

Children were even aware of fluctuation in their family's finances. One girl reported noticing a change in her parents' behaviour and buying habits depending on how much money they had.

"When it's less you can hear [my parents] stressing, like 'Don't waste!'. When it's more you can see them buying more things, like bacon." – Girl, 14

Children also reflected that they were aware that their parents are not always able to access the level of financial support they need or might be unaware of what is available to them.

"People need to know there is a space for them. Mothers...parents in general... there should be someone there to say 'What might be any issues?...Is there financial support?...How is your housing?...If a mother

knows that there's someone there for them, they're more likely to get support in the future if necessary and that will pass through onto the children. Just someone there...to say 'I've got you.' – Girl, 17

Children take on household responsibilities to make up for a lack of money

Children reported taking on additional responsibilities to supplement their household's income. This is understandable given the level of awareness and concern children expressed about their family's financial struggles. One girl described trying to find a job, and feeling she needed to so she could contribute financially at home.

"[My mum's] always encouraged me to reach out and try and find jobs or...some kind of income because we are quite low on the ground." – Girl, 16

Notably, older girls in particular spoke about taking on the role of emotionally supporting their parents.

"I worry about money quite a lot. I see myself as quite approachable to my mum, so my mum will tell me absolutely everything." – Girl, 16

Concerningly, another young person spoke about the responsibility she takes on to source her own food so that her mother can focus on feeding her younger siblings.

"...trying to feed us all...that's also a struggle....some nights my mum's like, 'I genuinely cannot do anything with for you guys - I've got nothing for you older ones. I can only do pasta and sauce for the little ones' and [I'm] like, 'That's fine, mum. I will go and try and get myself a tenner from someone.'" – Girl, 17

Another girl, at just 11-years-old, described how she tries to alleviate pressure on her mother by not asking for what she wants, and telling her siblings to do the same.

"There's only one thing that that I actually want but I don't think my mum can...get that. So, I've been holding it in...for 3 years...My little brother's always asking for [toys], but I just say let's just hide it until our mum gets money." – Girl, 11

Reports of children taking on additional responsibilities were particularly pronounced for those living in low-income household who were also young carers. A child at just eight-years-old described the chores he takes on to support his mum.

"I help [my mum]...I cook and clean round the house." – Boy, 8

The level of support that young carers provided at home often took away from their ability to engage in school, impacting on their education. One young carer described his experience of taking on additional responsibilities at home, while juggling that with school.

"I grew up in a household where my mum has [severe illness], so I'm a young carer, I have been since I was 8...I still can't get carers allowance because I'm in full time education but the second I get in, I'm still doing all my jobs, still looking after them. What am I meant to do? Not go to college or uni? You have to give up your whole life just to care for your family, it's all good but...you need a future." – Boy, 18

2. Children highlight how a lack of money shapes major aspects of their lives

Growing up in a low-income household affects every area of a child's life. Children told the office about lacking food, unsuitable housing, and not having the same opportunities as other children.

2.1. Accessing essentials

Children were acutely aware of their family's day to day costs, and that they often had to choose between essentials, such as food and heating.

"[Referring to increased heating bills] I remember when my sister was just born...you have to keep the house warm. But you can't keep the house warm...because there was six of us in the house at the time...you're trying to feed everyone, keep everyone warm and then pay for every expense around the house, so it's quite a lot." – Girl, 16

One child reflected on the challenges not having enough money imposed, including not having a warm home and being unable to afford social activities.

"I think [if we had more money] that the heating will be on a lot more and we'll go out more to places, just have a better social experience, rather than being at home and cold." – Girl, 16

Another girl spoke about living in a home that didn't retain the heat, reflecting that as a result her house was expensive to heat.

"In my house, the heating doesn't work. Every time we [put the heating on] it'll take like £10 a day from our electricity. And sometimes the electricity just turns off." – Girl, 10

While many children recognised that the challenges they were facing were tough, it is deeply concerning how often they seemed to accept these inadequate situations as normal, or to have worryingly low expectations for what they should be entitled to.

As one girl said, about heating their home in the winter, *"I know it's not an intense priority...like food and water but just having the heating on [is important]."* – Girl, 16

Another boy told the team how he had spent his childhood in community where poverty was normalised and had come to expect very little from the services that were meant to support him.

"You look at the grass in [PLACE] Park - when it comes to summertime it's nearly up to my knees... It's not the best...but... as kids we adapt, we just made the most of what we had because it's not like we had the best of the best at home as it was, so it was almost normal to us. But now when you grow up, you tend to see things a bit differently and see how these certain parks surrounding us are just left to the side, are not really taken care of by the council or government." – Boy, 15

Children and young people also spoke about the recent increase in the cost of living and how this had affected their families and exacerbated their worries about money.

"Everything is more expensive than it was two years ago, so you worry. Especially if your parents are struggling." – Boy, 16

Children spoke about how an increase in the cost of living has meant that their families are finding it more difficult to pay for the essentials and there is little money left over for anything more than that.

"[If my family had more money we would spend it on] basic things... It wouldn't be exciting, but it'll just be like the little things that will make a big difference." – Girl, 16

2.1.1 Housing

Housing costs

The cost of housing was cited as a worry by several children and young people, and one of the things that their families would prioritise spending more on if they had the money.

"If they don't have as much money and they have a council house, like me and my parents do, they worry about being put out on the street because they don't have the money to pay the council with." – Girl, 10

Children reported that, due to a lack of money, their families were forced to live in poor-quality housing, affected by issues such as mould, overcrowding, and poor maintenance. One girl talked about her bedroom, *"I've got a chest freezer in my bedroom, but I've also got black mould in my room."* – Girl, 17

Another girl, just 7 years old talked about there being rats in her home.

"In our kitchen there's loads of holes that rats come through at night and sometimes they bite through our walls." – Girl, 7

One child described the impact that her housing situation has had on her personal hygiene.

"Sometimes when I need to take a bath or have a shower, the water doesn't really work sometimes... so sometimes when [children] don't have enough water to take a shower, they always just have to go to school not clean and they didn't shower." – Girl, 10

Space and privacy

Another key issue that children describes was a lack of space in their homes, particularly a lack of bedrooms, with multiple family members sharing rooms and having to use living space for sleeping.

"I live in a one bed flat with my mum, so she has the lounge as her bedroom and then I've got an actual bedroom and it's OK but...we're all in each other's faces...We've tried private. We can't with our budget and then we can't get council [housing]. So if we had more money, the first thing we would do is just get a bigger house." – Girl, 15

This left children and young people feeling as though they lacked privacy and personal space at home, impacting key aspects of their lives. As one girl described, she doesn't have space to do homework.

"When I do try to do homework or revise, it's just really hard because I've got a little sister and another sibling. And if I go in my room...because I share a room, my other sister's in there on her phone. And if I go at the table, my little sister just comes in and thinks that we can do drawing...And it's just very difficult because...I've just got sisters everywhere." – Girl, 14

Furniture

As well as rent, other children spoke about their family's inability to buy suitable furniture for their homes and the effect this had on their day-to-day lives.

One girl talked about not having a table in her home.

"I would say some people don't have a table...they can't afford it, they might have to use the floor and sometimes the floor can be cold because of the heating." – Girl, 10

Another boy talked about how he had outgrown his bed.

"I don't like that my bed's too small because I always have to crunch up into a ball when I'm sleeping, and I want a bigger bed." – Boy, 8

Housing services

Children and young people living in social housing spoke about their interactions with the council and housing associations, in particular a sense that their families were often ignored or their situations not taken seriously. One girl talked about her family writing to the council.

"We wrote to the council...we were wondering if we could get bumped up because [my mum's] really ill... the environment doesn't help. And they...said to us go private. And we haven't got the money for that, obviously, because she can't work...It's like, what do you want us to do?" – Girl, 10

Along with not being able to access suitable housing, young people spoke about difficulties in getting councils and housing associations to do the necessary repairs on their homes, as well as the implications of the repairs not being completed for their health.

"The ceiling collapsed in and they fixed it, but they didn't deal with upstairs, so it'll happen again. The gutters are broken. They don't fix anything in the flat so you're more likely to get sick, you're at risk for a lot more." – Boy, 18

Another girl spoke about the mould in her home and how repairs had been left incomplete.

"It took [the council] three months to move us out, which was...so much stress ...and the mould was making me so ill...We got home and there was a hole in our floor and the mould wasn't done properly...It feels like you're fighting a one-way battle because they they're not actually doing what they can do to support us." – Girl, 17

There was a sense that these situations have eroded children and young people's trust in councils and housing associations to act in their best interests.

"We went to a temporary house so [the housing association] can fix our house, but when we came back we could still smell the mould and we could see some. I don't like the fact that they lied to us, and they didn't unveil the truth." – Girl, 11

"It's like [the Council] gave up on every single tenant." – Boy, 17

Temporary accommodation

In the past decade there has been a dramatic increase in the use of temporary accommodation for children and families in England. At the end of the period between April and June 2024, there were 159,310 children living in temporary accommodation in England. This is an increase of more than 80% from 2014 (87,890 children).¹⁸ Temporary accommodation should only ever be used as a last resort and for a limited time only, yet currently it is being used routinely to accommodate families. In March 2024, one fifth (22.5%) of all households with children in temporary accommodation had been there for 5 years or more.¹⁹ This is deeply concerning and needs urgently addressing.

