

Child Poverty and the Cost of Living Crisis:

A report prepared
for the APPG Child
of the North



A Health Partnership for Northern England



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This report was prepared collaboratively by: Dr Amy Barnes, Professor Kate Pickett, Dr Maddy Power, Dr Carolyn Snell (University of York); Amanda Bailey (NE Child Poverty Commission, Newcastle University); Dr Mandy Cheetham (Northumbria University); Dr Steph Morris (Newcastle University); Hannah Davies (NHS); Professor David Taylor-Robinson, Dr Rachel Loopstra (University of Liverpool); Matthew Scott (National Energy Action); with support from the N8 Research Partnership. Cite as: Barnes, A., Snell, C., Bailey, A., Loopstra, R., Cheetham, M., Morris, S., Power, M., Davies, H., Scott, M., Taylor-Robinson, D., Pickett, K. (2022) APPG Child of the North - Child Poverty and the Cost of Living Crisis. A report prepared for the APPG Child of the North. This work is licensed under the Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License.

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We would like to thank the Young People's Advisory Group in Liverpool who gave their time to talk about the cost of living crisis and policy suggestions during the writing of this report, and whose insights are reflected in its contents. The report also reflects lived experiences that were shared during the APPG hearing, which also represent the experiences of many children, young people and families across the North at this time of crisis.

About the APPG

The All-Party Parliamentary Group Child of the North brings together policy makers and experts in child outcomes from across the country to find solutions to the disparities suffered by children in the North of England.

About the APPG evidence session

The APPG held its first evidence session on 19 October 2022 on Child Poverty and the Cost of Living Crisis. In March 2021, the Northern Health Science Alliance and N8 Research Partnership's report Child of the North: Building a Fairer Future after COVID-19 was launched in parliament revealing how children in the region suffered under the pandemic; with disproportionate impacts on their education, mental wellbeing and physical health. Now, with the cost of living crisis, children in the North of England are likely to be among the worst affected, which risks undermining the future of levelling up and productivity growth in the country. The APPG session sought to explore the impacts of child poverty across the region in the context of rising living costs.

Thank you to the expert witnesses who gave evidence to the APPG:

Amanda Bailey, Director, North East Child Poverty Commission

Sophie Balmer, End Child Poverty Youth Ambassador

Rachel Loopstra, Senior Lecturer in Public Health, Policy & Systems, University of Liverpool

Kate Pickett, Professor of Epidemiology, University of York

Carolyn Snell, Reader in Social Policy, University of York

David Taylor-Robinson, Professor of Public Health and Policy and Honorary Consultant in Child Public Health, University of Liverpool

Anna Turley, Chair, North East Child Poverty Commission

About the NHS Alliance

Northern Health Science Alliance (NHS Alliance) is a health research partnership between the leading NHS trusts, universities and Academic Health Science Networks in northern England. It was established in 2011 with a mandate from its members to act and add value across the North on their behalf. NHS Alliance works together with its members, industry and Government to mobilise the North's assets for the benefit of the people and the economy; brokering research collaborations, building expert networks, attracting investment, and providing a unified voice for the region's health research system.

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Foreword from our Co-Chairs

The North of England is facing a child poverty epidemic. The aftermath of Covid-19, increased child poverty and new pressures on families due the cost of living crisis has pushed vulnerable families to the edge and created a situation which could see disastrous effects for generations.

The Child of the North report, launched in Parliament last year, found that even ahead of the cost of living crisis, children in the North of England are more likely to live in poverty, they had been more affected by the pandemic, they had experienced harsher lockdowns, less schooling and a greater impact on their mental health.

As Northern MPs, we recognise our need to highlight the disproportionate difficulties faced by children in our region. That's why this report Child Poverty and the Cost of Living Crisis was created.

The report follows on from an evidence session held by our Child of the North All-Party Parliamentary Group which found that children in the North are some of the most vulnerable and least protected from the current cost of living crisis.

We heard stories of children coming to school hungry, exhausted, without shoes, and missing medical appointments because travel was unaffordable. Not only does such hardship impact a child's health and development, but it stifles social mobility.

Whilst poverty is, sadly, not a new experience for many children in the north, the scale and severity of deprivation is now unprecedented. Children in the North have a nearly 34 per cent chance of living in poverty, with some areas tackling levels above 40 per cent. On top of this, they are more likely to be living in food and fuel insecure homes than those in the rest of England.

The anxiety and worry faced by children people living in families struggling to make ends meet can make it difficult to concentrate in school, to feel included, and to afford the resources needed to learn well and join in with friends, which undermines educational outcomes and social wellbeing.

To make sure families with children have enough money and security of income to meet basic needs, such as healthy food to eat and warm homes, we make a set of recommendations to Government to tackle the issues outlined in the report.

The North of England is a wonderful place with vibrant cities, close communities and children filled with potential. But as it stands our children face huge disadvantages that the cost of living crisis compounds. The struggling children and families who we meet in our communities don't have a voice, but we do. We owe it to them to make sure every child of the North gets the same opportunities as children from across the UK.

Emma Lewell-Buck, MP and Mary Robinson, MP
Co-Chairs APPG Child of the North

Executive summary

60 SECOND SUMMARY

Children of the North are more likely to live in poverty than the rest of England, and increasingly so as living costs rise. This situation is not inevitable. Historical child poverty trends in the North and recent declines during the pandemic across the UK show that policy can work. Yet progress has rapidly been undone.

Children in the North are amongst the least protected from the current cost of living crisis. Many families already have insufficient or insecure income to meet their needs and are finding it difficult, if not impossible, to cope with rising prices.

The uneven nature of our national economy and local labour markets, which mean lower wages and job security in the North, as well as issues with accessing suitable childcare and transportation, inadequacies in the design of the social security system as a safety net, and forms of marginalisation and discrimination

(based on ethnicity, disability, age and other aspects of identity) all contribute.

Child poverty, including fuel poverty and food insecurity, are higher in the North than the rest of England and minority ethnicity families, families with younger children, families in which someone is living with a disability, renters, larger families and lone parents, are all more likely to be going without, falling behind with essential bills, or taking on debt as living costs rise, reflecting real harm and suffering.

Poverty is the lead driver of inequalities between children in the North and the rest of England. Rising living costs will lead to immediate and lifelong harms for children: worsening physical and mental health outcomes; undermining children's learning, social wellbeing and education; and risking lower lifelong health and productivity.

Key Findings

Child poverty

During the pandemic, a drop in median income and the

£20

universal credit uplift contributed to a sharp decrease in relative child poverty across the UK, but not in the North: During the pandemic

34% of children in the North (around 900,000) were living in poverty,

compared with **28%** in the rest of England. This equates to

160,000

extra children in poverty in the North (above what would be expected if children in the North experienced the levels of poverty experienced in the South.)

In Yorkshire and the Humber and the North East, child poverty is now the highest it has been since 2000/2001.

There is variability in child poverty within the North: while child poverty has decreased in some areas of the North West, in almost every area of Yorkshire and the Humber and the North East there has been rising child poverty in recent years.

There are proportionally more parliamentary constituencies in the North with high levels of child poverty: in 2020/21 the proportion of constituencies with child poverty above

40%

was twice as high in the North as in the rest of England.

In **11** parliamentary constituencies in the North, relative child poverty after housing costs has reached

45%

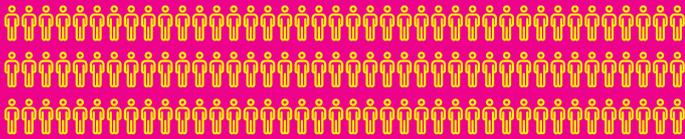
or higher: **Bradford West, Middlesbrough, Bradford East, Newcastle Central, Manchester Gorton, Oldham West and Royton, Bolton South East, Leeds East, Sheffield Brightside and Hillsborough, Leeds Central and Blackburn.**

Fuel poverty

Before the current crisis, about

1 million

households in the North were fuel poor, proportionally more than in the rest of England



In **13** parliamentary constituencies in the North, over

20%

of households were already fuel poor: Sheffield Brightside and Hillsborough, Manchester Gorton, Sheffield Central, Hull North, Leeds Central, Bradford West, Leeds East, Bradford East, Rotherham, Doncaster North, Barnsley East, Huddersfield and Liverpool Riverside.

Families on prepayment meters are increasingly self-disconnecting due to the high price of energy – potentially having no light, heat, hot water, or ability to cook, and at an increased risk of damp, with particular risks for babies and young children – but still face high standing charges, despite not using any gas or electricity.

The standing charge that customers pay for energy and the government-backed price guarantee differs regionally: in the North, the standing charge for prepayment meter customers in Yorkshire and the North East is higher (at around £3.80 per week) than the UK average (of £3.60 per week).

Cost of living crisis impacts

Local authorities in the North are the most vulnerable to rising living costs across the whole of England. Many families with children are already going without essentials, falling behind with essential bill payments, or taking on debt, reflecting real harm, stress and suffering.

Families in the North are more likely to be living in poor quality, damp homes than the rest of England.

Before living costs started to rise, over **98,500 homes in the North** already had some form of damp and **1.1 million homes failed 'decent homes' criteria**

The current crisis raises particular risks for young children and babies as families struggle to make ends meet: research shows that each 1% increase in child poverty is associated with an extra

5.8

 infant deaths per

100,000

 live births.

The shame, anxiety and worry faced by young people living in families on a low-income can make it difficult to concentrate in school, to feel included, and to afford the resources needed to learn well and join in with friends, which undermines educational outcomes and social wellbeing.

Children and young people often take on the burden and responsibility of helping their families when times are hard, not only leading to anxiety, distress and worry, but also guilt when parents go without.

Food poverty

Children in the North are more likely to be living in food insecure homes than those in the rest of England and inequalities between households with and without children are larger in the North. As living costs rise, food insecurity is increasing much faster amongst households with children than without.

23%

of children who are food insecure miss out on free school meals as only families with a very low income are eligible to apply (£7,400 after tax and not including benefits)

In October 2022,

42,954

households previously in receipt of paper Healthy Start Scheme vouchers had not successfully applied for the new online prepaid Healthy Start card.

Recommendations

1

Ensure that families with children have enough money and security of income to meet their basic needs

- Increase benefits in line with inflation at the earliest opportunity and commit to ensuring that benefits rise in a timely way in line with inflation long-term
- Immediately pause the Universal Credit five-week minimum wait, sanctions and deductions for families for the next six months while this is reviewed
- Consult on wider reforms to the social security system in order to invest in the reduction of child poverty, including: increasing child benefit by up to £20/week; increasing the child element of universal credit; suspending the two-child limit

2

Ensure that children have enough healthy food to eat

- Expand Free School Meals (FSMs) to all children whose families are in receipt of universal credit, as the simplest and most effective way of reaching all children affected by poverty and food insecurity, with an ambition of achieving FSMs for all primary pupils
- Support food provisioning for children under school age by expanding the Healthy Start Scheme to all families on universal credit and commit to increase the value in line with inflation
- Ensure consistent support so that children do not go hungry during school holidays

3

Ensure that children are able to live in warm homes

- Extend financial support beyond the current social security system to groups most in need, especially carers, those dependent on essential powered medical equipment, and low income households not in receipt of means-tested benefits.
- Introduce specific financial support for families using prepayment meters (including action by the Department for Business, Energy & Industrial Strategy and the energy regulator on standing charges and energy debt) and suspend prepayment meter installations over the winter
- Consult on the introduction of a mandatory social tariff to guarantee an affordable price of energy for fuel poor and vulnerable households
- Prioritise action to improve the energy efficiency of homes, including social housing and the private rental sector

4

Ensure that national government makes the best use of existing available data to support families living on a low income now

- Immediately resolve data-sharing issues between the Department for Work and Pensions, NHS Business Authority and Department of Health and Social Care and use existing data to auto-enrol all eligible families on the Healthy Start Scheme
- Use existing data to auto-enrol all eligible pupils for FSMs (rather than relying on families, schools and local authorities to do this)
- Ensure that existing data can be disaggregated by region and that ethnicity is included in all national data collection systems

5

Ensure that there is a joined-up and place-based approach within national government to address child poverty and the cost of living crisis

- Prioritise the development of an integrated health inequalities strategy as part of 'levelling up', with an explicit focus on children and addressing child poverty, and including action to 'poverty-proof' schools

Living life on a low income

Changing Realities

Participants - a participatory online project documenting life on a low income and pushing for change¹

The cost of living has strangled us. Stopped us from living normal, healthy lives. Inadequate systems mean we are punished, marginalised, judged and left to suffer.

Rising costs, without any safety net to fall back on, leave us asking: 'What is the price of parenthood in the UK today?'

Huge numbers of us are now almost completely unable to support ourselves or our families. Nothing is affordable. Our children are hungry. Schools report "short concentration" and "unmanageable moods". They have lost their childhood.

We have left one pandemic and entered another. This time rather than physical ill health we have an insurmountable mental burden. Instead of healing, we are sick with anxiety, drowning in financial doom. And the government has offered nothing but a flimsy life jacket. We need more.

You must listen and you must act. Like never before. To help people who are relying on you more than ever before. We don't need policies implemented in weeks' or months' time. We need urgent support NOW.

We are not case studies, but people with stories you would have nightmares about if it was your reality. Perhaps you don't see desperation unless you have lived it? Well learn from us. Because we are living it.

Be brave... Be bold. Tackle this crisis. Because the people of your country - we cannot survive. You can't leave us struggling, rationing, losing.

We are willing that one day our children might grow up free, not struck down by poverty. Our children deserve better. Our parents deserve better. Our friends and neighbours deserve better. We all deserve better. I see you. We all see you. The world sees you, but we ask: Do you see us?

We shouldn't be drowning. You don't know us, but in this letter we come as one. Together. To ask for help. To demand change.

Changing Realities Participants - a participatory online project documenting life on a low income and pushing for change¹

Children's experiences of rising living costs in the North East, shared during Poverty Proofing[®] audits carried out in October 2022 by Children NE: Because growing up can be hard <https://children-ne.org.uk/>

Do you know what the rising cost of living is?

When my brother and I go to bed and they think we are asleep I hear my mammy and dad talk about it, they are worried

Pupil, KS1

My friend didn't have enough and I had lots and a packed lunch so I bought him his lunch that day

Pupil, KS2

It's freezing outside now and I want to feel warm - I need a hot meal

Pupil, KS2

My parents are struggling with everything, sometimes they can't even buy food... They are struggling to buy clothes and things... My mum says the lights are going to go out and we will be cold... They get mad because they just want us to be happy... they are trying their best

Pupil, KS2

There is no spare coats in school. If it's cold we go and sit in the warm corner of the playground or under the bench.

Pupil, KS2

Being Kind because it is a tough time for everyone.

1 Child poverty and rising living costs in the North

Children and families across the UK have had a difficult few years. The Child of the North report showed how, even before the pandemic, unbalanced policy choices – particularly those implemented as part of the programme of austerity - have exacerbated poverty in the North, with the burden of welfare reforms and cuts to services falling more heavily on disadvantaged rather than affluent areas, on the North rather than the South, and on particular population groups, such as children. The COVID-19 pandemic exacerbated the situation, disrupting almost every facet of daily life. Ongoing disruptions to global supply chains and the war in Ukraine, as well as recent national policy turmoil, are now exacting further economic stress, significantly increasing prices, particularly for food, energy and fuel.^{3,4} As a result, families are experiencing a fall in real household incomes and face a cost of living crisis.

For many families in the North of England, the current economic chaos will deepen an enduring child poverty crisis in the region: a crisis that ‘we can’t keep ignoring.’⁵ We know that poverty is the central driver of inequalities between children, leading to worse physical and mental health, poorer educational attainment and life chances and alarming 20-year gaps in life expectancy at birth between the most and least deprived areas of the north and south.^{6,7,8} Furthermore, poverty increases family stress and the risk of interpersonal conflict, child abuse, neglect and being taken into care.⁹ We also know that, while the burden of rising living costs will be felt across the UK, as with COVID-19, the current crisis will ‘play out’ unequally – both socially and geographically – hitting some places and families in the North harder than others.^{3,10}

Relative child poverty in context

Child poverty is a persistent and significant problem across the UK, but particularly in the North of England. There have however, been some successes. From highs in the late 1990s, relative child poverty rates after housing costs declined in the North in the early 2000s; falling faster than the rest of the country (Figure 1).⁸ By the time of the global financial crisis of 2008, the percentage of children living in poverty after housing costs in each of the three regions of the North was close to the UK and England average.⁸

Yet from 2014, the situation started to reverse: relative child poverty in the North after housing costs began to rise, and more steeply than the rest of England (Figure 1). Between 2014/15 and 2019/20, the percentage of children in relative poverty after housing costs is estimated to have increased by 2 percentage points in the whole of England and in the whole of the UK (from 28% to 30% in England and 29% to 31% across the UK).¹¹ In the same time period, there was also a 2 percentage point rise in relative child poverty in the North West (from 29% to 31%), but a higher rise in Yorkshire and the Humber at 5 percentage points (from 28% to 33%) and a 11 percentage point rise across the North East (from 26% to 37%; Figures 2-4).¹¹

Between 2014/15 and 2019/20, relative child poverty after housing costs increased in every single local authority in the North East and in Yorkshire and the Humber (Figures 2, 4). There was more variability in relative child poverty rates across local authorities in the North West: for example, while rates of relative child poverty decreased in Trafford, Lancaster and West Lancashire, there were increases of 4 percentage points or more in

Manchester, Oldham, Bolton, Pendle, and Blackburn with Darwen (Figure 3).

Figure 1 Percentage of children in relative poverty after housing costs in the North, England and UK, 2014/15 to 2020/2021 (source: End Child Poverty Coalition)¹¹

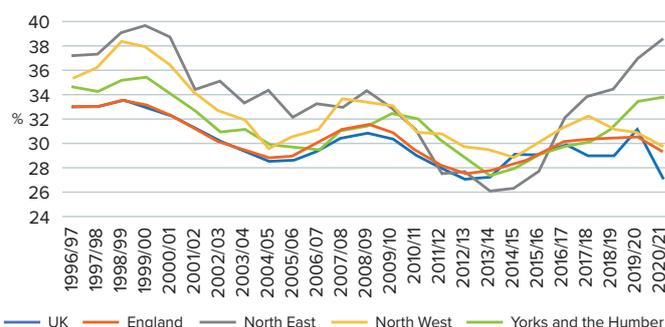
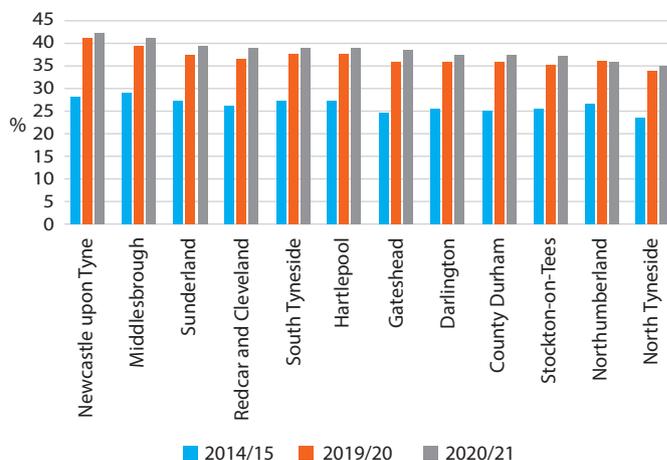


Figure 2 Percentage of children in relative poverty after housing costs in local authorities in the North East in 2014/15, 2019/20 and 2020/21 (source: End Child Poverty Coalition)¹¹



“

Remember these graphs are people. I’m a number on these statistics. Why does it feel like I don’t matter... my sisters don’t matter

End Child Poverty Youth Ambassador, APPG evidence session

”

Figure 3 Percentage of children in relative poverty after housing costs in local authorities in Yorkshire and the Humber in 2014/15, 2019/20 and 2020/21 (source: End Child Poverty Coalition)¹¹

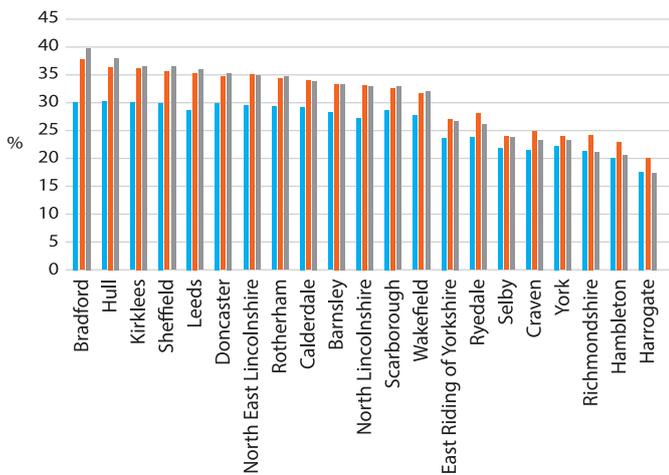
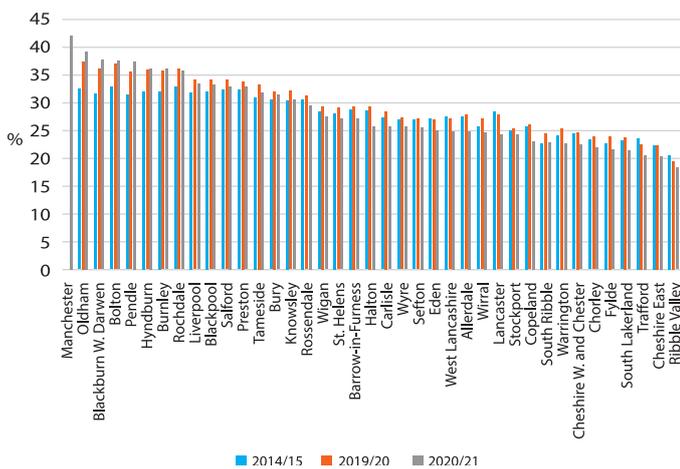


Figure 4 Percentage of children in relative poverty after housing costs in local authorities in the North West in 2014/15, 2019/20 and 2020/21 (source: End Child Poverty Coalition)¹¹



Analysis of the latest government data for 2020/21 suggests a sharp decrease in relative child poverty after housing costs between 2019/20 and 2020/21 across the whole of the UK (-4 percentage points) and across England (-1 percentage points) (Figure 1).^{11,12} Although a drop in median income during the pandemic likely contributed to the fall in this relative measure, the government's temporary £20 universal credit uplift, which put more money into low-income households, also had an effect: not only shielding children from the economic costs of the pandemic, but also serving to lift some children out of poverty.¹²

However, given the current 'levelling up' agenda, it is important to consider whether this kind of decrease has been reflected regionally, as UK and England averages can hide regional variations.^{8,12} Recent data suggests that between 2019/20 and 2020/21, during the pandemic, 34% of children in the North (around 900,000) were living in poverty, compared with 28% in the rest of England.¹¹ This equates to 160,000 extra children in poverty in the North (above what would be expected if children in the North experienced the levels of poverty experienced in the South).¹¹ There was some variability within the North: in the North West, relative child poverty after housing costs decreased by 1 percentage point (from 31% to 30%) but it increased by 1 percentage point in both Yorkshire and the Humber (from 33% to 34%) and the North East (from 37% to 38%) (Figure 1; Figures 2-4).¹¹ In Yorkshire and the Humber and the North East, relative child poverty after housing costs is now the highest it has been since 2000/01.¹¹

There is a growing chasm between welcome Government commitments on 'levelling up' and the reality of rising child poverty in every part of the North East in recent years.

North East Child Poverty Commission, APPG evidence session

In terms of parliamentary constituencies, relative child poverty after housing costs was estimated to have reached 45% or higher in 27 parliamentary constituencies in England in 2020/21; 11 of which were in the North of England: Bradford West (51.2%), Middlesbrough (50.7%), Bradford East (50.1%), Newcastle Central (47.8%), Manchester Gorton (47.5%), Oldham West and Royton (47.4%), Bolton South East (46.1%), Leeds East (45.9%), Sheffield Brightside and Hillsborough (45.3%), Leeds Central (45%) and Blackburn (45%).¹¹ There are proportionally more parliamentary constituencies in the North with relative child poverty after housing costs above 45%, compared to the rest of England: in 7% of parliamentary constituencies in the North relative child poverty after housing costs was 45% or higher, as compared with 4% of parliamentary constituencies in the rest of England. This north-south difference is even more pronounced in parliamentary constituencies with relative child poverty after housing costs above 40%: in 20% of parliamentary constituencies in the North relative child poverty after housing costs was above 40% in 2020/21, as compared with 10% of parliamentary constituencies in the rest of England.¹¹

Relative poverty or absolute low income families

The trends in child poverty described above all refer to relative poverty: the proportion of children living in households with below 60% median household income, equivalised for family size and after housing costs have been taken into account. The theoretical underpinnings of 'poverty', how it is defined and measured are important as these concepts influence the strategies and policies chosen to address it. In 1979, Peter Townsend defined poverty as:

Individuals, families and groups in the population can be said to be in poverty when they lack resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged and approved, in the societies in which they belong¹³

This conception of poverty as being relative to a particular context (rather than absolute) recognises that standards of living change over time.¹⁴ Relative poverty after housing costs is also useful as it compares a household's income with that of other households in the UK – after things like rent, water rates, mortgage payments, insurance, ground rent and service charges have been paid – giving a picture of whether households are falling below the UK median and are struggling to meet the costs of a basic living standard.¹⁵ It has been argued that relative poverty is particularly relevant to the Government's 'levelling up' agenda and the commitment to reduce inequality across the UK, because it compares household incomes of children in relation to their peers.¹⁶

The UK government's official position, however, is that absolute poverty is a better measure of living standards: as defined by 'the number of children in absolute low income families' and as measured by household income less than 60% of the 2010/11 median income, adjusted for prices/inflation.^{17,18} While labelled 'absolute', this is also a relative income measure because it is based on comparison with median income at a set point in time.¹⁵ Given the importance placed by government on this absolute poverty measure, it is relevant to consider what this data shows.