The office is particularly worried about the use of 'B&B' style accommodation– where families are sharing cooking space and bathrooms with others. Legally they should not be there for more than six weeks, although many are, as the six-week time limit does not apply if the council owns the B&B.²⁰ To put this in context, government figures show that 5,400 households with children were living in BnB accommodation on 30th September 2024, and 64% of these had been resident for more than six weeks (3,470 households with children). Both the number of children in B&Bs, and the number staying for longer than six weeks has increased from the same date in 2023 (15% and 30% respectively).²¹

The office spoke to children with experience of living in temporary accommodation, who reflected on the lack of basic facilities, including cooking facilities and adequate space.

"Sometimes when we go to my auntie's house, she gives us food to take because she cooks out of home...that's the only time I eat normal food and not take out." – Boy, 13

Lack of space was a key issue identified by children with experience of living in temporary accommodation. One child reflected on the reality of living in one room in a hotel with her mum and baby sibling, and how it makes even basic tasks such as getting dressed and going to the toilet difficult.

"I need more space. And then when I get changed, I have to go to the bathroom...There's a mirror...and then the bathroom door's there, so if you're on the bed, you can see someone on the toilet if you have the door open a little bit." – Girl, 9

Children reported that they were often placed in temporary accommodation far away from previous homes, which meant they weren't able to see family and friends often. This also made their journeys to school difficult.

Reflecting on his journey to school, one boy said, *"When I had to go to a hotel in [another part of PLACE], I used to come by two buses, [school] said they would give money for the bus tickets."* – Boy, 13

Housing instability

Children also talked about the instability and unpredictability in their housing situations. One girl, at only 10 years old said, *"I've moved houses seven times, and the current house I'm in, I've been in it for two years."* – Girl, 10

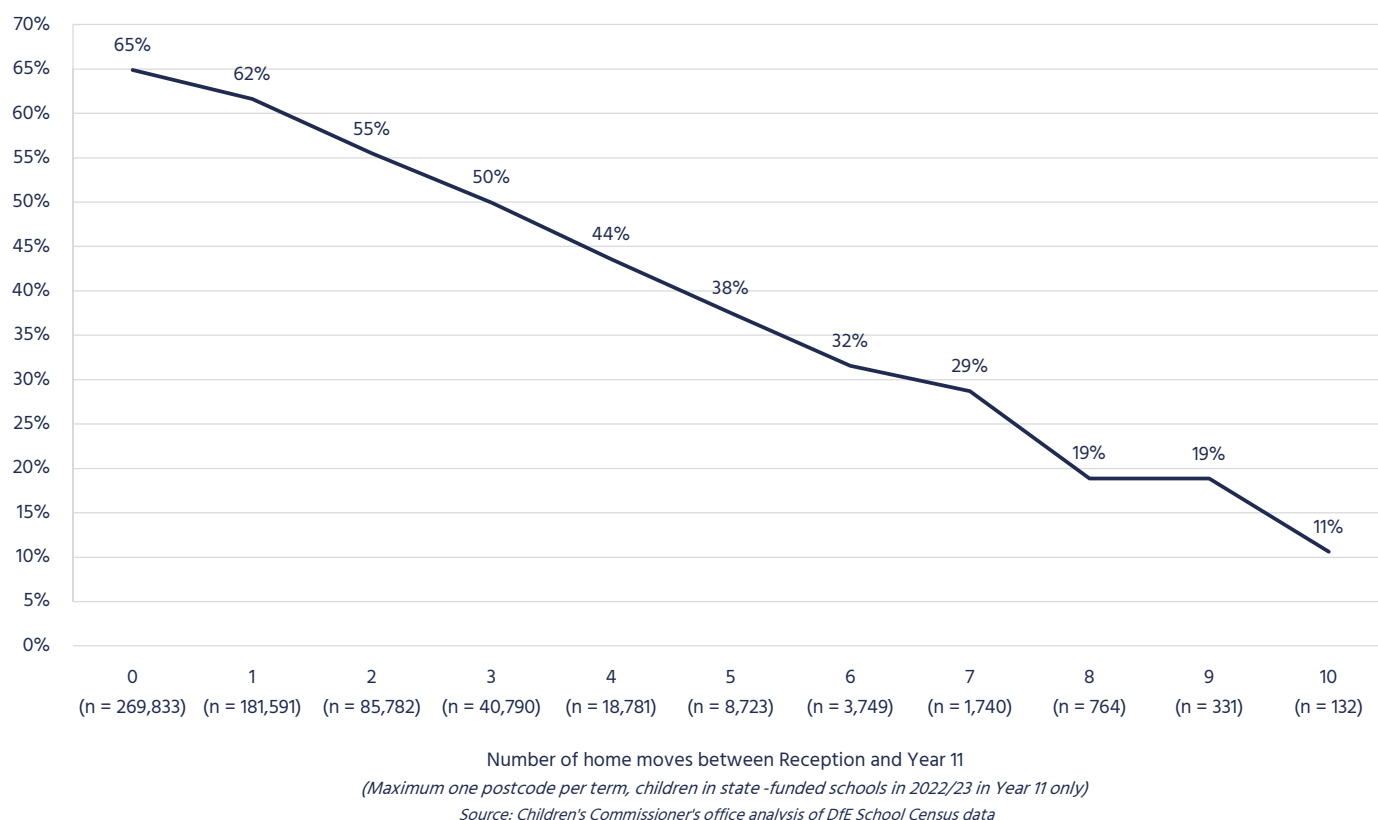
This instability causes concern for children.

"So I'm actually really worried because...I moved houses and the house I moved into...I've only been in for one year, and then some people come to my house and they said you have three weeks to move and we hadn't even found a house because we'd just settled in. So now my mum had to find a house so now we're just looking." – Girl, 10

The office wanted to understand the impact that housing instability had on children's lives and recently examined the relationship between house moves and educational outcomes, finding that housing instability is associated with poor educational outcomes for children.

The analysis showed that pupils whose home postcode never changed between Reception and Year 11 were most likely to get five GCSEs passes, including English and maths (65%) whilst just half (50%) of those with three home moves over their school career achieved this; and just over one-in-ten (11%) of those with ten moves.²² These findings demonstrate that for children living in temporary accommodation who experience instability and regular moves, the long-term impact on their education could be stark.

Figure 1: Proportion of children who passed five or more GCSEs, including English and maths, in Year 11 by the number of home moves across their school career



Moreover, in the CCo analysis in 'Lost in Transition' – a report examining where children go when they leave the state education system – the office found that children from disadvantaged neighbourhoods were overrepresented in the cohort of children identified as missing from education. Nearly half (46%) of all children known or suspected to be missing education were from the most income deprived quarter of neighbourhoods.²³

2.1.2 Food

Last year, 18% of all children lived in food insecure households, and 7.7% lived in a household that had accessed a food bank in the last 12 months.²⁴ Not having enough money is the main driver of food bank usage, 89% of people referred to Trussell Trust food banks receive means tested benefits.²⁵ The Trussell Trust reported a 37% increase in demand for food parcels between 2021/22 and 2022/23 in the UK.²⁶

Children talked about their families struggling to afford the very basics, such as food. They also reflected on how increased costs affected not only the amount, but the quality and kind of food their families

were able to buy. Children reported often having to go without healthier food and protein, and were aware of the impact that missing out on key food groups would be having on their health.

“Healthier food is more expensive because it’s been grown differently. So, with that...money, to be able to get more of that healthy food, which can lead to a healthier lifestyle for some people. You get better sources of protein and everything.” – Girl, 17

Children and young people were aware of the increases in food prices and impact that had on their family’s ability to buy food. There was evidence that, as a result of the increase in supermarket prices, many of the children we spoke to reported that their family was relying on food parcels from school and food banks for a large proportion of their food.

“[School] gave us food boxes...every holiday. We’d always go around to the foodbank just to pick up some extra things because obviously the shop’s too expensive.” – Girl, 11

Another young person spoke about their family’s reliance on supermarket loyalty schemes and other free food schemes, some of which they no longer had access to.

“If it wasn’t for Nectar cards and Tesco Clubcards we’d really struggle. There used to be food for free, but I think they stopped it, or my mum unsubscribed or something.” – Boy, 17

Many children reflected that food banks and food parcels were essential for their family, ensuring they had access to enough food. Yet, they also reflected that there are limitations in the quality and types of food available.

One young person reflected on the pressure these services are under, and therefore the impact on how much food is on offer.

“A lot of the time at food banks it’s not even the stuff that you need there, because there’s so many people in need of help with it.” – Girl, 15

Children spoke about the lack of choice and poor quality of the food provided.

“It’s only canned food and no chicken or meat. And just other processed food like noodles and all that. Like canned corn and peas and carrots and potatoes.” – Boy, 15

"Every time I got [food packages] the food was always out of date and mouldy...I know I'm poor but I'm not going to eat mouldy food." – Boy, 15

Some children reported that their families had difficulty in accessing a food bank, with reports of there not being any services in their local area, and the impact that had on their ability to access enough food.

"We tried going to the food bank but because there wasn't one near us, they said oh no you can't. So, we didn't have food." – Boy, 18

"Obviously I live in the middle of nowhere and the closest [food bank] is eight miles away." – Boy, 15

In addition, there were reflections from children that often the systems for distributing food through food banks wasn't child friendly.

"You used to get big bags of shopping before school holidays. They gave loads of primary school kids jars of Bolognese. It was a good idea, but there were smashed glasses everywhere...just don't give children under ten bags of shopping." – Boy, 15

2.2. Children's awareness of their family's access to social security benefits

Underpinning children's reflections on their family's struggles to afford daily essentials was a striking level of awareness around the accessing of social security benefits, including the need for benefit rates to be increased, as well as making the system easier to navigate.