In the 2021 financial year, government data showed that nearly 2 million children aged under 16 were living in absolute low income families (before housing costs) across the UK, with approximately 30% - nearly half a million children - living in the North.¹⁹ In the North West, 15.7% of children under 16 were living in absolute low income families before housing costs, and 18.1% in Yorkshire and the Humber.¹⁸ The situation was

considerably worse in the North East, with 27.4% of children under 16 living in absolute low income families before housing costs (see Figures 5-7 for data by local authority). In terms of parliamentary constituencies within England, the absolute child poverty rate was estimated to be 30% or above in 16 of them, with this rising to above 40% in 4 constituencies in the North: Newcastle Central (40.2%); Bradford East (41.2%), Bradford West (44.3%); and Middlesbrough (44.6%).¹⁸

As set out in the APPG evidence session, and as evidenced in the historical trends described above, reductions in child poverty in the early

Figure 5 Percentage of children under 16 living in absolute low-income families before housing costs in FYE 2015 and FYE 2021 each local authority in the North East (source: DWP, 2022)¹⁸

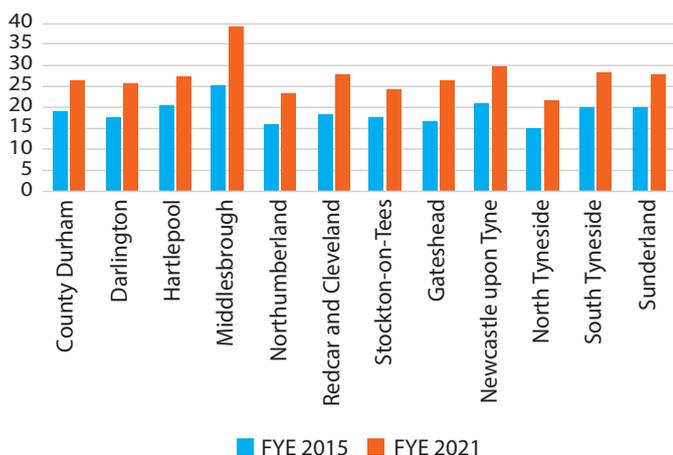


Figure 6 Percentage of children under 16 living in absolute low-income families before housing costs in FYE 2015 and FYE 2021 in the UK and in each local authority in the North West (source: DWP, 2022)¹⁸

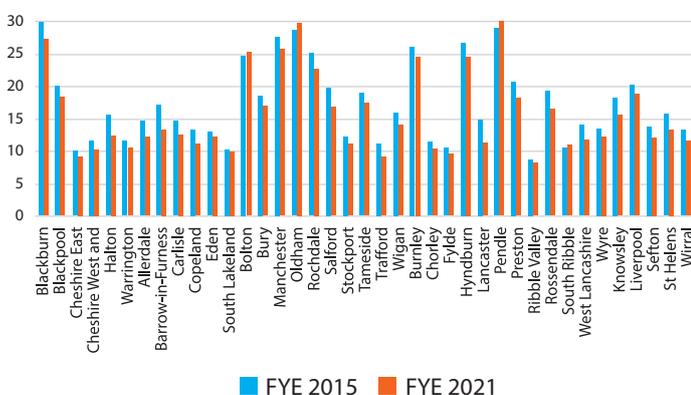
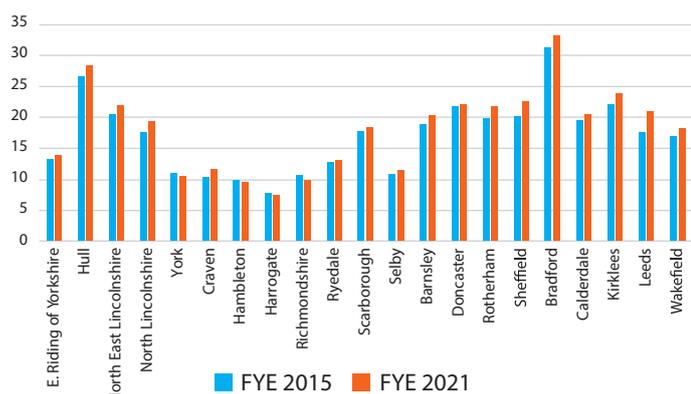


Figure 7 Percentage of children under 16 living in absolute low-income families before housing costs in FYE 2015 and FYE 2021 in each local authority in Yorkshire and the Humber (source: DWP, 2022)¹⁸



2000s show that child poverty is not inevitable: there can be progress in tackling it, but this can rapidly be undone.¹⁶ We are all at some risk from poverty. Crises and life events – getting sick, having an accident, losing someone you love, a relationship breaking down – can all tip a family into poverty.^{19,20} Yet this does not explain the population-level patterns described above. Rather, regional trends reflect the differential powers and resources that people in the North can draw upon to avoid, alleviate or escape poverty; the choices that are collectively made about how we organise society; and thus about how social and economic opportunities are spread across the UK.^{8,21,22,23}

The UK’s fractured economic geography, local labour and housing markets, differential access to well-paid and secure jobs, issues with accessing suitable childcare and transportation, the adequacy of the design of the social security system as a safety net, and pervasive forms of social marginalisation and discrimination (based on ethnicity, disability, age and other aspects of identity) all contribute; shaping whether or not children and families in the North have an adequate income to meet their needs.^{5,8,19,24}

Due to disadvantageous conditions, the risk of poverty is not only consistently higher in the North, but also consistently higher for large families, lone parent families, families in which someone has a disability, and ethnic minority families. In 2019/20, the percentage of children living in relative poverty in a family where someone is disabled was estimated at 37% after housing costs, compared with 28% for children living in families where no-one is disabled.¹² Lone parent families, especially those with young children, are also more likely to live on a low income, find it harder to work due to issues with accessing affordable and timely childcare, and be reliant on the social security system.¹⁶ It has been estimated that, prior to the current rise in living costs, lone parent families were ‘three times more likely to be behind on bills or stuck in a cold house, and five times more likely to be unable to afford to eat properly compared to couples with children’.²⁵

Research suggests that, for many lone parents, and indeed many families living on low incomes, including those in work, the social security system is not providing them with the safety net they need; rather, it perpetuates hardship.^{16,20} For example, a qualitative study undertaken in the North with working age adults claiming universal credit and staff supporting them found that claimants reported being pushed into debt, rent arrears, housing insecurity, and fuel and food poverty through universal credit; with system failures, administrative indifference, enhanced conditionality and delays in the receipt of entitlements exacerbating the financial difficulties and mental stress of managing on a low income.⁶² This study also found that living on universal credit affected relationships within families, and with friends and wider social networks, increasing the risk of loneliness and social isolation.

Despite concerns that universal credit may be exacerbating inequalities and hardship among children and young people, there is limited research to date on health and social impacts from the perspective of children and young people themselves.⁶³

It has been estimated that the social security system is £36 billion less generous as a result of policy changes since 2010, which has particularly impacted families in the North and poorer working-age families: the poorest 20% of families have lost an average of over 8% of their incomes.^{8,26} The two-child limit to the child element of universal credit or equivalent legacy benefits has been shown to drive poverty in larger families; with recent analysis suggesting that this policy is the leading driver of child poverty across the UK.^{27,28,29}

A lack of basic, up-to-date demographic data broken down by ethnicity, along with sampling issues, can hide ethnic inequalities in child poverty and disadvantage.^{8,10} Nevertheless, existing research suggests that, while living in the North and belonging to an ethnic minority are both

significantly associated with child poverty, minority ethnicity has a greater effect.⁸ Unemployment, precarious and low paid work, exposure to changes in the social security system, are all more common among ethnic minority groups than majority White, and intersect with racism and discrimination, and these disadvantageous conditions are reflected in persistent ethnic inequalities in child poverty across the UK.^{8,10}

Average incomes for minority groups have fallen faster and deeper (6%) than for White people (1%) over the last decade, and particularly since the start of COVID-19.¹⁰ In 2019/20, 45% of children in Asian or Asian British households and 48% of those in Black households were estimated to be living in poverty after housing costs, compared with just 26% of those where the head of the household was White.¹² Disadvantageous conditions are regularly reflected in higher poverty rates particularly among Pakistani and Bangladeshi groups and evidence also suggests that Gypsy, Traveller and Roma groups experience deep socioeconomic deprivation.⁹ Recent analysis shows that minority ethnic people are heavily over-represented amongst the lowest-income groups, with ethnic inequalities in England most pronounced in the Yorkshire and Humber region.¹⁰

Impacts of rising living costs on families in the North

Emerging evidence suggests that, as living costs rise, these geographical and social inequalities in child poverty will deepen, entrenching the long-term hardships experienced by many families in the North. Across the UK, people on low incomes and in poverty already spend more as a proportion of their income on basics such as heating and food, including facing extra per unit costs for essential products and services (known as the 'poverty premium').^{30,31} For example, through expensive gas and electricity pre-payment meters or buying food items from local shops rather than supermarkets, which may be cheaper but less accessible.^{20,31}

Box 1. Lone parents' experiences of Universal Credit during a cost-of-living crisis (Portrait 1 for APPG, Child of the North from the study of Craig et al., 2022)⁶⁵

The participant portrait here, and the other portraits of lone parents that are included in Sections 2 and 3 of this report, are case data from a longitudinal qualitative study regarding the mental health impacts of claiming and living on Universal Credit (UC).⁶ This, and the other portraits, show the struggles of living on Universal Credit for lone parents who are both in and out of paid work, and the damaging effects of some UC policy decisions during the cost of living crisis. The women were interviewed between March-July 2022 and, since then, the UK inflation rate has risen, meaning that the financial situations of these women will have worsened in the past 6 months. The women who feature in these portraits have read, commented on, and agreed the final versions.

Fay: "It just makes you feel that you're not a proper adult"
(Age group 30-39, 2 children, interviewed March 2022)

Fay is a single parent of 2 children who is a domestic abuse survivor and suffers from depression and anxiety. She is currently out of paid work but at the time volunteered in a role that gave her a sense of purpose whilst developing her skills and confidence. However, rising fuel costs meant she was concerned about being able to continue this volunteering due to the distance she had to travel. Fay explained how she lost nearly £400 per month when she transitioned from legacy benefits to UC and said, "everything, it's a struggle". She described having to use child maintenance for her oldest child for rising utility bills, but was concerned about this ending when her child turned 16 in the coming year.

I mean if I didn't have that money, we would really like literally be on



It isn't inevitable; it doesn't have to be this way. Policy can work but it can also make the situation worse.

Speaker, APPG evidence session



Because the poorest households spend more of their total budget on things like food, gas and electricity, inflation affects poorer households the hardest. In April 2022, it was estimated that the poorest 10% across the UK faced inflation rates of 10.9%, 3% higher than the wealthiest 10%.³² Combined with low nominal wage growth in many areas of the North and with social security benefits only increasing by 3.1%, this means large real terms cuts to living standards for many of the poorest households.^{3,32}

Recent analysis indicates that inflation in some of the poorest large towns and cities in the North is up to 2.6% higher than wealthier southern ones, such as Cambridge and London.³ In each region of the North, proportionally more people are living in poverty, in lower paid jobs or unable to work, in receipt of social security support, and are already facing high levels of financial stress and debt, making it extremely difficult for families to absorb new shocks on costs.^{3,22} In consequence, local

the poverty line and it scares me so much.

Fay took an advance payment to cover the 5-week wait when she started on UC. This meant she had a £96 deduction on her monthly UC payment. This in turn meant she struggled to save and so she has to take out a loan each year to get them through Christmas. Living on a low income, being trapped in a cycle of borrowing, and experiencing an unsupportive UC system, had a major impact on her mental health. She said:

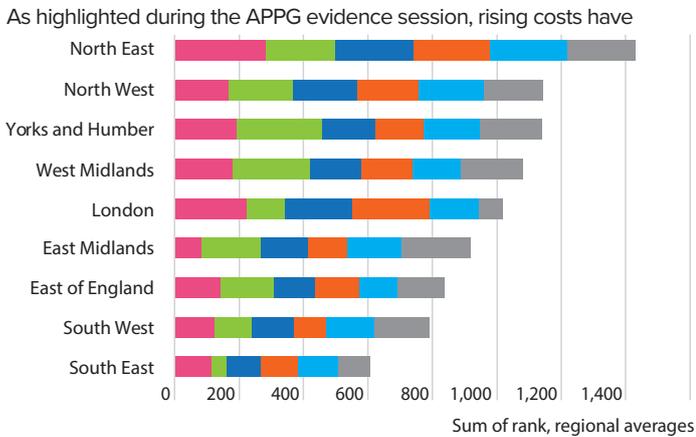
...it just makes us feel really down. It has a massive stress because I cannot... get out of the cycle but it makes us feel like I'm not good enough. Like I'm not being a proper mother. Me kids are missing out on things that I don't feel they should but I just don't have the money so you have that guilt as well. I am on antidepressants, you know... You feel inadequate, you're thinking, eee, God, I'm a mother and I cannot even provide for me kids. It just makes you feel that you're not a proper adult, do you know what I mean? ... everything's just a struggle.

Fay felt dramatic effects of the cost-of-living rising but felt powerless in her efforts to be heard by those with the power to make changes:

I'm just one of the little, you know, one of these little minute people and like I say, I did get in touch with the MP about certain stuff and it was just dismissed and it was like, who am I, who am I to fight them? I cannot fight them. They're not going to listen to silly old me and it's just sad how it's going. The poorer are getting poorer, that's what's happening.

authorities in the North East, North West and Yorkshire and the Humber are regarded as the 'most vulnerable' to the cost of the living crisis across the whole of England (Figure 8).²²

Figure 8 Regional vulnerability to the cost of living crisis (as measured by the CPP (2022) 'Vulnerability Index') (Source: CPP, 2022) ²²



left many of the poorest families in the North with difficult dilemmas, as many have nothing left to cut back on: "...the options are simple but grim: go without essentials, get behind with essential bill payments, or take on debt"^{16,25} Stories from the North East were shared during the APPG evidence session, which also reflect the experiences of many children and families across the North West and Yorkshire and the Humber.

This testimony is supported by wider qualitative and quantitative research being carried out during this crisis. For example, Changing Realities – a participatory online project documenting life on a low income and pushing for change – details first-hand the harm to parents and children.^{1,33}

It isn't just a question of heating or eating. With every additional expense, my ability to pay my bills and everything else is reducing. I have maxed every bit of credit to try to make our home liveable and saleable and no bank or institutions would help. I've ended up paying over the odds in interest and straining friendships to continually borrow. My son is a witness to all of this. He no longer wants to be around me. I am truly lost. I don't know where to turn as nobody answers my calls and emails. There is no hope today.

Evelyn¹

Today I had my first shower in a week. I already struggle mobilising. The prospect of hanging around wet in a cold house, let alone being deterred by the cost of electric was enough to put me off bothering any sooner. I discovered earlier that my son has been wearing his pyjama bottoms under his trousers to walk to school again. He gets dressed underneath the duvet. Dread to think how long he's kept the same underwear on for. Think he believes he's saving me having to wash them. We've reached a point where we simply can't cut back anymore. It's completely unsustainable. Also, what happened to me could literally happen to anyone. I was working in my dream job. I trained long and hard to get it, then a mundane accident at home 8 years ago put an end to all that... I can't help but wonder where it will all end. It's not as though the disabled, low-income households, pensioners, etc. can actually take strike action, is it?