"I would...change the amount of money people get from Universal Credit...because £920, is that enough for one month?" – Girl, 11

"There should be more money for families. Some parents have very little income, or they have disabilities that mean they can't work. They government should give them more money so they can give their children the things they need." – Girl, 15

Young people felt there was a lack of straightforward guidance for families to access. One child talked about his experience of guidance being misleading.

"When my mum got diagnosed, I was the one that...told her about carers allowance [for a disabled sibling] – they originally told her she couldn't claim anything, but I searched online... and it genuinely helped my mum...I had to do a lot of research." – Boy, 18

Children also reflected on the ways they felt the system for accessing benefits could be improved, including monitoring and advising on how money should be spent and making the service more welcoming and supportive.

"There are people out there that don't use it on things that they're supposed to...it's important that there's a way to see how much of child tax credit is being spent on the children themselves and the children's needs, like uniform. There needs to be someone calling a parent [to say] 'you can actually be spending your money on this part of your child's life'...just to help out that that little bit." – Girl, 17

One child talked about the need social security, but also services in general to be more welcoming to encourage people to get help.

"I think that government services need to be more welcoming...whether it's benefits or mental health services, they need to be more welcoming, not a lot of people would attend them if they don't think that this is a space where that I can flourish. People need to know there is a space for them." – Girl, 17

There were also reflections on the restrictions some families face around accessing benefits. One child spoke about her concern around families with No Recourse to Public Funds (NRPF).

"I would cancel NRPF because it might help the government with their money, but it wouldn't help the people who are going to the UK." – Girl, 11

2.3. Travel

The affordability and availability of public transport was a key issue raised by children. First, it's important to note that there are regional variabilities in the availability of free transport for children. Notably in London, all under-16s can travel for free on buses and trams, with children under 11-years-old travelling for free on all transport services. Children aged 11-15 can get free and discounted travel on all transport services with a Zip Oyster photocard. No other area in the country is as generous.²⁷

Outside of London, policies differ by bus company. A report from 2019 shows regional differences in the price of child bus travel from the same providers. For example, a First weekly ticket for a child passenger

costs £7.50 in South Yorkshire, but £8.50 in Greater Manchester.²⁸ Similarly, an Arriva child day ticket cost £1.10 in the Northeast, but £2.50 in West Yorkshire.²⁹

Across England, FSM-eligible children are eligible for free bus passes but only under certain conditions.³⁰ For example, children aged 8-11-years-old must attend their nearest suitable school, and it must be at least two miles away.

Children and young people talked about the difficulty their families have covering their travel costs (discussions largely focused on bus travel) and frustrations with increasing prices.

"I walk everywhere because I despise getting on buses. Also, it's expensive...my mum doesn't have money lying around. It's so expensive to get on a bus now for no reason, even with my under 16 card." – Girl, 15

Another boy mentioned the increasing cost.

"They...keep moving the cap up, which surely defeats the point of having [it]....it got capped at £2, now it's £3." – Boy, 18

Older teens felt the increase in bus fares when children turn 16 was unfair as they were still children in education.

"[We need] some form of free public transport for people under 18 because expecting people to be able to pay ridiculous amounts of money for buses when you're spending most of your time in school anyway, it's kind of a crazy ask." – Boy, 17

Children also talked about the travel costs to and from school, with children mentioning that many relied on their school to cover their costs.

"The school helped me get a bus pass...they increase [the cost of a bus ticket] all the time." – Girl, 14

"They [the school] did say when I had to go to a hotel in [another part of the city], I used to come by two buses, they said they would give money for the bus tickets." – Boy, 13

Another girl spoke about how she can't always get a bus when she would like to, leaving her feeling unsafe.

"Sometimes if I have the money, I catch the bus, but sometimes I have to walk and I just feel very uncomfortable... at night time." – Girl, 14

Another child contrasted the restrictions she feels in her day-to-day life in one of England's smaller cities with the freedom she felt using free transport in London.

"In London the buses are free [unlike PLACE], so you could practically go anywhere, anytime you like." – Girl, 13

2.4. School

As the findings above illustrate, instability in children's housing situation has a direct impact on their emotional outcomes and causes practical problems. Children who were missing from school were more likely to be living in the most deprived neighbourhoods.

It is therefore vital that school is a place of support for children that have challenges at home as a result of having unstable housing or other challenges stemming from living in a low-income household.

There is mixed quantitative evidence about the school experiences of children living in poverty. Some data from The Big Ambition survey suggests that those from lower-income backgrounds were less likely to report enjoying school or having supportive teachers, compared to those from higher-income backgrounds. In contrast, children in schools where the majority of pupils are eligible for free school meals feel more positively about school than their peers.³¹

Trusted adults

Children told the team of the central role that school plays in their lives, and that the importance of having trusted adults in school that children can speak to when they are having challenges at home.

There was a sense that for many of the children the office spoke to that there were one or two trusted adults they could turn to, but that these individuals were the exception and not representative of school culture as a whole.

"There's one person in like school that I could go and talk to because I feel much safer. Her name is Miss [X] and I trust her so much." – Girl, 14

"There's only two people I've truly felt connected with: my mentor and counsellor, and that's it. People tend to dismiss me because I'm too much." – Boy, 17

Children and young people discussed the need for teachers and school staff to be aware of the challenges that children in low-income households may face, and that this should be consistent across all school staff.

"They should have more situational awareness. Everyone's living situation is different, some teachers aren't very understanding of that, or they don't know how to understand it or approach it." – Boy, 16

"I think that all teachers need to acknowledge that not everyone has a good home learning environment ...there's people that want to do their homework and can't...but there's a reason behind that. There's a reason behind everything. You need to build that system, you need to try the hardest for them." – Girl, 17

School support

Children and young people also talked about how schools play a central role in coordinating support, including accessing food to take home, uniform expenses, accessing travel passes and bursaries.

"[The school] supports the families that are in need. It does a good job. Food, supplies, clothes." – Girl, 13

Another girl, reflecting on the support at Christmas time said:

"For Christmas they gave us a hamper. They are really lovely. They are very, very supportive, sometimes I think 'Don't they have their own families to look after?'" – Girl, 13

Importantly, children and young people with additional needs spoke about the inconsistencies in the support that was provided by schools, and the difference that properly funded support can make. Compared to their more affluent peers, this challenge was pronounced for children whose family couldn't afford additional support.

"Tutoring should be cheaper or free because more children...aren't comfortable learning in school most of the time because of the environment. But when they're at home they're able to learn because it's a relaxed space. The government should put it on. I've seen it – some people in my school have had tutors and that wasn't available to everybody." – Boy, 16

One young person described his struggle to access a maths textbook, and the impact on his ability to learn.

"We had maths books that we used in class and you'd have to pay for that but I didn't get one so I'd have to...go to the teacher and they'd have to tell me each individual question, but because I'm dyslexic I'd get it wrong." – Boy, 18

School costs

However, the office found that children's experiences of support varied greatly. For instance, two children told us about their contrasting experiences when faced with financial barriers to studying certain subjects.

"If you need extra materials [and] you're on learning support fund, college can order that stuff for you because for textbooks, you're forking out £40-50, which is obviously, a big chunk of money...they know there's quite a lot of people who just won't come because they can't afford to." – Boy, 18

"In my secondary school, if you wanted to do PE as a subject for GCSE, you needed to do at least three different clubs outside of school. But obviously, people who can't afford that won't go into that GCSE." – Girl, 17

And when support schemes exist, these are not always fit for purpose.

"You can give your old school uniform in and they sell it for a bit of a lower price. But not many kids would want that. Obviously, kids want their own fresh uniform to start Year 7 with." – Boy, 15

One young person spoke about how the spending restrictions on his bursary meant he couldn't use it fully.

"I've got a bursary, but they only let me use it if I spend the money first and claim it back... they wanted me to buy a laptop which was £350. I don't have £350. And even with my DBS, getting the certificate [for course placements], they said I have to pay." – Boy, 18

Free school meals

In the past decade there has been a 90% increase in the number of children eligible for free school meals (FSM) in England. In 2024/25, 1 in 4 pupils were FSM eligible (25.7%), representing almost 2.2 million

pupils.³² It's also important to note, that there is large regional variability in FSM eligibility, with 21.0% in the Southwest of England being eligible, compared to 32.3% of those in the Northeast. This reflects wider regional poverty levels.³³

In the sample of children the office spoke to, many children self-reported that they were accessing FSM. Although we are not able to quantify how many children were on FSM in our sample, all children were identified by schools and third sector organisations to be in low-income households.

While some children the office spoke to reflected positively on their experience of accessing FSM, many also reported issues with the way the system operates. This included reflections on both the quality and sufficiency of FSM and that the way that food had been distributed in the past had felt stigmatising.

Children and young people spoke about not receiving enough food, either because the portion sizes were too small or because the money provided to students wasn't sufficient to get an adequate amount of food across the school day.

"The portion sizes were quite small to be honest, so by second break, you were hungry again, but you couldn't get anything." – Girl, 18

Another young person spoke about how the money that gets put onto his account for FSM isn't enough to even get a meal and a drink.

"They put in £2.50 [to the account] and the food's costing a bit more than they expect... I normally have to choose if I want a drink or a sandwich...today I was like, I'll get a drink because I've been having bad migraines, so I...need to take some paracetamol." – Boy, 15

Children also reflected that the quality of food provided through FSM wasn't always good.

"Some of it looks like food you wouldn't feed to a dog." – Boy, 15

Another boy explained, this meant he chose to buy food elsewhere.

"I still have free school meals, but they changed the food supplier [it's bad], so I go out and get a meal deal or something." – Boy, 17

These findings are reflective of wider evidence on the quality of food bank parcels. One study in Oxford found that food packages distributed in the county exceeded energy requirements and provided

disproportionately high sugar and carbohydrate and inadequate vitamin A and vitamin D compared to the UK guidelines.³⁴

Children were aware of how accessing FSM was perceived by other students. While one young person reflected that he appreciated how the FSM system in his school meant students were not aware of who received them.

“They wanted it to be discreet, so the staff would know. They’d have the list of people who were on it, so they’d know who to charge and who not to, which I think was a very good system because then it saves people the embarrassment of them just going ‘oh no, I’m getting it for free.’” – Boy, 18

And yet others reflected on past stigmatising experiences related to how free school meals were served.

“When I was at school, we used to have to have stickers...to say that we were on free school meals....a lot of us who were on free school meals used to get bullied for it.” – Girl, 18

“They’d make you walk in the cafeteria with everyone there, so everyone knows you’re poor because you have to wear a lanyard or a band on your wrist...Everyone had regular water bottles, but they had different ones for free school meals that were smaller than everyone else’s.” – Boy, 18

Importantly, there were notable differences in children’s experience depending on whether their school supplemented free school meals with additional provision, such as breakfast clubs or ‘toast club’ at breaktimes. As the office heard from children, often if these extra provisions weren’t in place children were faced with a choice between eating at breaktime or lunchtime.

“We haven’t had breakfast in the morning and...we were rushing. We were really hungry, so we’d have to get something at break. And then it comes to [lunch] time where we’re really hungry again, but we can’t afford that actual meal.” – Girl, 14

Young people demonstrated an awareness of the eligibility criteria for FSM, with some indicating that, despite feeling a need for them, they were not accessing this support.

“I also don’t know how like many people they offer free school meals to because it was a struggle getting free school meals...in primary school...which is such a strange thing because ... you’re a primary school kid; you’re not in control over...having money.” – Girl, 15

Another boy talked about missing out on FSM once he had transitioned to secondary school.

"I was eligible in primary school, but by the time I got to secondary school, because there's so many people...they can't just offer it to a thousand of them. So, it was very much exceptional circumstances...it's kind of leaving a lot of people by the wayside because they're not above that threshold." – Boy, 18

It was reflected by one young girl that, particular groups, such as children in care, should have access to FSM.

"Young people who are in care...they should be entitled to free school meals as well, but there's not always that thought in school." – Girl, 18

Breakfast clubs

When asked about what the government could do to help children in poverty, a reflection from children was for there to be better access to breakfast club provision. As one child put it when asked what the government could do to help children in poverty, *"Free breakfast for students because those people don't have time in the mornings to grab breakfast on their way to school."* – Girl, 18

Where breakfast clubs did exist, the supply and choice can be limited.

"They give out free bagels, but...I really don't like eating bagels... I only eat them if I have to." – Girl, 18.

"Even if you do get [to breakfast club] on time, there's not a 100% chance that you're going to be able to get something because other people go there and [they] can run out." – Boy, 14

Children in temporary accommodation talked about not having access to a kitchen so being unable to have breakfast - meaning better breakfast provision would benefit the most vulnerable.

"I've only got kettle and I have to go to my grandmothers for breakfast." – Girl, 9

2.5. Extracurricular activities

There is evidence that low-income families find it difficult to afford the costs of extra-curricular activities,³⁵ a concern echoed by the children and young people the office spoke to.

One young person reflected that being unable to continue attending his [sport] club not only impacted his wellbeing but had also limited his aspirations for the future.

"I don't have money to pay the [sport] registration every time. My mum said I can't pay for it every time. There's not enough income for my mum and my sister...I believe that if I do [sport], there could be an opportunity to get a contract and make my family happy, but I don't have access to a gym or training."

– Boy, 16

Both transport and the expense of the activities themselves were frequently cited as key barriers to young people's participation and engagement in extra-curricular activities.

"Membership to leisure centres are too expensive. It would be nice if they were cheaper. They've started to rise to about £50 a month. I would go if it was cheaper." – Boy, 15

"The gym [in] the area I'm from – I don't know why the prices are so high." – Boy, 17

Children also talked about issues with getting to and from activities as an issue preventing them from being able to participate.

"There's no basketball courts...a decent one is like 10 miles away." – Boy, 15

Another boy, when asked about why he quit his football team, said:

"That's all the way in [PLACE], that means you have to get a lift or get someone to drive you." – Boy, 18

Another barrier highlighted was the way activity costs were structured, often requiring large up-front payments at the start of each term, rather than offering more manageable weekly or monthly payment options.

"Sometimes you've got to pay for the term, say you want to do rugby or something...It could be monthly." – Boy, 13

There were also reflections from children which showed that the expense of equipment – both purchasing it and maintaining it prevented children from participating in activities. One girl explained that she was only able to play football because her school donated equipment.

"I didn't have football boots, the [pastoral team] helped me." – Girl, 13

Another girl said:

"I used to play the violin until it broke." – Girl, 14

2.6. Accessing opportunities

Access to employment opportunities

Children told the office about struggling to find a job, and the lack of opportunities in their areas.

One girl described her mum's struggle to find a job in her area, and her concern that she wouldn't be able to find one either. This highlights both the impact on children's expectations for their own lives as well as the responsibility children often take on when growing up on a low-income.

"And because of the area we live in...[my mum's] been out of work for quite some time, so it's a struggle for her to try and find a job, so I don't suspect it would be easier for me to try and find a job as an under 18." – Girl, 16

Children talked about how not having a social network of connections can make finding a job harder.

"A lot of places expect you to have experience, but you can't get experience without experience so it's just like an endless cycle of not being able to find a way in. For me, I got work experience through school... a lot of people are working for their parents' company, but it's hard to find places without connections." – Boy, 16

These findings are reflective of wider CCo work. Analysis of The Big Ambition the office found that a smaller proportion of children from lower-income backgrounds indicated an understanding of employment opportunities, compared to those from higher-income backgrounds.

Importantly, children who did have a job discussed how the fact that children under 18 were paid less was unfair.

"[If I could change one thing it would be] pay. I get £5 an hour...because I'm 15...even though I'm doing the exact same stuff, if not more, than my colleagues." – Girl, 15

Lack of career guidance

Children also reflected feeling that there was not sufficient guidance in place to support children to plan their future careers.

"If it was easier for young people to know how to get into certain job roles and how to apply for them...some people they finish all their education and they're thrown into an adult's world, and they don't actually know how to apply for jobs, how to network." – Boy, 16

Children also expressed frustration about not having access to information about what opportunities existed for children.

"Teach young people about the opportunities they actually have, most of the time they don't even know they have access to something until it is too late. I didn't know that universities and apprenticeships prefer A-levels over B-Techs, if I knew that before it would have changed my mind." – Boy, 16

Children want access to local opportunities, including well-kept facilities and community centres

Children and young people also spoke about their desire for more opportunities to have fun in their local area, including more clubs, parks and activities. Children reflected that the quality of provision depended on the area in which they lived and that distance is often a barrier for children to taking part in activities. This was particularly pronounced for those in rural communities.

"There's no basketball courts...a decent one is 10 miles away...There's no sports centres near - or there is one, but it's really small." – Boy, 15

Reflecting on the facilities that did exist, children said they weren't always well kept.

"There is the Hub – but they need to update it. It's not great, it's fine... Everything falls apart after 2 weeks. They have an air hockey table that kind of works, but it's falling to bits." – Boy, 15

Older teenagers felt that as a group, there was little provision for people their age that wasn't prohibitively expensive.

"There's a community centre in my area but... it's mainly for kids or old people." – Girl, 16

"It's kind of like you've got two options [in terms of finding things to do] - be an adult or have money." – Girl, 15

Children and young people also reflected positively on the impact community services had on their lives and the wider community.

"[Youth charity] was the one that gave me the motivation to actually speak to my parents about [my health issues] and then subsequently speak to my doctors about this stuff." – Boy, 18

As well as discussing existing provision or what they would like to have, children and young people spoke about community services they had access to prior to funding cuts.

Reflecting on the closure of her local community centre, one girl said, *"We used to go to this...food club thing...it got shut down for some reason...Maybe because it didn't have funding... They used to basically invite people in and all the kids could come and it was kind of a...community centre. And*

they'd have food...and little activities all around, all the kids would go play and there was an outside bit. It was pretty nice. And then it just stopped.” – Girl, 15

One child reflected thoughtfully on the impact the potential closure of his local adventure playground would have had on children in his community.

“The adventure playground...was really close to getting shut down...our local MP, he kept that going. Obviously with the help of the community as well, but that is one of the key things we have in [PLACE] and a lot of kids go to that, so if that was to be shut down, I think it would destroy the young and upcoming generation.” – Boy, 15

These findings align with findings from the Big Ambition which found that children from lower-income backgrounds were less likely to indicate that they have access to local, fun activities, compared to those from higher-income backgrounds.

2.7. Feeling safe

A recurring theme in the focus groups conducted by the office, regardless of where children were living, was that children and young people often felt unsafe in their local area due to crime and anti-social behaviour.

“There are a bunch of people who walk by going to a club – when they leave, they're always drunk and chucking glass around.” – Boy, 10

These findings reflected wider research. In a study conducted by the Youth Endowment Foundation, children living in the most deprived police force areas (10% highest rates of absolute poverty) are 2.5 times more likely to be exposed to violent crime compared to those in the bottom 10%.³⁶

During the office's focus groups with children, knife and gang crime was discussed most often in more urban locations, with children as young as eight speaking in detail about the about the issues in their neighbourhood.