Beverly¹

Findings from regional and UK-wide quantitative surveys reinforce the extent of harms in the North and across the UK. Resident surveys conducted across Greater Manchester (GM) in September 2022 highlighted that 4 in 5 were worried about rising costs, with concerns

Evidence given to the APPG by the North East Child Poverty Commission

Parents in Gateshead using watered-down evaporated milk in their babies' bottles because of the soaring price of formula – and putting off weaning because of fears about the cost of solid food.

Families in Newcastle turning down the offer of a free replacement boiler because 'What's the point? I'm not going to turn it on anyway'.

A child turning up to school in East Durham without any shoes – and a school in Middlesbrough which routinely buys shoes for its pupils out of its budget.

Families in Hartlepool turning on their freezer for just an hour a day to try and save money, with all the health implications of this.

Families across the region simply 'self-disconnecting' from energy but still facing high standing charges, despite not using any gas.

People in Gateshead unable to attend medical appointments because of travel costs.

Parents in Sunderland terminating wanted pregnancies because they just cannot afford the costs of a new baby.

more likely amongst parents of children under 5, disabled respondents and those aged 25-34; 35% of households reported having borrowed money or used more credit compared to a year ago - a substantially higher proportion than the national average (at 22%); and 61% of GM residents reported spending less on fuel and 56% reported spending less on food; a higher proportion than the national average (at 55% and 43% respectively).³⁴

Similarly, a Joseph Rowntree Foundation survey conducted with over 4,000 UK low-income households (defined as those in the bottom 40% of equivalised household incomes) in May-June 2022 highlighted that one in six (60%) were going without at least one essential to try to get by, including meals, toiletries, heating and medication; nearly half (45%) of all low-income families had either cut down on or skipped meals in the last 30 days; 40% were in arrears on at least one type of bill (such as rent, council tax, utilities, borrowing repayments); and approximately one in ten (11%) reported taking on debt to try to cover bills (including at high cost credit).²⁵ These difficulties were faced whether or not anyone in a household was working and the situation was worse for households receiving universal credit and/or for those on benefits who are subject to deductions.

Deductions are where the Department of Work and Pensions takes money from people's social security support, at a rate of up to 25%, to repay money that is owed, including for legacy benefit overpayments, budgeting loans, rent arrears and universal credit 'advance payments' that are often required to support someone through the minimum five-week wait for a first benefit payment (which can sometimes be much longer), and are not based on any assessment of affordability.^{16,20,25} Different debts are recovered at different rates, over different time periods, which not only leads to uncertainty, anxiety and makes budgeting on a very low income extremely hard; but also reduces what little income families receiving benefits have to get by.^{16,20}

Research shows that high benefit deduction rates reduce family income and that the minimum five-week wait and advance payment process leads to 'a domino effect' of debt and mental health challenges, including psychological distress, for parents and their children.^{16,20,35,36,37}

One family is crippled by a loan [Universal Credit advance] that they took

*for that intervening period [5-week wait]¹⁶
Sometimes the deductions they are getting...the money that they're getting is already sometimes unmanageable for people – but then to take a deduction off that...all it means is that people are going to be borrowing more to make up for that, and it's just a never-ending cycle¹⁶*

As indicated by the Institute for Fiscal Studies, the level of social security benefits provided to families has not kept pace with rising inflation: in April 2022, payments increased by less than half the rate of inflation, which has since continued to rise.³²

The government recently announced in the Autumn Statement 2022 that benefits would rise in line with inflation, but the increase will not be actioned until April 2023, and this will be only the fourth time that benefits have risen in line with inflation in the last ten years.

Minority ethnicity households, working-age households (especially younger ones), renters, larger families and lone parents are all more likely to be going without as living costs rise (Box 1).^{10,25} Minority ethnicity families have been subjected to disproportionate disruption in employment, benefits and earnings in recent years, including during the pandemic, which puts them at considerably greater risk of falling into deep poverty as living costs rise.^{8,10}

Concerningly, recent research suggests that up to 63% of lone-parent households may be in arrears, which is “an enormous burden to carry as the only adult in a home with children”.²⁵ As one of the speakers at the APPG evidence session put it: For lone parents, life is simply not sustainable anymore.

I am a single mum working part time in a primary school office. Not only seeing first hand, via work, the difficulties parents and children are facing but I am living it with them. Life is difficult enough without the added worry and pressure of the cost of living. To provide for my child is my only goal along with keeping her safe, happy and healthy. This is proving more difficult every single day.

Edison¹

Impacts on children and young people

During the hearing, the APPG heard about the shame, anxiety and worry faced by young people living in families on a low income, how difficult financial insecurity makes it to concentrate in school and about how rising living costs risk undermining children and young people's education.

There is a strong body of wider evidence highlighting the shaming and stressful effects of living on a low income,^{20,28,38,62,63} as well as how

poverty gets in the way of children's learning and 'making the most' of school life.^{39,63} While schools cannot eliminate the effects of poverty, reports of young people's experiences suggest that they amplify its impacts; creating inequality through hidden forms of exclusion and stigmatisation.^{40,41}

For example, research shows how children experiencing poverty can be financially excluded from taking part fully in educational trips, sports clubs, and in subjects and learning activities at school (including swimming, art and design, maths and PE) and how day-to-day school practices can draw attention to family incomes, making children and young people feel 'different', stressed and anxious, and sometimes contributing to people getting bullied.^{39,42}

Families are often expected to have access to the internet at home and/or own expensive learning resources such as stationery, textbooks, IT, calculators and mobile data for use at home and school. Prohibitive costs associated with these can affect the ability of children to learn and revise, as well as their choices of secondary school subjects.⁴² This has led in some areas to work on Poverty Proofing[®] schools to reduce barriers to learning and protect children from the restrictive effects that poverty can have.^{42,43,64}

Going on to electricity, right now our school is giving homework in Google classrooms which is obviously online and they do give the laptop for it, but some people, like, can't afford the internet, and cos you need electricity for the internet... they miss out on maybe revision, or tests, or if they are sick and they're off, they can't really catch up on their work when they're home.

Young People's Advisory Group, Liverpool

The only issue I would say is using phones in classes, many people do not have access to phones and if they do then they may not have access to apps that require Wi-Fi, so rather than make families use up more data, have a Wi-Fi system that is only accessible to classes that need it at the time.

Pupil⁴²

To school you have to bring a pencil case, planner, calculator, pen, pencil, sharpener, ruler, rubber, highlighter... if you don't have something, the teacher gives you a warning or a detention.

Secondary school pupil⁴²

If I have to stay back [for detention] then I walk home, it takes nearly two hours. Some kids get picked up, for my parents who don't have a lot of money it is impossible.

Pupil, KS3⁹¹

Box 2. Excerpt from voluntary sector statement on the cost of living crisis.⁵⁶

Food banks are working flat out, and community centres are planning how to provide warm hubs through the winter. Mental health charities are forecasting increases in mental health crises and suicide rates, family support services are predicting increased numbers of children being taken into care... When people cannot afford to pay their bills, the consequences go far beyond whether they can keep their lights on at night, and charities and voluntary organisations of all shapes and sizes play an essential role in keeping people afloat in such challenging times.

But charities and voluntary organisations are facing the same increases in fuel, energy, and salary costs as any business, while their income drops as donors have to cancel direct debits and reduce their offers of goods. Many organisations are selling essential community facilities because they cannot afford to keep buildings open or are

expecting to close badly needed services altogether.

They are seeing ever greater demands made of them to fill the gap as public services, the NHS, and local authorities especially, struggle to deliver adequate services to communities. All the while the real value of their income drops against the inflationary pressures of running their organisations.

Stepping up in a crisis to support communities is what charities and voluntary organisations do best – we saw this during the pandemic. Yet charities have already drawn on their reserves, they have already become as lean and agile as they can possibly be, and they have not had the chance to recover. Many charities and voluntary organisations have little or nothing left to see them through this second tsunami of need.



The main impacts are education. No matter where you are, school is difficult... It isn't just hunger. The worry is still there. That feeling of worry never leaves. How your sister's trip to the zoo is going to be paid. How you've not seen your mam eat. All going through your head in a chemistry lesson.

End Child Poverty Youth Ambassador, APPG evidence session



You have to get a specific calculator for maths, its £25-£30 and you need it for your exam... they have a couple spare but not enough.

Sixth form pupil⁴²

They are very expensive. I do triple science and the books are £25 each. It's £75. It should be provided.

Year 11 pupil⁴²

Wider studies provide strong evidence that income has causal effects on educational attainment, as well as on a range of other outcomes, including physical and mental health.^{6,7,44}

An analysis of the nationally representative Millennium Cohort Study showed that, holding all other things equal, experience of persistent poverty tripled children's likelihood of having mental health problems in adolescence, and doubled their likelihood of obesity or chronic illness. In addition, children who experienced poverty for only part of their childhood also had worse health outcomes on average than children who never experienced poverty.⁷

The mental health of children and young people across the country was deteriorating even before COVID-19 and the current crisis, particularly in the North.⁸ Recent analysis highlights inequalities in mental health by sex, ethnicity, income and age between the North and the rest of England.⁴⁵ Results published from the 2021 Mental Health of Children and Young People Survey in England are only available at country level, but highlight that 1 in 6 children and young people aged 6–16 years had a probable mental health disorder (17.4%), up from 1 in 9 in 2017; with children more likely to have poor mental health if they were living in a household that had fallen behind with bills, rent or mortgage during the pandemic.⁴⁶

Parents are stressing and getting anxious because... they can't afford like, basic stuff, like heating... And then obviously, it's the same with the kids, that they're maybe getting anxiety from it, and also if people are saying 'why aren't you wearing the best such and such'... so its basically the kids and adults in the same boat, kind of stressing and a lot of anxiety off this..

Young People's Advisory Group, Liverpool

Box 3. The end...

*When you've tried your very best,
Given it all you could,
Let people know when things went wrong,
Praying they'd do the things they should,
When you care with all your heart
When you've absorbed yourself in your passion,
When you've fought for your beliefs
But the world shows no compassion*

*When the pennies and the pounds no longer pay the bills
When there's no recognition for your experience and skills
When devalued and dejected is what you're feeling every day
When you feel permanently frustrated
Trying, yet again, to find a way*

*When you know the power of the mind
The best way to build young brains,
When you let children lead their learning
When you present them with their reins
When you create awe and wonder
When you inspire and motivate
When you change someone's perspective
When you listen to liberate*

*When the raft of things you do, just simply isn't enough
You can't recruit or ensure quality and just existing is pretty tough*

*There comes a time when you realise the end is now in sight
You've tried your best, done all you can,*

*You've not gone down without a fight
So, as we turn the lights out
And reject this national charade
Of proclaiming quality early years is "free"
We're evidence "the system's flawed"
As we become part of the closures, as the early years' infrastructure is lost
Ask yourself what the children and families will do?
What's the impact? What's the real cost?*

*A society's soul can be judged right away
In the way that it cares for the young,
Experience tells us, and evidence proves,
Exactly what needs to be done!*

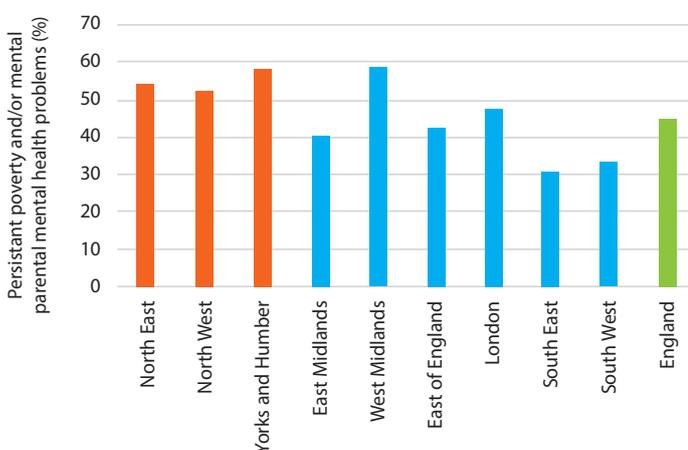
*An interesting, supportive, nurturing, place
Full of people with time to listen
Connect, promote hope, curiosity, respect,
Where all children can sparkle and glisten.*

*We are all unique, each and every one
But our voices are not being heard
Ultimately our outstanding provision will close,
And underfunding will have had the last word.*

**Wendy Kettlebrough, Sunshine Pre-school, Woodthorpe, Sheffield
*Manor and Castle Development Trust who run the community
nursery are still working to keep it open and viable**

It is well-documented that living in persistent poverty, as well as experiencing a transition into poverty in early childhood, increases the risk of poor mental health in childhood; with children and young people in the most deprived households 2 to 3 times more likely to develop mental health problems.^{6,47,48} Recent analyses show how adverse social conditions and family poverty co-occur with parental mental health problems, with large negative impacts on child health outcomes and behaviour in later life.⁶ This study shows that over 40% of children in the UK experience continuous exposure to either poverty and/or parental mental ill health. These common exposures lead to large negative impacts on child physical, mental, cognitive and behavioural outcomes; for example, increasing the risk of children developing mental health problems six-fold when both exposures are present. These harmful exposures are very common (Figure 9), and much more so in Northern regions (55% overall), compared to the Southern regions (32% overall).⁸

Figure 9 Persistent poverty and/or parental mental health problems up to age 14 (%) (Source: UK Millennium Cohort Study, analysis by Nicholas Adjei, University of Liverpool)



A recent Young Minds survey conducted with over 13,000 young people aged under 25 between June and July 2022 found that living costs were the major worry for over half (56%), with disruption reported particularly to diet and sleep.⁴⁹ This finding was not confined to older age groups: 21% of 11-year-olds who took part reported that money worries had caused them stress, anxiety, anger or unhappiness.

Given the pressures that rising living costs are exacting on family finances, there is a real risk that the cost of living crisis could entrench the mental health crisis across the North of England. There are particular risks here for ethnic minority children and young people, given the intersection of disproportionately higher levels of existing poverty among ethnic minority families with experiences of and fear of racism, which are consistently reported as undermining children and young people's mental health.^{8,50}

Demands on public services and the Voluntary and Community Sector

As shared in the APPG hearing, rising living costs are translating into significant and potentially unsustainable demands on public services and the voluntary and community sector (VCS) in the North, as they try to help families meet basic food, hygiene, and heating needs. Years of local authority funding cuts due to austerity, small pots of competitively allocated funding with strict spending criteria, and the lack of a long-term financial settlement, mean that the capacities of Northern local authorities to respond to the crisis have limits.^{22,51,52} Between 2010-11 to 2020-21, local government spending power is estimated to have decreased by 26%, with no corresponding reductions in statutory responsibilities and in a context of rising demand.⁵¹

The cost of living crisis is having a devastating impact on communities and this is on top of the impact from the pandemic. We are using the limited funding available to us to help support people in most need and will do everything we can to continue to support residents.

Bradford Council⁵²

Children's centres can have an important role in mitigating childhood poverty and during crises; offering a space for parents and children under 5 to connect with other families, learn and play; access prenatal and health visitor support; and access childcare, and employment and welfare support, especially in more deprived areas.⁵³

Yet between 2010/2011 and 2016/2017, mean spend per child on children's centres and early years services decreased by 53% in real terms; with a 67% reduction in the North, as compared with 63% in the rest of England.^{8,54} In consequence, centres have closed or reduced the range and/or quality of what they now offer. The youth services infrastructure has also been scaled back in the North over the last decade due to funding cuts, resulting in the redundancy of experienced youth workers and closure of valued youth work facilities.⁵⁴ There are thus limits on what can now be put in place to support children and young people through the current crisis.

Despite local capacity challenges, local authorities are working with the VCS to try to ensure that there is a joined up local response.⁵⁵ Yet the VCS is also struggling to cope. Many local charities have incomes from grants or contracts with amounts agreed in advance.

Charities now need to meet rising costs whilst also coping with growing referrals (for example, from health visitors, midwives, social workers, local authorities, family support workers and other partners), and thus deliver more with less.^{16,56,57,58} Given the serious health implications of parents, children and young children not having somewhere safe and warm to sleep, or enough food to eat, the APPG listened to concerns about the ability of the VCS to deal with the current situation and the demands being placed on staff (Box 2).

Wages in the VCS sector and in early years settings, such as nurseries, are lower than the private sector, with some staff on a minimum wage despite their expertise.⁵⁸ With rising costs and concerns about COVID-19-related burnout, staff retention is becoming increasingly problematic across the VCS – many charities want to pay a living wage, but doing so risks long-term organisational sustainability.^{56,57,58}

In particular, rising costs are placing many early years education and care settings, including those with outstanding provision, at risk of closure; with concerns that those in more disadvantaged areas are at most risk due the financial difficulties they face: they tend to be reliant on state-funded places (funding for which has not increased with inflation and does not fully cover costs) and parents are less able to pay for childcare or purchase extra hours on top of free allocations (Box 3).^{59,60} Between 1 April 2021 and 31 March 2022, there was a reported net drop of 4000 childcare providers across England as a whole, the largest decline since 2015-2016.⁶¹

This situation risks increasing pressures on families (particularly women, lone parents and parents of children with a disability) in more disadvantaged areas of the North who are already the least protected from rising living costs, and risks children in families on a low income falling further behind their better off peers before they start school.⁵⁹

*As we become part of the closures,
As the early years' infrastructure is lost,
Ask yourself what the children and families will do?
What's the impact? What's the real cost?*

Wendy, Sunshine Pre-School, Woodthorpe, Sheffield

2 Children in the North and fuel poverty

Energy is a daily, essential resource; enabling us to stay warm, cool, preserve food, heat water, cook, study, and play. Without sufficient energy, families are at risk of exposure to deteriorating housing conditions and an increased prevalence of problems such as damp and mould; the onset or exacerbation of health problems; pressure to cut costs elsewhere in order to use a basic amount of energy; and exclusion from participating in activities that are considered normal in society, including doing homework, and having family and friends over to play. These concerns all fall under the umbrella term of 'fuel poverty', and evidence presented at the APPG session suggests that there has been a significant increase in its extent and impact over recent years across the UK, particularly in the North of England. This section reports on evidence presented at the hearing, describing and unpacking the issues discussed, and makes recommendations.

Colleagues from National Energy Action (NEA) - the national fuel poverty charity working across England, Wales, and Northern Ireland, with a singular vision that everyone should be able to afford to keep their home warm and safe - have provided input to this section at our request given their expertise on this topic.

Energy bills and the cost of living crisis

Energy costs have been increasing since October 2021, attributed in part to increased prices of crude oil and gas, post-pandemic demand, and more recently the war in Ukraine.⁶⁶ An average dual fuel bill in October 2021 was £1339, with prices increasing substantially over the course of 2022 (Figure 10). The regulator Ofgem's energy price cap has historically protected consumers on the more expensive Standard Variable Tariffs (SVTs) from price increases, and most households have been able to shop around for cheaper tariffs. However, by late 2021 many suppliers withdrew cheaper tariffs and, by August 2022, 24 out of 28 million households were on the SVTs regulated by the price cap.⁶⁷

In order to limit the effects of an escalating bills crisis, in September 2022 then Prime Minister Liz Truss introduced the Energy Price Guarantee that capped average bills at around £2500. It is important to note here that unit costs were capped rather than overall costs, meaning that households using more would continue to have higher bills than those using less. The Energy Price Guarantee was in addition to other forms of support that had been announced earlier in 2022 via the Energy Bills Support Scheme, including an additional £400 of energy bill support to all households with a domestic electricity connection between October 2022-March 2023 and further support for vulnerable households.⁶⁸

Predictions by Cornwall Insight suggest that, without intervention, bills will rise in April 2023 to more than £4000 per annum, although the budget announced on 17 November 2022 a cap of around £3000.^{69,70} Predictions highlight however, that fuel poverty rates have already risen significantly, and are likely to increase further throughout 2023.

Drivers of fuel poverty, vulnerable people and places

The main drivers of fuel poverty are poor energy efficiency, high energy bills, and low incomes, with official fuel poverty statistics in England reflecting this.⁷¹ In official data, fuel poverty is measured as 'low income

Figure 10 Average annual direct debit fuel bill for typical levels of consumption, cash prices, Great Britain⁶⁷

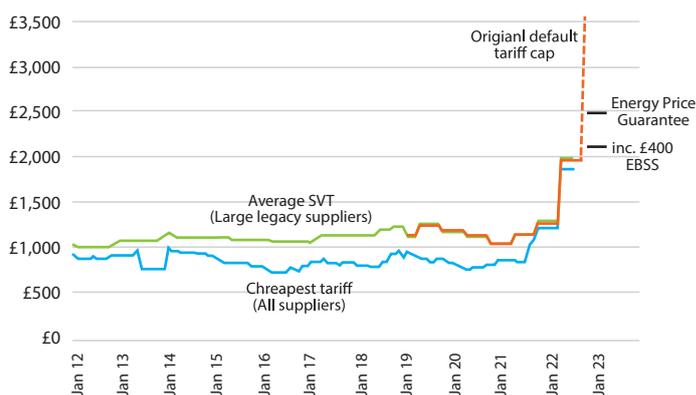
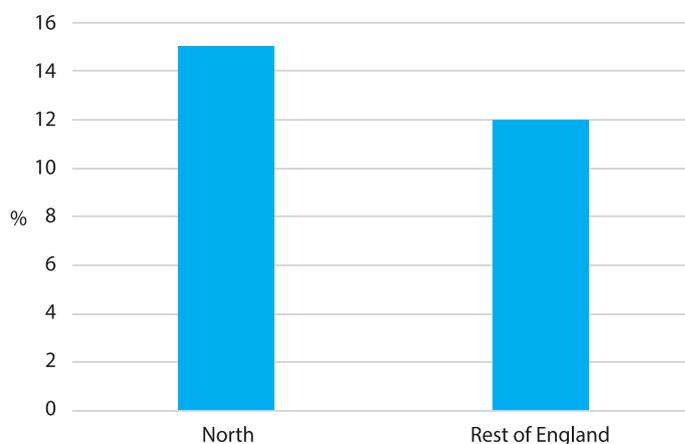


Figure 11 Percentage of fuel poor households in the North and the rest of England (Source: BEIS, 2022)⁷³



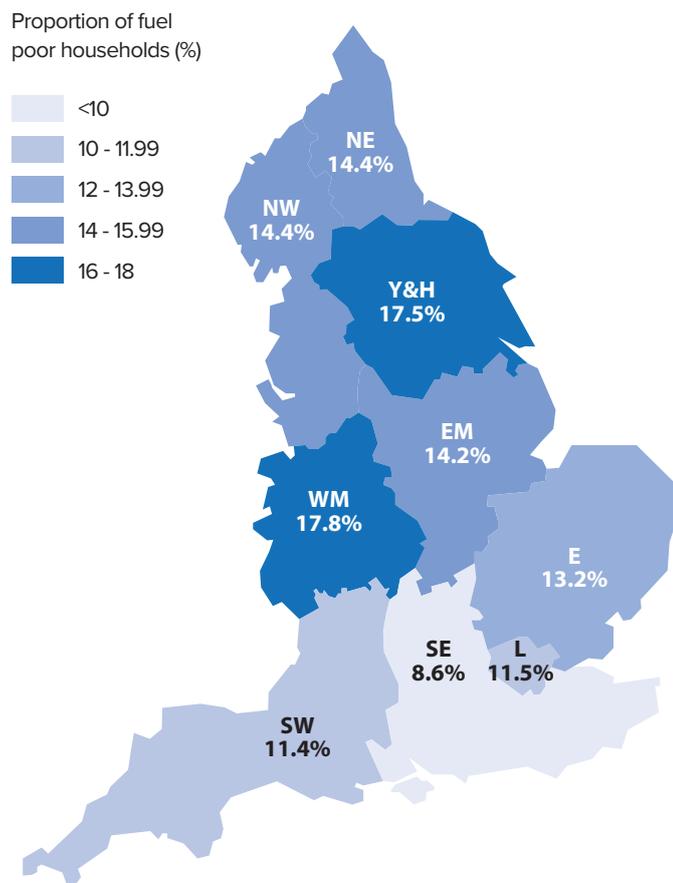
low energy efficiency' and, by this measure, levels have been dropping over the last decade and relatively stable in the two years leading up to the COVID-19 pandemic.⁷² However, it is worth considering a number of long-standing trends within existing official data, as different people and places experience different levels of fuel poverty.

There have been consistently higher levels of fuel poverty in the North of England, when compared with England as whole (figure 11).⁷² In 2020, government data showed that approximately 15% of households in the North were fuel poor (about 1 million households) as compared with 12% in the rest of England, with some variation within the North: 17.5% of households in Yorkshire and the Humber were fuel poor and 14.4% in both the North West and North East; as compared with a much lower rate of 8.6% in the South East of England.^{71,72,73} The proportion of fuel poor households was even higher in some local areas in the North: in 2 areas – Hull and Manchester – over 20% of households were fuel poor; with levels reaching to over 40% in some lower layer super output areas, particularly in Yorkshire and the Humber.⁷³

In terms of parliamentary constituencies, in 13 constituencies in the North, over 20% of households were estimated to be fuel poor in 2020: Sheffield Brightside and Hillsborough, Manchester Gorton, Sheffield Central, Hull North, Leeds Central, Bradford West, Leeds East, Bradford East, Rotherham, Doncaster North, Barnsley East, Huddersfield and Liverpool Riverside.⁷³

This spatial inequality is explained by a number of factors including that the North has higher levels of poverty (as explained in Section 1 above), poorer quality housing and energy efficiency, and climatic factors (i.e. colder weather, which means families need to use more energy to heat their homes).^{3,71,75}

Figure 12 Percentage of fuel poor households across England (Modified image from source: BEIS, 2022)⁷¹



In addition to spatial inequality, there are consistently higher levels of fuel poverty amongst lone parent households, low-income households, and within the rented housing sector. Furthermore, emerging evidence suggests an increased prevalence of fuel poverty amongst ethnic minority households.^{10,74} As such, intersections of these factors tend to increase the risk and depth of fuel poverty.⁷¹

Fuel poverty in the context of the cost of living crisis

The recent and unprecedented energy price increases are having an immediate impact on the enduring fuel poverty issue in the North. There are also concerns that the current crisis will exacerbate existing spatial and social inequalities in fuel poverty, as highlighted above. For example, the Runnymede Trust warn of disproportionate impacts on minority ethnicity families despite the price guarantee¹⁰ and Bradshaw and Keung⁷⁶ note substantial risks and impacts on large families and single parent families.

In terms of spatial impacts, it has been reported that three areas in the

Box 4. Estimating levels of fuel poverty

Following the Energy Price Guarantee that capped average bills at £2500 in September 2022, the following projections have been made:

- National Energy Action found that in England 6.7 million households were in fuel poverty in September 2022 compared to 4.5 million households in the previous year.

- **Please note:** NEA's method is based on analysis of the English Housing Survey where households are defined as fuel poor if they would need to spend more than 10% of household income to meet their energy needs.