“In our area sometimes there's stuff like robbing and sometimes there's drunk people and stabbing and yeah. It's not really a nice because sometimes it can be really dangerous and so, but sometimes it can be a nice merry community.” – Boy, 8

"I...live in a bit [of a] rough area...I don't like it there because there's always like stabbings on my road...I just don't like it...I have gangs round near my house." – Boy, 10

This has an impact on children and young people's ability to take part in activities, such as attending clubs and playing outside. Children themselves report being concerned about safety, but so too do their parents.

"I can't really go out much because [my parents] don't think it's safe...I try and ask them to join after school clubs but...they don't want me to come home on my own." – Girl, 14

These findings align with previous work conducted by the office. Analysis of the office's The Big Ambition survey found that children from lower-income backgrounds were less likely to feel safe and protected in their local area, compared to those from higher-income backgrounds.

Children and young people living in low-income households spoke about feeling more at risk of criminal exploitation – a reflection that is sadly reflective of wider research.

Children's engagement in criminal activity

They also reflected on their perceptions of how challenging it is to prevent being criminally exploited. One boy talked about the way that gangs can lure children in low-income households into exploitation.

"Being poor, you're so much more likely to get dragged into stuff, but there's not a lot to prevent it. Like say the whole drug thing, you're more likely to get into a gang because they can offer you something that you don't have, which is money. When you're poor and you see your mum struggling and your dad struggling you think 'oh I can get a little bit of money, what's the harm' but then you get dragged into this and you can watch kids running round scared and stabbing people." – Boy, 18

In rural areas, there was evidence that young people resorted to less serious criminal behaviour due to a lack of youth provision and boredom.

In one rural focus group, researchers asked children what young people do in the area:

"Not a lot." – Boy, 18

"Set fire to bins." – Boy, 15

Concerningly, these reflections from young people reflect wider CCo work. Last year in research examining the educational journeys of children in the secure estate, the office found that children from low-income areas are overrepresented in youth offending institutes.

Nearly four in ten (38%) of all children in secure settings were living in the top 10% most income deprived neighbourhoods in England when they were most recently in a state-funded school. Shockingly, when the top 50% most income deprived neighbourhoods are considered, this figure rises to 87%, meaning almost 9 out of every 10 children in secure settings grew up in areas with above-average levels of child poverty.³⁷

Children want greater police presence and other community safety initiatives

Children and young people spoke about how more street lighting and an increase in Neighbourhood Watch-type initiatives would make them feel safer.

"If there's more neighbourhood watch groups ordinary people could look out for each other, and you build those connections, and it also keeps children safe at the same time." – Boy, 17

"There are random sketchy alleyways...Add some streetlights to [make it feel safer]. There's nothing there." – Girl, 12

Some children reported feeling that they would be confident going to the police if they felt unsafe, whereas others were unsure of how they would be treated if they did. Moreover, there was a lack of confidence in how much they could rely on the police to come quickly.

"If kids call 999, police probably don't think it's true...they should make...Childline for police." – Boy, 9

"I hate the police... They put my brother in prison for a year for no reason, he didn't do anything. It was actually proved he didn't do anything." – Boy, 11

Notably, when asked what would make their communities feel safer, most groups called for greater police presence and visibility.

"I wish the police were more on a day-to-day basis actually circling. I know they do it, but you don't really feel their presence." – Boy, 16

"There's people on my block that sell [drugs] and the council know but they don't do anything, and there's no police near, I could walk round with weed in my hand and wouldn't get stopped...the way the police run already is terrible, when we were younger there was a raid on my block, they smashed our door down and it killed our dog." – Boy, 18

Another girl, reflecting on the role of community support officers said, *"A lot of people don't feel safe going to school so there does need to be community support officers to just be there, someone you can see to know...any concerns I have, I can go straight to them and they will be able to do something about it."* – Girl, 17

The importance of a supportive local community

An important finding that emerged from children was the sense that having a supportive community around children could act as a buffer against the adverse effects of poverty. For example, children and young people spoke about how a strong sense of community and relationships between neighbours helped them to feel safe.

"I think the street's safe because we have [doorbell] cameras, and we all work together." – Girl, 10

Another young person reflected on how the relationships and bonds between neighbours in his area were particularly strong because of their shared experiences, with many people coming from migrant backgrounds.

"[Our neighbourhood] is densely populated with migrants who obviously come over to this country for a better lifestyle and for work...you're literally like brothers and sisters just because you've come from the same place...over the years the bonds have become stronger and it's almost a massive community. I wouldn't be scared to knock on anyone's door any time of the day and maybe ask for help." – Boy, 15

Another child talked about the strong sense of community in his village, but reflected that it felt unique compared to his peers living in towns.

"Where I live, I know quite a lot of people...they're kind of scattered about where we're living in my village...wherever I am, I can always go to their house because I'm always near one of their houses." – Boy, 12

There was clear evidence that the community played a vital role in giving children and young people opportunities to enjoy their childhood, despite the other pressures and concerns they may have been experiencing. One girl described how her local community centre used to throw birthday parties for people in the local community. The young person told the team the centre had now sadly closed.

"They...used to have parties [at a community centre]...it'd be the people from around the community and the person whose birthday it was they would...get a cake and they would sing happy birthday, and it was a really fun time because the children would be occupied playing games and then the adults would just be chatting, so it's like really good for the social impact and health and [those] kind of things."

– Girl, 11

Another young person talked about the advantages of growing up as he did, in an area where there is less wealth and material possessions but a strong sense of community.

"... I wouldn't trade my childhood for having a big garden...On the streets where I grew up, you are playing with...different kids from different streets, getting to know them. So it's a brilliant experience."

– Boy, 15

2.8. Health

It is well known that child health outcomes are influenced by poverty, with children living in lower income households less likely to access healthy food and the right medical support as well as experiencing more adversity that can impact their mental and physical health later in life.³⁸

Analysis of The Big Ambition found that children from schools in the most deprived areas were less likely to report having good access to healthcare (77%), and having a healthy diet (69%), than those in the least deprived schools (84% and 83% respectively).

Wider research conducted by the office on neurodevelopmental conditions found that children found socioeconomic inequalities in accessing assessments and diagnosis for autism, ADHD and other neurodevelopmental conditions. Children and their families told the office about a system that disadvantages those unable to pay for private care, and the detrimental effects of years-long waiting lists.³⁹

During interviews conducted with children for this report, and as mentioned in section 2.1.1 on housing, children talked about the impact of inadequate housing conditions e.g. mould, on their health. In section

2.1.2 children also talked about their family's inability to afford nutritious food and the subsequent impact on their health.

Children also told the office they often struggle to access the right healthcare. While they recognised the importance of health, children felt that more could be done to prevent health issues through better engagement with children.

"There should be more access to GPs...if a doctor went into a school ...and spoke to them about health...that would support a lot of children to take healthier options in life." – Girl, 17

Children also discussed the need for more scrutiny over whether children are receiving the right healthcare. One boy talked about the need for proactive engagement in schools and clubs to make sure children get the right support.

"I think that they should go in every club, at school or at home, they should go to everyone, have a list down of who they go to... like dentists and stuff to make sure that happens." – Boy, 6

Children talked about the need for improvements to the health service more broadly. This included making it easier to get appointments. One boy talked about the issue of being referred to another surgery that was further away, and the financial impact of having to travel.

"You struggle to get appointments [at the GP surgery], and then if you do get an appointment, they'll refer you to...another branch...families that don't have a car, it's hard for them to get transport...wasting a couple of pounds on the buses is not the best thing when you're thinking about heat or eat." – Boy, 15

Children also raised concerns about the availability and quality of mental health support services. Children talked about often having to wait years for Child and Adolescent Mental Health services (CAMHs).

"When I was a kid, I was put on a waiting list...you know CAMHs? And I turned 18, and I was still on that waiting list, then I went to the GP, and now I'm on another waiting list for three years...or more...It's just waiting list after waiting list after waiting list." – Girl, 18

Children and young people reflected that it often felt that there was a two-tier system, with those who can afford to access private mental health support accessing it sooner.

"If you do want that immediate help with your mental health, you have to pay for it, which I think is quite a big investment. It's a lot of money to go and pay for that." – Girl, 16

Another girl talked about the sense that your symptoms need to be severe to get access to free support.

"I think a lot of people slip through the cracks...when it comes to mental health because...you're not quite ill enough to get the free mental health support." – Girl, 16

Summary of children's views

Ultimately, poverty is about not having enough money. As this report shows, children across the country explain how not having enough money affects every aspect of their lives, from their interactions with peers, to the beds they sleep in at night, even shaping their perception of what is possible for their future.

Children the office spoke to relayed a sense of shame that results from their family's financial circumstances. They had a hyper-awareness of their family's financial situation and how it impacted their daily lives, including how they felt emotionally, how they interacted with peers and how they felt they were perceived.

Children themselves do not talk about 'poverty'; instead, they talk about living in insecure or dangerous housing, sharing housing with strangers, and limited transport meaning long commutes to school or frequent school moves.

Children shared family struggles around affording daily essentials, including food, and heating their homes and were cognisant of the increase in cost of living, reporting having to strip back on certain types of food such as protein.

Children were aware of the impact that missing out on essentials had on their health too and reflected candidly on their concerns around the health system and wanting access to more preventative health services.

Both the quality and cost of housing was raised by children, with shocking accounts of the state of temporary accommodation children were housed in. Children spoke about difficulties in getting councils and housing associations to do the necessary repairs on their homes, as well as the implications for their health.