- Bradshaw and Kueng⁷⁶ found that in the UK 2020/2021 23.5 per cent of households were spending more than 10 per cent of their net income on fuel. However, by October 2022 this figure was projected to increase to 32.3%, with predictions of an increase to 65.3% in April 2023 given the changes to the price cap and end of the £400 rebate.

- In October 2022, it was projected that high proportions of lone parent and large families were likely to be spending over 10% of their net household income on energy including:

- 57.5% of couples with 3 children
- 72.6% of couples with 4 or more children
- 64.8% of lone parents with 2 or more children

- Compared with 18.1% of couples without children

- They also identify regional differences in October 2022, suggesting generally higher proportions situated in some areas of the North of England:

- 38.5% in the North East
- 34.7% in Yorkshire and the Humber
- 29.6% in the North West & Merseyside

- **Please note:** this method involves using the 2020/2021 Living Costs and Food Survey (LCFS) as the baseline, measuring the proportion of households spending more than 10% of their equivalised net household income after housing costs on fuel. October 2022 calculations account for the £2500 price cap and £400 rebate

North - Burnley, Blackpool and Bradford - are the most vulnerable to price increases in the whole of England, given that they had the highest energy bills prior to the energy crisis as a result of poor housing and energy efficiency: 'As a consequence, an increase of 5 per cent in energy bills would mean an additional cost of £63.6 in Burnley and £44.5 in Milton Keynes'.³

As we know here in Blackpool, a high proportion of our population do not have access to a savings cushion to help them cope with a real term reduction in disposable income (should they even have disposable income) and rising costs for the most basic essentials – with bread rising by 7.9%, milk a staggering 25.6% and energy costs continuing to climb. Our communities and businesses were badly impacted by the pandemic and are entering this period of uncertainty with far less financial resilience and greater exposure to risk than may be seen in other less deprived areas.

National Energy Action's work with partners across the UK reveals severe concerns for families through the coming winter, particularly in the North of England:

The unprecedented rise in the cost of domestic gas and electricity in the UK from October 2021 has resulted in a doubling of household energy costs in less than a year. As a consequence, National Energy Action estimates that 6.7m households will be living in fuel poverty over the winter of 2022/23, unable to keep their homes warm and safe. Millions of prepayment meter customers will be self-disconnecting from supply and going without gas and electricity, and millions more children will be spending Christmas cold and hungry at home... Official statistics published by the Department for Business, Energy and Industrial Strategy (BEIS) also show that the problem of fuel poverty is more pronounced for children living in the North of England. In both the North East and North West of England, fuel poverty rates are higher than the national average, especially in major urban areas such as Newcastle, Liverpool, Middlesbrough and Manchester. Recognising and addressing fuel poverty is consequently a critical priority for ensuring that children can grow up warm, healthy, and happy in the North of England.

National Energy Action

There are no up-to-date official fuel poverty statistics that can be analysed to explore current fuel poverty rates. However, given the formula used to calculate official statistics, it is unlikely that they would reflect the impact of the 2022/2023 energy crisis.^{76,77} In part, this is because since 2021 only households in England with an energy rating of D or lower can be defined as fuel poor regardless of energy costs or household income.⁷⁸

Given the lack of recent official data and critique of BEIS's current method, several organisations have used different definitions, measures, and data to estimate the extent of the problem. Whilst these do not provide an overview of the situation that is comparable with official data, they do provide an insight into what the Resolution Foundation terms 'fuel stress' and the impact of the energy crisis in different regions of the UK.

Figure 13 The average customer debt level where there is no arrangement to repay the debt (Source: Ofgem, 2022)⁸⁰

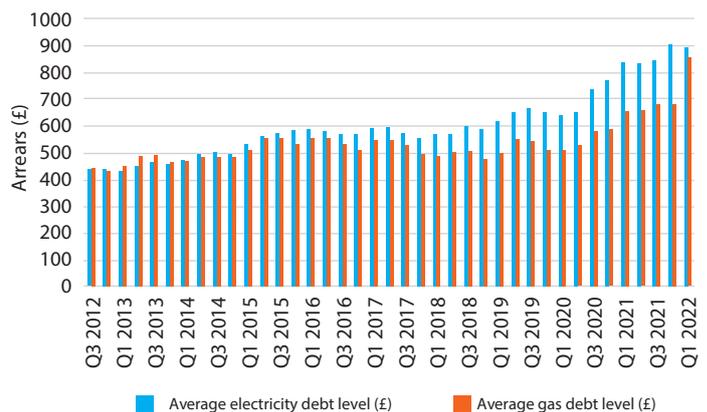
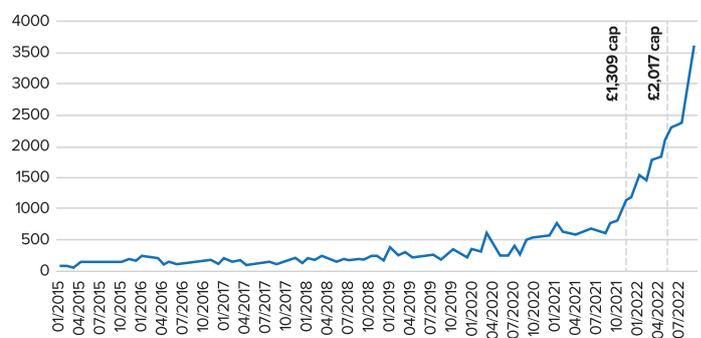


Figure 14 Households reporting that they cannot top up their prepayment meter (Source: Citizens Advice 2022 – data for England and Wales from Local Citizens Advice office and the Citizens Advice Consumer Service)⁸¹



Box 5. Lone parents' experiences of Universal Credit during a cost-of-living crisis (Portrait 2 for APPG, Child of the North from the study of Craig et al., 2022)⁶⁵

Marianne: "I've never actually felt so financially low". (Age group 30-39, 1 child, interviewed March 2022)

Marianne is a single parent to her primary school aged child. She had to leave her job due to her child's ill-health and hospital appointments making it too difficult to manage. She was moved from income support onto UC during the COVID-19 pandemic and at the time hadn't been able to find work that fits with her childcare responsibilities.

Marianne described how she had been managing OK until last Autumn when the UC uplift stopped and the cost of gas increased. Marianne and her child live in a private rental with an old, inefficient boiler which the landlord has not replaced. She said:

I've never actually felt so financially low...it's 'cause of the gas... I'm on pre-payment British Gas for the gas... I am sick to death of looking at this gas card, and taking it to the shop to top up... it's eating it straightaway. ...But when the guy came out to the annual gas check he said, 'I've told your landlord this boiler, I cannot believe he's still got it in here, it needs replacing', he went, 'it is not energy efficient at all'. ...I thought how am I this financially unstable right now?... the only thing I can put it down to is the gas, 'cause that is what most of the money is going on.

Marianne described how she was "better off" financially and "happier" when she was receiving income support. The low income she

receives via monthly UC payments means she struggles to give her child little 'treats':

I'm trying to budget all my money out when I get it each month, because then there will be sometimes, like if I'm in the shop with my little girl, and I've just been paid, and she'll say, 'oh can I have a magazine today, mam?' And I think, eeh, no, you haven't really had anything for ages, get a magazine. But then that'll come back and it'll hit us a few weeks later... it's got a knock-on effect.

This experience and the work involved in trying to manage on a low-income, including "scrimping" on shopping, when costs are rising, contributed to Marianne experiencing stress, low mood and issues sleeping. She explains:

I haven't actually been really sleeping well.. I wake up sometimes during the night, and I'll start thinking about money... that'll keep us awake, 'cause I get so stressed about it, thinking that God damn gas again.

Marianne has family members relatively nearby who help when she is struggling and invite them for tea. But she says that "when you're in a low mood, you don't really want to go around, 'cause you think 'I don't want you to worry about me'". Living on the low payments of UC whilst the costs of living were rising was having a direct effect on Marianne's mental health and wellbeing.

Two of the most popularly used indicators are highlighted in Box 4. Additional indicators of fuel poverty are often used, including debt, disconnection, and self-reported measures (including feeling cold or experiencing damp conditions) as these give insight into people's daily engagement with energy and the likely difficulties they are experiencing.⁷⁹

Taking indicators of debt and disconnection, recent evidence shows a substantial increase in household energy debt over the course of 2022, alongside a significant increase in the number of households reporting that they are unable to top up pre-payment meters, meaning that they lack access to hot water, lighting, heating, and other forms of essential energy (Figures 13, 14).

Living fuel poverty

Significant research has been conducted into living experiences of fuel poverty. There is substantial evidence to suggest that households take a number of actions in order to reduce energy costs including: energy rationing, under heating, not using lighting, using energy dangerously (e.g. bringing BBQs into the house or lighting unsafe fires), not using lighting, not heating food, reducing spending on other commodities such as food, going to bed early, wearing multiple layers of clothing, and using public buildings during the day to stay warm.^{82,83,84,85,86,87,88,89} These are all measures that are being taken now, as living costs rise.

I can't afford to have the heating on anymore so try my hardest to get warm with layers and alternative methods such as a hot water bottle and head pads. I'm eating less food than I should be doing due to the rising costs, but I do manage to get at least 1 meal a day with a snack or 2

Greater Manchester Disabled People's Panel⁸⁴

Research also highlights the daily grind and mental stress of living in fuel poverty (Box 5):

...a nine per cent increase to me is ten pounds. And that ten pounds a month is not 'I'll be buying less wine, or won't be going out any more'. That's ten pounds where I have to say 'Right, when can I get away with putting the heating on', you know?...If my son [isn't here], the thermostat's never above fifteen

Respondent 13 Eaga Charitable Trust project

One common action taken by families is regular self-disconnection amongst families on pre-payment meters, as energy top ups are delayed. As the APPG heard during the hearing however, families living on low incomes who self-disconnect may still have to pay the cost of high standing charges, despite not using any energy:

We are finding more and more families can't afford to top up their prepayment meters, but they are still accruing standing charges which are very, very high and getting no benefit from that⁸⁵

The standing charge and government-backed price guarantees differ regionally; for example, in the North, standing charges for prepayment meter customers are higher in Yorkshire and the North East (at around £3.80 per week) than the UK average of £3.60.⁹⁰

Data from Citizens Advice, included in Figure 14, shows that the number of self disconnections reported have increased significantly since October 2021.⁸¹ The impact of disconnection is dire: households potentially have no light, heat, hot water, ability to cook, or use electronics for sustained periods, with particular health risks for families with babies and young children.

As indicated in Figure 13, between 2015 and 2022 debt has become increasingly common across the country: households become indebted to energy companies, but may also borrow from friends and family, or in some instances payday loan companies; leaving people in a desperate

Box 6. National Energy Action's policy recommendations for the APPG on tackling fuel poverty

With the Energy Price Guarantee set to increase annual bills to an average of £3,000 from April 2023, energy is set to become even more unaffordable for millions of households. While boosting welfare payments and providing additional targeted support to some of the poorest and most at-risk groups was welcome, we need to go beyond the social security system to identify a wider range of groups in most need of help, especially carers, those dependent on essential powered medical equipment, and low income households not in receipt of means-tested benefits. These households must receive deeper levels of support than has been given thus far.

Specific and targeted support must also be provided to households using a prepayment meter, so the harmful effects of self-disconnection on families and children can be minimised. Placing a moratorium on prepayment meter installations should be a priority this winter.

Additionally, there should be a focus on replacing legacy prepayment meters in the smart meter rollout, and BEIS and the energy regulator should work together to reduce standing charges for prepayment metered households and tackle energy debt.

In the medium to long-term, the government should consult on a mandatory social tariff to begin in 2024, to guarantee an affordable price of energy for fuel poor and vulnerable households.

Government must also work to accelerate a fair and affordable transition to net zero to abate the current crisis and avoid future crises happening in the future, which should include immediate action to boost energy efficiency.

situation, with consequent impacts on mental and physical health (Box 5).⁸⁵

The impact of fuel poverty on children and young people

There is extensive evidence about the pervasive, harmful impact of fuel poverty on infants, children and young people. Impacts include harm to physical health, mental health, and increased social exclusion across a range of measures, and reduced life chances.^{30,92,93,94,95,96,97,98,99,100}

Considering a couple of examples from the broad evidence base on physical health, research indicates that living in a cold, damp, draughty home can increase the risk of developing respiratory diseases (such as asthma) amongst children, and also suggests higher hospital admissions and poor weight gain amongst infants.^{92,98,101} There are particularly concerning risks for infant mortality:

As health visitors, we do something called a "home environment assessment tool", where we walk around the house, look at different aspects of the house, and how safe it is for the child. This health visitor was upstairs looking at the cot for a child, with a three-month old baby in a cot with a duvet cover. In an under one year-old, we don't recommend it because of the potential for sudden infant death syndrome. When we spoke to the mum, she said she didn't have any heating – it's the only way of keeping that child warm. She wasn't doing it through any fault of her own – she had no heating. That's the impact of not having any heating. That child could have had a sudden infant death.^{102,103}

While not focused on fuel poverty, research suggests that each 1%

increase in child poverty is associated with an extra 5.8 infant deaths per 100 000 live births.¹⁰⁴

In November 2022, a Coroner's Court in Rochdale was presented evidence about the death of two year old Awaab Ishak. This was 'directly linked to exposure to mould in a flat', and his cause of death given as "environmental mould pollution".¹¹⁰ Whilst this is a rare case, there are significant risks to health from the impact of cold damp homes on families (children especially) as energy bills increase as living costs rise, and as households reduce heating and other forms of energy use to save energy.

The most up-to-date government data available shows that proportionally more homes in the North already had some form of damp before the cost of living crisis when compared to the rest of England: in 2020, 4.4% of homes in the North (over 98,500 homes) had some form of damp, as compared with 3.7% in the rest of England (Figure 15).¹⁰⁵ This situation is likely to worsen as families struggle to heat their homes.

Moreover, the most recent official data from the English Housing Survey found regional differences in the proportion of homes that have failed to meet the 'decent homes criteria': 17% of homes in the North (1.1 million homes) failed to meet the criteria, compared to 14.7% in the rest of England. There were regional differences: 20.5% of homes in Yorkshire and the Humber failed the criteria, 17% in the North West and 13.4% in the North East (Figure 16).¹⁰⁶

Poor housing conditions and fuel poverty have also been attributed to poor mental health amongst children and young people, with the greatest incidence amongst teenagers.^{92,98,101} Moreover, it has also been linked to increased social isolation and exclusion through reduced school attendance and attainment^{93,92,100,107} and reduced ability to engage with everyday social activities.^{98,100}

It is also important to recognise the intersecting factors that increase vulnerability to the effects of fuel poverty. For example, there is a small but growing literature about the relationship between fuel poverty and disability.^{108,109} The elevated energy costs often associated with living with a disability, and the increased dependence on energy (for heat or other purposes). The quotation below highlights one parent's struggle to ensure her daughter has a stable electricity supply through the night whilst living on a prepayment meter:

I've arranged with the [provider] that my electric doesn't go off at all even though I pay through a top up meter, it's not meant to go off at all but it does...I have a daughter that's on a feeding machine...she's fed every night for 12 hours

UKERC research project household ²

Addressing fuel poverty through policy

The current situation is difficult across the UK, particularly in the North of England. Evidence suggests however, that neither fuel poverty nor its negative impacts are a fixed state. There is substantial evidence to suggest that when fuel poverty is addressed and thermal comfort improved, physical and mental health, school attendance and attainment also improves amongst infants and children.^{30,89,92,94,95,97,107} Moreover, policy investments can be made in ways that complement the UK's commitment to net zero, securing wider societal benefit.

During the APPG, we heard about a number of possible policy options and have identified the following through engagement with National Energy Action, the leading UK charity on fuel poverty (Box 6):

- Reforms to the social security system to improve the financial security of families (e.g. committing to increase benefits in line with inflation as a minimum), as well as wider, targeted action to identify a wider range of

groups in most need

- Introduce specific support for families using prepayment meters (including action by BEIS and the energy regulator on standing charges and energy debt) and the suspension of prepayment meter installations over the winter

- Consult on the introduction of mandatory social tariff to begin in 2024 to guarantee an affordable price of energy for fuel poor and vulnerable households

- Accelerate action to improve the energy efficiency of homes, including social housing and the private rental sector

Figure 15 Percentage of homes with any form of damp (Source: English Housing Survey, 2022)¹⁰⁵

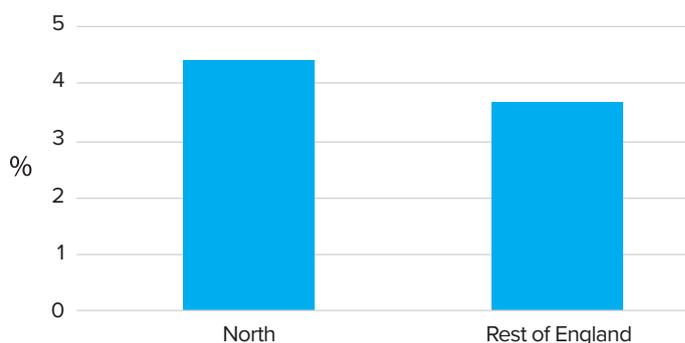
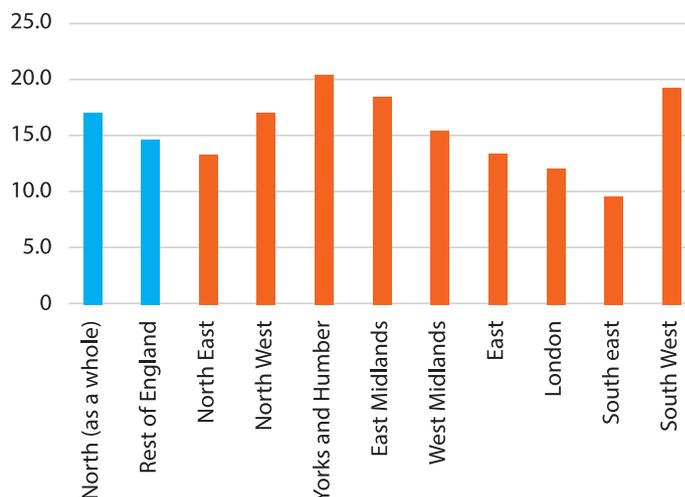


Figure 16 Percentage of home failing the 'decent homes' criteria in the North and the rest of England (English Housing Survey, 2022)¹⁰⁶



“

My daughter-in-law switches the heating on briefly when the bairns get back from school, then they fill their hot water bottles and get under the blankets which is different for the kids.

Parents and carers at Edberts House/Larkspur House, Gateshead

”

3 Children in the North and Food Poverty

Food is essential for children's health, growth and development and has a vital role in the welfare and functioning of families.¹¹¹ Reliable access to healthy food and good nutrition helps children learn and play, is related to stronger immune systems, educational outcomes, and mental and physical health across the life course.^{112,113,114,115,116} Yet, even before the pandemic, many families living on a low income, and particularly families in the North of the country, were finding it difficult to feed their children, let alone provide a healthy, nutritious diet.^{8,317,118} Poverty and food insecurity go hand in hand.

Food insecurity is a lack of the financial resources needed to ensure reliable access to food to meet dietary, nutritional, and social needs. It can be acute, transitory, or chronic, and ranges in severity from worry about not being able to secure enough food to going whole days without eating¹¹⁹

When times are hard, food can be one of the first expenses to be cut; for example, by 'trading down' on brands or food quality, skipping meals, reducing portion sizes or going without.¹²⁰ With rising living costs, including steep increases in food prices (which rose by 16.4% in the 12 months to October 2022), stagnating wage growth and inadequacies in the UK social security system, an increasing number of families with children are struggling to afford and access food, particularly in the North.^{121,122}

Trends in Food Insecurity

As with trends in child poverty described in Section 1, there are significant regional inequalities in food insecurity across the country, with food insecurity higher in the North relative to other regions in England.^{8,122} Pre COVID-19, government data showed that the prevalence of low and very low household food security was 11% for the North East, 10% for the North West and 8% for Yorkshire and the Humber, compared to 6% in the South East and 8% for England as a whole (Figure 17).⁸

The Food Foundation has been tracking food insecurity using YouGov panels since 2020. From August 2020, when levels were at their lowest following the first wave of the pandemic, there has been a worsening situation across the country to September 2022 as living costs have risen, with significant and continuing regional inequalities across the UK.^{8,122} In September 2022, 27.8% of households in the North East were estimated to be experiencing food insecurity (up from 15.2% in April 2022); 21.3% in the North West (up from 15.3% in April 2022) and 20.6% in Yorkshire and the Humber (up from 15.1% in April 2022) (Figure 18).¹²²

There are also persistent social inequalities in food insecurity in the North and across the UK. Food insecurity is more common amongst households with children than without and, as living costs have risen, it has increased much faster amongst households with children than without (Figure 19).¹²² Analysis of the DWP's Family Resources Survey data from 2019/20, pre-COVID, showed that households with children living in the north of England were more likely to be experiencing food insecurity than households with children in other parts of England; inequalities between households with and without children were also larger in the North (Figure 20).¹²⁴ Research also suggests that the risk of food insecurity rises with the number of children in a household (Figure 21).¹²² These trends are

Figure 17 Proportion of households experiencing food insecurity by region 2019/2020 (Source: Pickett et al (2021) using data from Family Resources Survey, 2019/2020).⁸

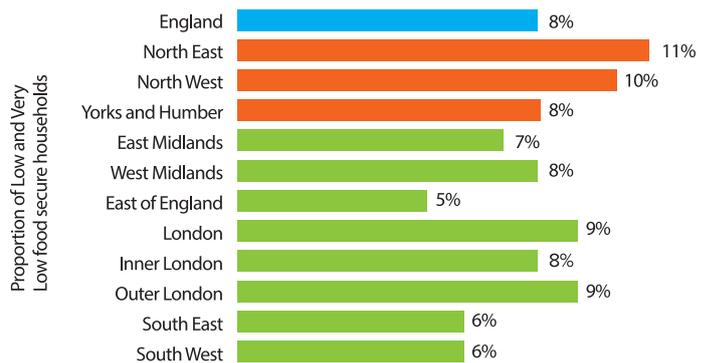


Figure 18 Percentage of households experiencing food insecurity in the UK by region (defined as moderate/severe food insecurity and over a one month recall period) (Image: Modified from Food Foundation, 2022)¹²²



reflected in findings from the latest Greater Manchester (GM) Residents Surveys from April and September 2022, which recently incorporated food insecurity questions for the first time. Comparing results across the six-month time period shows that food insecurity has increased substantially in the region - affecting 42% of GM households in September 2022 compared to 35% in the spring, and food insecurity continues to disproportionately impact upon GM households with children (with 56% reporting food insecurity at some point in the last year, compared to 42% of all households).¹²³

Figure 19 Percentage of households with and without children that are experiencing food insecurity since March 2020 (start of UK pandemic lockdown) and September 2022 (Source: Food Foundation, 2022)¹²²

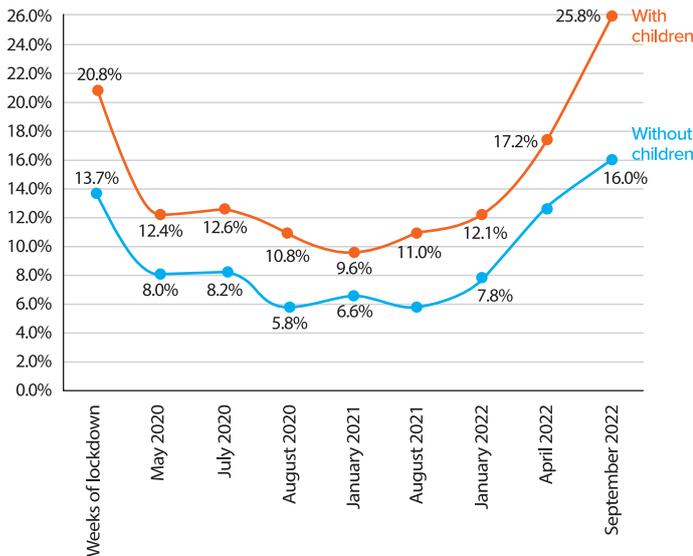


Figure 20 Percentage of households with and without children experiencing food insecurity (low/very low food security) in the North compared to other regions of England in 2019-20 (Source: Loopstra, R. unpublished analysis of Family Resources Survey data, 2019-2020)¹²⁴

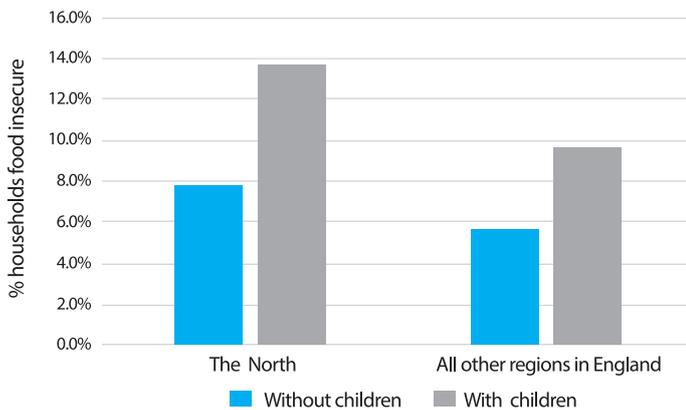
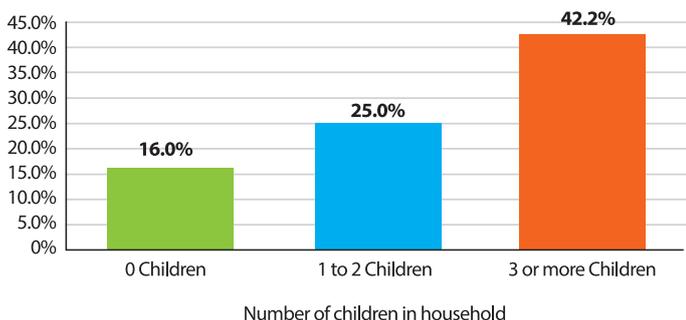


Figure 21 Percentage of households experiencing moderate/severe food insecurity (one month recall period) by number of children in the households (Source: Food Foundation, 2022)¹²²



Box 7. Lone parents’ experiences of Universal Credit during a cost-of-living crisis (Portrait 3 for APPG, Child of the North from the study of Craig et al., 2022)⁶⁵

Danielle: “I just feel like I’m being squeezed with no option to improve it”.

(Age group 40-49, 4 children, interviewed July 2022)

Danielle is a mother of 4 children who separated from her ex-husband several years ago due to domestic abuse. Prior to becoming a single parent, she had a well-paid job and is highly educated. In comparison to when she became a single parent 8 years ago, when she felt the system was more supportive, she is now over £600 per month worse off despite working part-time. She migrated from tax credits to Universal Credit (UC) three years ago. Only minimum wage jobs can fit around her caring responsibilities, and UC policies have made self-employment impossible for her. Danielle currently works a part-time minimum wage job and undertakes a lot of work to protect her children from the effects of poverty. She says,

[I am] trawling the charity shops, just making sure that they look normal because if you’re different, you’re picked on and you can be singled out... But it’s becoming more and more difficult to do that because like I said, I just feel like I’m being squeezed with no option to improve it.