The office spoke to children with experience of living in temporary accommodation, reflecting on the lack of basic facilities, including cooking facilities and private spaces, as well as the instability and unpredictability in their housing situations.

Children not only reflected on their houses, but also their local area. Notably, regardless of where children were living, they reported often feeling unsafe in their local area due to crime and anti-social

behaviour and raised concerns about being at risk of criminal exploitation. And yet, importantly there was a sense from children that having a supportive community around them helped them to feel safe in their local area and encouraged them to access fun local activities.

Children told the office directly where they want to see change, across every aspect of their lives, from wanting more streetlights and improved public transport, to needing better career guidance and more money through increased benefit rates.

This year the government will be publishing its strategy on child poverty. This strategy is a crucial opportunity for the government to set a clear-eyed vision for how it is going to break the link between a child's background and their outcomes and opportunities. This will require a long-term vision, with foundation reforms that outlive a single strategy.

3. The way forward

Children's backgrounds should never prevent them from achieving their ambitions. Making that happen depends on ensuring no child lives in poverty and reducing the negative impact of living in a low-income household on children's lives. As this report has shown, poverty affects every aspect of a child's life, making a joined-up approach across government missions not only necessary but urgent.

It is possible to break the link between a child's income and their life opportunities and end child poverty, but it will take a whole society approach, with a government with a central focus on its mission and strong local leadership and high standards across the delivery of reforms.

Below, the office sets out a series of recommendations that are necessary for ending child poverty. First focusing on the foundational reforms to social security that will set the strategy up to succeed, and then outlining what changes are needed to ensure public services are set up to deliver for children in poverty.

3.1. Foundational reform

Social security benefits

First, we must start with the foundational reform that is needed and must be the central plank of the forthcoming child poverty strategy.

Children are hyper aware of their family's struggles to afford daily essentials, including food, and heating their homes. Children talk explicitly about the need for benefit rates to be increased, and their families' struggles to pay essential bills such as electricity bills.

The latest data shows that almost 1 in 3 children in the UK are in poverty (around 4.5 million children).⁴⁰ The two-child limit, which restricts support through universal credit (UC) or child tax credit to the first two children in a family has increased child poverty over the past decade. There has been a particularly large increase in relative child poverty rates amongst large families (with three or more children). Currently, 30% of children in poverty are affected by the two-child limit, which will rise to 40% by the time that it is fully rolled out (2035).⁴¹

Estimates suggest that removing the limit would immediately lift 350,000 children out of poverty and increase the household income of a further 700,000 children currently living in poverty.⁴² Removing the

two-child limit is the most cost-effective way to lift children out of poverty, as 30% of children in poverty currently are affected by it.⁴³

Recommendation: The two-child limit, capping child relating benefits to the first two children in a family, must be removed.

Last year, 18% of all children lived in food insecure households, and 7.7% lived in a household that had accessed a food bank in the last 12 months.⁴⁴ Not having enough money is the main driver of food bank usage, 89% of people referred to Trussell Trust food banks receive means tested benefits.⁴⁵ The Trussell Trust reported a 37% increase in demand for food parcels between 2021/22 and 2022/23 in the UK.⁴⁶

Children interviewed for this report reflected on how increased costs affected not only the amount, but the quality and kind of food their families were able to buy. Children reported often having to go without healthier food and protein, and were aware of the impact that missing out on key food groups would be having on their health.

While the office acknowledges the vital role foodbanks have played in supporting families to access daily essentials they would otherwise have to go without, as a country we must not rely on this provision. Instead we need to ensure families have enough money in the pockets to afford essentials. Families in receipt of social security benefits should not have to seek out support from food banks because benefit rates do not enable them to buy essentials.

The government must prioritise supporting children and their families in the same way they do with state pensioners. For this project, children told the office of their acute awareness of the ongoing increase in the cost of living, and the impact on their families' ability to afford essentials.

The Commissioner is clear; families must receive financial support that keeps up with the cost of living.

Recommendation: The government must commit to a 'triple-lock' for uprating all child related benefits, to ensure that they can consistently keep up with increases in the cost of living. These increases should be above the rate of Consumer Price Index inflation each year.

3.2. Strong public services

With foundational reform in place, increasing the amount of money families have in their pockets, next the role of local leaders in delivering much needed reform to public services is needed.

As outlined throughout this report, children talk about the way that poverty interacts with almost every aspect of their lives, from their ability to engage in school, their homes, how safe they feel, how they get around. Across each of these areas, investment and vision are needed from government, but improving children's lives relies on delivery of success services, which in turn relies on strong local leadership.

The commissioner is clear that we all have a role to play in delivering reform for children living in poverty. In this section the office outlines how government can empower local leaders to deliver public services that better serve children and their families on low incomes.

3.2.1 Housing

Children told the office about concerns with their housing – from struggling with the cost of their homes, the lack of space for their whole family and not having enough furniture to struggling to get response from housing services about essential repairs.

It has been shown that limited availability of suitable private rented sector homes that are affordable for people on low incomes is increasing local authorities' use of temporary accommodation, including bed and breakfast accommodation.

The office greatly welcomes the government's commitment to increase social and affordable housing as a part of the commitment to build 1.5 million new homes. The additional £500 million in the Affordable Homes Programme, is hugely welcome.

Recommendation: Children in low-income households must be prioritised for access to new homes built within Affordable Homes Programme.

Rent arrears are one of the leading causes of homelessness, and council tax arrears are a growing issue.⁴⁷ In instances where families can't afford rent, they are often then placed in temporary accommodation,

which can further increase their debt burden, where often families have to pay to transport costs for longer journeys to their children's schools, as well as often having to store their belongings or refurbish their homes.⁴⁸ The office welcomes the Ministry of Housing, Communities and Local Government's consultation on council tax, and strongly supports an exemption from council tax for care leavers.⁴⁹ However, the focus on improving debt collection is also essential, as families must be protected from intimidation and fear.

In the past decade there has been a dramatic increase in the use of temporary accommodation for children and families in England. At the end of the period between April and June 2024, there were 159,310 children living in temporary accommodation in England.⁵⁰

Children with experience of temporary accommodation spoke about the lack of basic facilities, including cooking facilities and private spaces.

The Commissioner is deeply concerned about children spending extended periods of time in 'B&B' style accommodation, where they lack both privacy and space.⁵¹

Recommendation: No child or family should be housed in B&B type accommodation for over six weeks, including one which is owned or managed by a local housing authority. The legal loophole in the Homelessness Suitability of Accommodation 2003 Order should be closed.

The office is clear: it is wholly inappropriate for children to be placed in temporary accommodation where families have to share facilities with other adults.

Recommendation: No child should ever be placed alongside other single adults, this poses a safeguarding risk to children and must be avoided. The Homelessness Code of Guidance should be updated to outline that local authorities must consider the potential safeguarding risks certain forms of temporary accommodation poses to children.

Rising demand for temporary accommodation has led some local authorities to resort to relocating families, placing them in temporary accommodation out-of-area. While the Homelessness Code of Guidance outlines that local authorities should be notifying the receiving local authority when placing households in another local area, this guidance is not always followed, and the placing local authority only has to notify the host local authority when the placement is complete.⁵² In addition, there is currently no requirement for the local authority to notify other agencies (including a child's school and GP) when a child becomes homeless.

Recommendation: The government should update the Code of Guidance to require local authorities to notify the host authority before they make an out-of-area placement.

Since the Commissioner came to post in 2021, the development of a consistent identifier for children is one of the most important systemic changes she has been pushing for. The office is therefore delighted the Children's Wellbeing and Schools Bill will introduce a consistent identifier for children. This will ensure that information about a child can be much more easily joined up across different services, for example between schools, health, social care, the justice system, housing and welfare. It will help to build a whole picture of a child and their needs and prevent them from falling between the gaps of services working in silo.

This reform is vitally important for children who are placed in temporary accommodation, where there are disruptions to their lives and a multiagency response is essential to ensure they access the right help and support. A dedicated system must be put in place to ensure local authorities are notifying related agencies when a child is placed in temporary accommodation.

Recommendation: The government should ensure that local authorities are notifying relevant agencies, including schools, and GPs when a child is placed in temporary accommodation.

3.2.2 Transport

There are regional variabilities in the availability of free transport for children, with London providing a far more generous offer for children than any other area of the country.⁵³

As this report has shown, children in low-income households report feeling that they miss out on extracurricular activities, struggle to access good local youth provision and even find the cost of transport to school expensive.

The office is clear that children in low-income households must be prioritised for free travel, and they should not be disadvantaged from the area of the country they live in.

Recommendation: As many children as possible should have access to free bus travel. As a minimum all school age children in England should have free bus travel and care leavers up to the age of 25.

3.2.3 Schools

Schools and teachers are supporting children beyond the central role of educating young people, they have become a central hub of practical and emotional support for children and their families. Later this year, the office will be publishing the findings from the School and College Survey, which heard from nearly 19,000 schools and colleges in England.⁵⁴ In this survey, school leaders were asked about the most pressing concern facing children beyond education in their local community and just under half spoke about poverty.⁵⁵ Children have told the office about the way their schools are a lifeline providing free school meals, supplies and a sense of stability. While this support is invaluable, young people highlighted the need for more consistent understanding of what it means to grow up with a challenging home life.

For this project, children told the team of the central role that school plays in their lives, and that the importance of having trusted adults in school that children can speak to when they are having challenges at home.

There was a sense that for many of the children the office spoke to that there were one or two trusted adults they could turn to, but that these individuals were the exception and not representative of school culture as a whole.

Children and young people discussed the need for teachers and school staff to be aware of the challenges that children in low-income households may face, and that this should be consistent across all school staff.

There is evidence that low-income families find it difficult to afford the costs of extra-curricular activities,⁵⁶ a concern echoed by the children and young people the office spoke to.

The office is clear that no child living in a low-income household should miss out on extracurricular activities because of their family's financial situation. The introduction of the Holiday Activities and Food Fund (HAF) that provides free holiday club places, meals, and enriching activities for children from low-income families in recent years is hugely welcome. The DfE evaluation of the programme has shown its positive impacts on children, including reducing food insecurity, and children reporting feeling more active and confident than those who did not attend. The evaluation also found a suggestion that HAF could reduce the risk of children's engagement in criminal activity.⁵⁷

Recommendation: The government should commit to long term funding of the Holiday Activities and Food Fund beyond April 2026.

Free School Meals

The office is delighted that the government has recently committed to ensuring that from September 2026, every pupil whose household is on UC will have a new entitlement to FSMs. This expanded eligibility of FSM in this way is necessary and urgent, hence why the Commissioner urges the government to consider rolling out the extension from September this year. The office also greatly welcomes the commitment to review the School Food Standards.⁵⁸

While some children the office spoke to reflected positively on their experience of accessing FSMs, many also reported issues with the way the current system operates. This included reflections on both the quality and sufficiency of FSMs and that the way they are distributed to children can feel stigmatising.

Children who are eligible for FSM, must be supported to access them in non-stigmatising way. The food must be high quality and enough to sustain children throughout the school day.

Recommendation: Children who are eligible for Free School Meals should be automatically enrolled to that entitlement.

The Food Standards⁵⁹ are in place, but there is no process for monitoring compliance with these standards. While there has been a pilot, conducted by The Food Standards Agency and DfE assessing School Food Standards Compliance across 18 participating local authorities in England, there is no national effort to monitor compliance, as well as no procedure around how to address non-compliance.⁶⁰

Moreover, there is a statutory responsibility on the governing body of a school and trustees to ensure the School Food Standards are being met,⁶¹ and yet there is no external process of assessing whether schools are indeed meeting the standards.

Recommendation: Within the government's review of School Food Standards, it should consider introducing a national mechanism for monitoring compliance with the School Food Standards, as well as a process for addressing non-compliance and taking enforcement action where necessary.

There is a role for school leaders and school staff to play in ensuring that the way in which FSMs are administered is not stigmatising for children.

Recommendation: School leaders must ensure the process for administering FSMs is sensitive and not stigmatising for children.

The office greatly welcomes the government's commitment to introduce universal breakfast clubs in primary schools and with the recognition that these services must be compliant with the School Food Standards.

The office welcomes the focus on rolling out this commitment across primary schools, with the focus on children in disadvantaged communities in the early adopters scheme. However, the office would like the rollout of this provision to go further.

Recommendation: The government should extend its commitment to rolling out breakfast clubs in primary schools to all secondary schools in England.

The office greatly welcomes the government's commitment to introduce universal breakfast clubs in primary schools and with the recognition that these services must be compliant with the School Food Standards.

3.2.4 Community based support

The government will soon be publishing its National Youth Strategy. Children from low-income households must be front and centre of the strategy and the planned reforms, with this strategy playing a crucial role in the government's delivery of the opportunity mission.

With the strategy's 10-year focus this is a vital opportunity for government to set a long-term vision for how it is going to deliver accessible youth services, particularly children in low-income households, ensuring they can access the right opportunities to help them pursue their ambitions.

The office greatly welcomes the consultation with children and young people that has recently been conducted by The Department for Culture, Media and Sport.⁶²

During focus groups with children for this report, children told the office about struggling to find a job, and the lack of opportunities in their areas and how not having a network of connections makes the process harder.

That's why initiatives such as the Expanding the Creative Careers Programme are a welcome step towards ensuring young people can access opportunities that match their ambitions. The Expanding the Creative Careers Programme works with 11–18-year-olds, giving them the opportunity to learn jobs and opportunities in the creative industry. More programmes of this type are needed.

Recommendation: The government should build on the Expanding the Creative Careers Programme and in the National Youth Strategy make a further commitment to expanding opportunities for children to access opportunities in a wider range of industries. Moreover, the Expanding the Creative Careers Programme, as well as future initiative aimed at supporting children into different industries must prioritise children from low-income households.

Children and young people also spoke about their desire for more opportunities to have fun in their local area, including more clubs, parks and activities. Older teenagers in particular felt that there weren't services for their age group. Children also spoke about the loss of community services that existed.

The office welcomes the government commitment in November 2024 for £85 million to fund youth facilities which includes £26 million for the 'Better youth spaces' programme, which would provide money for youth clubs to renovate and buy new equipment.⁶³

In addition to the this, the government has committed to providing £132.5 million from the dormant assets scheme to deliver youth service provision from 2024- 2028.⁶⁴

The commissioner is clear, children in low-income households, and living in lower income areas must be prioritised

Recommendations: The National Youth Strategy must prioritise increasing the availability of high-quality youth provision for children living in lower income areas.

Having locally available support for families with young children is essential to preventing challenges from escalating. The office welcomes the government's 'Giving Every Child the Best Start in Life Strategy' which includes a commitment to roll out Best Start Family Hubs in every local area, alongside an improved digital offer.

3.2.5 Safety and policing

A recurring theme in the focus groups conducted by the office, regardless of where children were living, was that children and young people often felt unsafe in their local area due to crime and anti-social behaviour. Research also demonstrates this, showing that most deprived police force areas are 2.5 times more likely to be exposed to violent crime compared to those in the bottom 10%.⁶⁵

Children and young people living in low-income households spoke about the feelings of being at an increased risk of criminal exploitation, and feeling lured in as gangs can offer you things you don't have access to.

An important finding that emerged from children was the sense that having supportive community around children helped them to feel safe in their local area and encouraged them to access fun local activities.

Children and young people spoke about how more street lighting and an increase in Neighbourhood Watch-type initiatives would make them feel safer.

These findings have important implication for the government's Safer Streets Mission. The commitment through this mission to introduce increase the number of Police Community Support Officers (PCSOs) is hugely welcome – one girl even told the office she wanted this.

'A lot of people don't feel safe going to school so there does need to be community support officers to just be there, someone you can see to know...any concerns I have, I can go straight to them and they will be able to do something about it. However, some children and young people talked about negative experiences and perceptions of the police. – Girl, 17

While the intention of this, as well as wider commitments through the Safer Streets mission (such as hot spot policing) are welcome, the office is clear that this mission must consider reforms through the lens of how it can increase safety in areas where children in low-income families are living. Children want visible reforms that make them feel safe.

Recommendation: The government's Safer Streets mission must reflect the experiences of children in low-income households that live in unsafe neighbourhoods. This mission must deliver visible reforms for children, including prioritising areas with children in low-income families for the rollout of PCSOs, increasing street lighting and neighbourhood watch style initiatives.

The office welcomes the government's Young Futures programme – that will establish both a network of Young Futures Hubs and Young Futures prevention partnerships.

Young Futures Hubs will bring together services to improve access to opportunities and support for young people at community level, promoting positive outcomes and enabling young people to thrive.⁶⁶

Young Futures Prevention Partnerships will bring local partners together to intervene earlier to ensure that vulnerable children at-risk of being drawn into a variety of crime types (including anti-social behaviour, knife crime and violence against women and girls) are identified and offered support in a more systematic way.⁶⁷

The office is clear that the implementation of both of these initiatives under the Young Futures programme must in the first instance be targeted at lower income areas, where children are more likely to be exposed to crime and be drawn into criminal activity.^{68 69}

3.2.6 Health

As outlined above, both improving compliance with food standards, and ensuring children who are eligible for FSMs access them will both serve to improve children's health, by ensuring that the food children are accessing through FSMs is high quality, as well as ensuring they do access it.

During interviews the team conducted for this report children expressed their concern over feeling as though they couldn't always access healthcare appointments and treatments when they needed them. Perhaps one of the starkest examples of children not being able to access the right healthcare support on time, is children being admitted to hospital for tooth decay. This is an issue that is particularly pronounced for children in more deprived areas.⁷⁰ The rollout of the supervised brushing programme to address tooth decay, and the focus on children in the most deprived areas is hugely welcome. The office welcomes this approach, of drawing on the central role of schools in children's lives to improve child health.

The government's ambitious health mission greatly welcomes, with its focus on ending backlogs and addressing waiting times.⁷¹ And yet, there is an obvious gap in the government's language around this mission – there is not a focus on children.

Recommendation: The government's health mission must set out metrics for how it will improve child health, particularly for children in lower income households.

Recommendation: The delivery and workforce elements of the NHS 10-year plan must support the aim to address health inequalities among children.

Recommendation: The Neighbourhood Health Service plans within the NHS ten year plan must ensure that health visiting services are restored, particularly in the most deprived areas, so they are able to deliver on the plan's aims to improve early development support.

Recommendation: Department for Work and Pensions and the Department for Health and Social Care should ensure that all eligible babies are auto enrolled into the Healthy Start scheme, the scheme should be extended to all those in families in receipt of Universal Credit, and their value should be increased in line with inflation.

References

¹ Joseph Rowntree Foundation. (2023). Available at [Destitution in the UK 2023](#)

² Department for Education. (2025). Available at [Schools, pupils and their characteristics, Academic year 2024/5](#)

³ Department for Work and Pensions. (2025). Available at: [Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2024 - GOV.UK](#)

⁴ Department for Work and Pensions. (2025). Available at: [Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2024 - GOV.UK](#)

⁵ Children's Commissioner for England. (2024). Available at: [Huge regional variation in support from children's social services for some of England's most vulnerable children | Children's Commissioner for England](#)

⁶ Children's Commissioner for England. (2024). Available at: [Waiting times for assessment and support for autism, ADHD and other neurodevelopmental conditions | Children's Commissioner for England](#)

⁷ Department for Work and Pensions. (2025). Available at: [Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2024 - GOV.UK](#)

⁸ Department for Education. (2025). Available at: [Schools, pupils and their characteristics, Academic year 2024/25 - Explore education statistics - GOV.UK](#)

⁹ Metro (2022). Available at: [Free transport UK: Who can travel on public transport at no cost? | News UK | Metro News](#)

¹⁰ Ministry of Housing, Communities & Local Government. (2024). Available at: [Tables on homelessness - GOV.UK](#)

¹¹ The King's Fund. (2025). Available at: [Ten actions the government can take to improve children's health | The King's Fund](#)

¹² Department for Work and Pensions. (2025). Available at: [Households below average income: for financial years ending 1995 to 2024 - GOV.UK](#)

¹³ Department for Work and Pensions. (2025). Available at: [Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2024 - GOV.UK](#)

¹⁴ Children's Commissioner for England. (2024). Available at: [What is this plan for? The purpose and content of children in need plans | Children's Commissioner for England](#)

¹⁵ Institute for Fiscal Studies. (2024). Available at: [Abolishing the two-child limit would be a cost-effective way of reducing child poverty but is no silver bullet | Institute for Fiscal Studies](#)

¹⁶ Child Poverty Action Group. (2025). Available at: [The two-child limit: our position | CPAG](#)

¹⁷ Children's Commissioner for England. (2024). Available at: [The Big Ambition: Ambitions, Findings and Solutions | Children's Commissioner for England](#)

-
- ¹⁸ Ministry of Housing, Communities & Local Government. (2024). Available at: [Tables on homelessness - GOV.UK](#)
- ¹⁹ Ministry of Housing, Communities & Local Government. (2024). Available at: [Statutory homelessness in England: financial year 2023-24 - GOV.UK](#)
- ²⁰ The Homelessness (Suitability of Accommodation) (England) Order. (2003). Available at: [The Homelessness \(Suitability of Accommodation\) \(England\) Order 2003](#)
- ²¹ Ministry of Housing, Communities & Local Government. (2025). Available at: [Statutory homelessness in England: July to September 2024 - GOV.UK](#)
- ²² Children's Commissioner for England. (2025). Available at: [No child should be homeless: how housing instability affects a child's GCSE grades | Children's Commissioner for England](#)
- ²³ Children's Commissioner for England. (2024). Available at: [Lost in Transition: The destinations of children who leave the state education system | Children's Commissioner for England](#)
- ²⁴ Department for Work and Pensions. (2025). Available at: [Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2024 - GOV.UK](#)
- ²⁵ House of Commons Library. (2024). Available at: [Food banks in the UK - House of Commons Library](#)
- ²⁶ Ibid.
- ²⁷ Metro (2022). Available at: [Free transport UK: Who can travel on public transport at no cost? | News UK | Metro News](#)
- ²⁸ Urban Transport Group. (2019). Available at: [UTG Bus Fares Research July 2019.pdf](#)
- ²⁹ Ibid.
- ³⁰ HM Government. (2025). Available at: [Free school transport - GOV.UK](#)
- ³¹ Children's Commissioner for England. (2024). Available at: [The Big Ambition: Ambitions, Findings and Solutions | Children's Commissioner for England](#)
- ³² Department for Education. (2025). Available at: [Schools, pupils and their characteristics, Academic year 2024/25 - Explore education statistics - GOV.UK](#)
- ³³ Department for Education. (2025). Available at: [Schools, pupils and their characteristics, Academic year 2024/25 - Explore education statistics - GOV.UK](#)
- ³⁴ Fallaize, R., Newlove, A., White, & J. A. Lovegrove. (2020). Available at: [Nutritional adequacy and content of food bank parcels in Oxfordshire, UK: a comparative analysis of independent and organisational provision - Fallaize - 2020 - Journal of Human Nutrition and Dietetics - Wiley Online Library](#)
- ³⁵ Bidmead, E., El Zerbi, C., Cheetham, M., & Frost, S. (2023). Available at: [A rapid review of children and young people's views of poverty and welfare in the context of Universal Credit - Northumbria University Research Portal](#)
-

-
- ³⁶ Youth Endowment Fund. (2024). Available at: [YEF_BeyondtheHeadlines_2024.pdf](#)
- ³⁷ Children's Commissioner for England. (2025). Available at: [The educational journeys of children in secure settings | Children's Commissioner for England](#)
- ³⁸ The King's Fund. (2025). Available at: [Ten actions the government can take to improve children's health | The King's Fund](#)
- ³⁹ Children's Commissioner for England. (2024). Available at: [Waiting times for assessment and support for autism, ADHD and other neurodevelopmental conditions | Children's Commissioner for England](#)
- ⁴⁰ Department for Work and Pensions. (2025). Available at: [Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2024 - GOV.UK](#)
- ⁴¹ Institute for Fiscal Studies (2024). Available at: [Child-poverty-trends-and-policy-options_1.pdf](#)
- ⁴² Child Poverty Action Group. (2025). Available at: [The two-child limit: our position | CPAG](#)
- ⁴³ Child Poverty Action Group. (2025). Available at: [Reducing_child_poverty_role_of_two-child_limit.pdf](#)
- ⁴⁴ Department for Work and Pensions. (2025). Available at: [Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2024 - GOV.UK](#)
- ⁴⁵ House of Commons Library. (2024). Available at: [Food banks in the UK - House of Commons Library](#)
- ⁴⁶ House of Commons Library. (2024). Available at: [Food banks in the UK - House of Commons Library](#)
- ⁴⁷ Kings College London (2023). Available at: [Homeless families stuck in a debt trap, says report | King's College London](#)
- ⁴⁸ Shared Health Foundation (2023). Available at: ['The Debt Trap' report](#)
- ⁴⁹ Ministry of Housing, Communities & Local Government (2025). Available at: [Modernising and improving the administration of council tax - GOV.UK](#)
- ⁵⁰ Ministry of Housing, Communities & Local Government. (2024). Available at: [Tables on homelessness - GOV.UK](#)
- ⁵¹ The Homelessness (Suitability of Accommodation) (England) Order. (2003). Available at: [The Homelessness \(Suitability of Accommodation\) \(England\) Order 2003](#)
- ⁵² Housing, Communities and Local Government Committee (2024). Available at: [England's Homeless Children: The crisis in temporary accommodation](#)
- ⁵³ Metro (2022): [Free transport UK: Who can travel on public transport at no cost? | News UK | Metro News](#)
- ⁵⁴ Children's Commissioner for England. (2024). Available at: [The Children's Commissioner's School Survey 2024 | Children's Commissioner for England](#)
- ⁵⁵ Children's Commissioner for England (2025). Available at: [Children's Commissioner for England Business Plan 2025-26](#)
-

⁵⁶ Bidmead, E., El Zerbi, C., Cheetham, M., & Frost, S. (2023). Available at: [A rapid review of children and young people's views of poverty and welfare in the context of Universal Credit - Northumbria University Research Portal](#)

⁵⁷ Department for Education. (2022). Available at: [Evaluation of the 2021 holiday activities and food programme](#)

⁵⁸ HM Government. (2025). Available at: [Over half a million more children to get free school meals - GOV.UK](#)

⁵⁹ The Requirements for School Food Regulations. (2014). Available at: [The Requirements for School Food Regulations 2014](#)

⁶⁰ Food Standards Agency. (2022). Available at: [School Food Standards compliance pilot underway in 18 local authorities across England | Food Standards Agency](#)

⁶¹ Department for Education. (2025). Available at: [School food: guidance for governors - GOV.UK](#)

⁶² HM Government (2024). Available at: [New National Youth Strategy to break down barriers to opportunity for young people - GOV.UK](#)

⁶³ HM Government (2024). Available at: [New National Youth Strategy to break down barriers to opportunity for young people - GOV.UK](#)

⁶⁴ Department for Culture Media & Sport (2025). Available at: [Dormant Assets Scheme Strategy - GOV.UK](#)

⁶⁵ Youth Endowment Fund. (2024). Available at: [YEF_BeyondtheHeadlines_2024.pdf](#)

⁶⁶ UK Parliament Written Answer (Janet Daby, Minister for Children and Families, 2025) Available at: [Written questions and answers - Written questions, answers and statements - UK Parliament](#)

⁶⁷ UK Parliament Written Answer (Jess Phillips, Under-Secretary of State for Safeguarding and Violence Against Women and Girls, 2025) Available at: [Written questions and answers - Written questions, answers and statements - UK Parliament](#)

⁶⁸ Youth Endowment Fund. (2024). Available at: [YEF_BeyondtheHeadlines_2024.pdf](#)

⁶⁹ Home Office. (2017). Available at: [Criminal exploitation of children and vulnerable adults: county lines - GOV.UK](#)

⁷⁰ HM Government (2025). Available at: [Supervised toothbrushing for children to prevent tooth decay - GOV.UK](#)

⁷¹ Prime Minister's Office 10 Downing Street (2025). Available at: [Build an NHS Fit For the Future - GOV.UK](#)



**Sanctuary Buildings, 20 Great Smith
Street London, SW1P 3BT**

020 7783 8330

www.childrenscommissioner.gov.uk

 @childrenscommissioner

 @ChildrensComm

 @childrenscommissionersoffice