Prior to the increases in the cost of living, Danielle was able to take her children on a weekend caravan holiday once per year, which she has since had to sacrifice. Danielle wants to work more hours and to use her skills in a better paid job. However, the Universal Credit payment system and taper rate, in combination with restricted Free School Meal entitlement, additional fuel and childcare costs, means she is worse-off working additional shifts and would be worse-off even on a much higher salary. She describes being trapped in poverty, with her family’s situation worsening as the costs of living rise. Some of her children engage in sports clubs, which is important for their health and wellbeing, but she is concerned about travel costs and her ability to afford enough healthy food for them as they get older. She described her weekly shop increasing by over £50 since costs are rising and says,

I don’t want them to compromise on their healthy food and things but I do feel like, I’m feeling the squeeze more and more and because I can’t earn more, where is the money going to come from?

She explained how the £20 per week UC uplift was a “lifeline” and “made a massive difference” to her family during the COVID-19 pandemic. The removal of the uplift impacted on her children’s lives:

Eighty pounds a month was probably the difference from my kids being able to do an activity a month, being able to go to a soft play to not being able to. When you’re on such a tight budget, it’s a huge amount to lose, I thought it was really cruel because we weren’t even really out of the woods.

Danielle is experiencing affects of UC policies, including the minimum income floor, the one-year limit on the self-employment support, and the two-child limit. Danielle says, UC has a “massively negative effect on my mental health because I am worried every single month... because I’m constantly thinking about it, all the time... I’m so busy, just surviving”. For Danielle, being trapped in poverty and the stress of living on such a low income is all compounded by the stigma of being a single parent.

During the pandemic, the furlough scheme, the £20 weekly uplift in universal credit and free school meal vouchers had a role in keeping food insecurity amongst families with children in check.⁸ Recent increases in food insecurity, particularly in the North and amongst families with children (including those with more children), suggest that social security policy, which does not take account of the size of households, is not providing families with the safety net that they need during times of hardship, and especially during this time of crisis.^{117,125,126}

Research has found that universal credit sanctions that involve delays to benefits, may in fact have increased food insecurity in the UK: with 100 sanctions per 100,000 people associated with increases of between 2 and 36 food bank parcels per 100,000 population.¹²⁶ Evidence shows that rising economic hardship is strongly associated with increasing food insecurity, but at high levels of social protection, these associations could be prevented.¹²⁷

As indicated in Section 1, historic choices about how to spread economic opportunity across the UK, welfare reforms, cuts to public spending, as well as forms of marginalisation and discrimination, disproportionately disadvantage some families, particularly those in the North and particularly lone parents and larger families, minority ethnic families and families in which someone is living with a disability. In consequence, food insecurity is much more likely among these groups (Box 7).^{117,122}

While data on ethnic inequalities in food insecurity, particularly at regional or local levels, is limited, analyses of national-level data identify significant ethnic inequalities in the UK.^{8,10,122,128} For example, analysis of Family Resources Survey data from 2019/20 suggests that food insecurity is highest among Black/African/Caribbean/Black British households (19%), lowest among Indian households (5%) and White British households (7%), and also high among 'Other' ethnic groups, including Gypsy, Traveller and Irish Traveller households (14%), Mixed or multiple ethnicity groups (10%) and Pakistani households (10%).¹²⁸ Similarly, the Food Foundation's repeated food insecurity tracker surveys consistently highlight that a higher percentage of minority ethnic households experience food insecurity than White households; with inequality widening between these two groups during the pandemic and now as living costs rise.^{8,122}

It is important to note, however, that this picture may be more complex and localised than national-level figures suggest.¹²⁸ Drawing on data from the Born in Bradford birth cohort, research found that food insecurity was more likely among White British than Pakistani families.¹²⁹ Families of different ethnicities may adopt different "coping" strategies and mobilise and draw on informal and/or formal support systems in different ways in order to try to avoid and protect themselves from food insecurity.^{128,129,130}

Experiences and impacts of food insecurity

The APPG heard during the evidence session how parents living on low



Last week I didn't eat for four days... I have to lie to my kids and tell them I've eaten so that they're OK, because as long as my kids are eating then I'm OK.

Mother¹³¹



incomes prioritise protecting their children from going without. Research shows that parents often put in place complex and stressful food management and shopping strategies to try to meet their families' food needs and shield their children from harm: buying cheaper or reduced cost items, which require less cooking; shopping at lots of different places to find the cheapest foods; budgeting on a long-term basis and drawing on their social networks as a form of support.^{20,128,130,132,133} Yet, as suggested above, insecure, poorly paid employment, an increasingly inadequate social security system, and now rising living costs are rendering these protective strategies impossible: forcing households to either skip meals, access food from food banks or go without food entirely.^{1,132,134}

Research shows that children experience a range of immediate, as well as long-term and life-changing harms from a poor diet and broader experiences of food insecurity;¹³⁴ including: lower life-expectancy, weakened immunity, poorer mental health and emotional wellbeing, poorer physical health (across a range of health outcomes, including general health ratings, more emergency visits, asthma) poorer educational outcomes (including lower reading and maths scores, more days absent from school).^{111,113,114,115,116} Food insecurity is closely linked to other forms of material deprivation. In the UK, preliminary analysis of data from the Family Resources Survey that was presented in the APPG highlights that 70% of children living in food insecure homes do not go on family holidays; the parents of 53% of children living in food insecure homes report not being able to keep their homes in a decent state of repair; and 38% do not have enough bedrooms for every child over 10.¹²⁴

Research shows that even when parents try to protect children, children are aware of food insecurity and may worry, stress, feel guilty, sad or angry, and therefore take on the burden and responsibility for managing food resources at home (such as asking neighbours, friends or family for food, reducing what they eat themselves).^{131,135} Children experience mounting anxiety for a parent who is choosing to skip meals in order that they can eat: this guilt at what parents are enduring "is a burden that no young person should have to bear".¹³¹

Table 1 Reducing child poverty through Universal Credit Reforms (Source: Data from IPPR, 2022)^{27 *}

	Investment required in 2023/24	Child poverty reduction (relative poverty after housing costs)	Total poverty reduction
Removal of two-child limit and benefit cap	£2.7bn	300,000	500,000
Increase the child element of universal credit by £20/week (+ equivalent in tax credits)	£4.3bn	300,000	500,000
Remove caps and increase rates	£7.8bn	800,000	1,100,000

* As indicated by the IPPR (2022): "due to significant interaction between removing the caps and increasing child elements" implementing both options represents a larger investment and has larger impacts than either option on its own.

A recent Food Foundation survey of 1000 UK children aged 7 to 17 years in September 2022 highlights how upsetting food insecurity is for children; nearly a third of those who participated reported that they had shared food with friends because they did not have enough; and nearly 1 in 10 children (8.9%) reported being hungry but not eating so as not to use up food.¹²² Physical feelings of hunger, including hunger pains, tiredness, and weakness reflect real suffering and psychological distress, and also serve to disrupt children's ability to engage and learn at school.^{111,114}

Experiences of food insecurity can also be socially disruptive and excluding. Children and young people describe how they feel shamed, different and 'left out', for example, if they are unable to have friends over for dinner or unable to join in when friends are buying food at school or when socialising.^{111,131,136,137,138} Concerningly, experiences of hunger, shame, and feelings of being cut off and left out from learning and social opportunities will only increase for children and young people as living costs rise in the North and across the UK.

Potential policy actions to address poverty and food insecurity

The APPG heard about positive actions that Government could take to reduce poverty and food insecurity for families, children and young people.

Ensure families have an adequate and secure income

When the problem of food insecurity is considered alone (i.e. as a question of whether a family has enough food) then solutions can often become food-focused: about providing food or enabling access to food.²⁰ Yet food insecurity is about whether or not families have sufficient financial resources, sufficient income, to meet their needs. To successfully address food insecurity, government must focus on this, including, for example, maintaining the financial value of social security payments as a bare minimum and bringing forward the inflationary uplift to benefits before April 2023, so as to provide a more immediate lifeline to families living on a low income during this current crisis. As noted in Section 1, the inflationary rise announced in the recent Autumn Statement is only the fourth time that benefits have risen with inflation in the last ten years.

Wider economic reforms to promote higher paid and secure jobs, as well as reforms to the social security system would also improve family incomes and make a contribution to reducing food insecurity and child poverty. Options include: increasing child benefit (which has decreased in relative value) by up to £20/week; immediately ending the five-week minimum wait for Universal Credit; suspending benefit deductions for at least the next six months; increasing the child element of universal credit; and suspending the two-child limit.^{27,134}

Recent IPPR research highlights that removing the two-child limit and benefit cap, as well as increasing the child element of universal credit by £20/week per child (with equivalent increases in tax credits), would represent a £7.8bn investment in poverty reduction for 800,000 children across the UK - including 250,000 children in the North – and with an overall reduction in relative poverty after housing costs of 1,100,000.²⁷ Similarly, universally increasing child benefit by £20/week per child would represent a £9.9 billion per annum investment in child poverty reduction in 2023/24, lifting 500,000 children and 700,000 people in total out of relative poverty after housing costs across the UK.²⁷

Ensure children have enough to eat during the school day

Expanding free school meals (FSM), so that children have enough to eat during the school day, was a food-focused policy action that was noted during the APPG. Research highlights that FSM support children to be healthier and happier, do better in school, earn more over their lifetime, and also ease the financial and mental pressures on parents living on low incomes.¹³⁹

It makes a massive difference. Knowing that my daughter is getting a warm meal in school when I am struggling, gives me peace of mind. It helps save on money buying school lunches every single day when the cost of living is horrendous.

Edison, 20²²⁷

In England, FSMs are currently provided to all children in Reception to Year 2. Eligibility after that is means-tested in both primary and secondary school, with this set at family earnings of £7,400 (after tax and not including benefits), which means that only families living on a very low income qualify.^{139,140} Yet, research highlights high levels of food insecurity among children who are not eligible for FSMs (23% of children not receiving FSM are food insecure), which suggests the eligibility criteria for FSM needs to be widened to prevent overlooking those in need.¹¹⁶

I think free school meals absolutely make a big difference. I used to receive them for my son and now my husband earns around £300 per year over the threshold for them. I really, really notice a difference in having to pay them now. At £13 per week this works out considerably more than that £300. On Sundays I have actually sat and cried because I've only had pence in the bank and had to ask family members to borrow the money for school meals until I get Child Benefit the next day because they can't be booked any later than a Sunday.

Savanna, 20²²⁷

During the APPG, it was suggested that FSM could be expanded to all children whose families are in receipt of universal credit or equivalent benefits and, moreover, that Government could use the data that it already has to auto-enrol all eligible pupils on FSMs to maximise uptake (rather than relying on families, schools and local authorities to do this).¹⁴¹ Automatic enrolment of eligible children and expanding eligibility criteria were among the recommendations of the Government-commissioned 'Dimbleby' independent review into the food system and have also been backed by the cross-party Local Government Association.^{140,141}

Recent analysis suggests that FSMs are popular with MPs across the political spectrum as well as the public. A nationally representative survey of MPs carried out by the Food Foundation in 2022 found that nearly nine out of ten (88%) MPs believe that Government "has responsibility for helping children impacted by food poverty" and two thirds (65%) support "the expansion of Free School Meals to all children on Universal Credit".¹⁴² As indicated in the Dimbleby Review, FSMs are also popular with the public.¹⁴⁰ A nationally-representative poll of 1,006 UK adults carried out in November 2020 found that three quarters (75%) of respondents agreed "Parents are responsible for feeding their children but government must step in for children whose parents are unable to do so" and nearly two thirds (63%) agreed that "it is the government's responsibility to make sure no-one goes hungry".¹⁴³

Providing food for children younger than school age

Another policy discussed at the APPG hearing was the expansion of food provisioning for children under school age; for example, through amendments to the Healthy Start Scheme or via investing in early years education and care.

'Healthy Start' is a means-tested benefit in England, led by the Department of Health and Social Care, and targeted to help pregnant women and parents of young children who are living on a low-income to access healthy food and milk. When the Scheme was first introduced in 2006, eligible parents who signed up were provided with paper vouchers to buy the conditional list of foods that are allowed under the Scheme: plain liquid cow's milk; fresh, frozen, and tinned fruit and vegetables; fresh, dried, and tinned pulses; and infant formula milk based on cow's milk. Since September 2021, enrolled families were moved onto prepaid 'Healthy Start Cards' (rather than vouchers), which are automatically topped up every 4 weeks and can be used in selected shops, and, since

the start of April 2022, the cards have entirely replaced paper vouchers.¹⁴⁴ In November 2022, the benefit amounts were: £4.25 each week from the 10th week of pregnancy, £8.50 each week for children from birth to 1 year old, £4.25 each week for children between 1 and 4 years old.

Evaluations of the paper voucher-based Healthy Start Scheme suggest that it can help some families to access healthy food, potentially improving nutrition, but research also highlights the erosion of the scheme's value relative to rising food prices, as well as limits to uptake.^{145,146,147} There are no current plans to increase the value of Healthy Start, although government indicates that this is under continuous review.¹⁴⁸

Recent research also draws attention to issues with the way in which Healthy Start is experienced by families. For example, the scheme's conditional targeting on 'healthy food' choices and the way in which vouchers and cards need to be used in practice in shops, can add to experiences of stigma, leaving parents living on a low income feeling humiliated.^{20,144}

Problems with prepaid card use include: needing to "split" your trolley of purchases at the checkout to be able to use the card; cards frequently being declined at tills; causing anxiety and embarrassment¹⁴⁴

I'm fed up of the assumption that people on benefits are untrustworthy and uneducated... I deserve to be trusted. To not feel humiliated. I can make healthy decisions for my family. I have a postgraduate qualification and my husband is a graduate. The school may get a pupil premium for my daughter but she is most certainly not an example of the attainment gap.

Nellie²⁰

These are issues of 'administrative fairness': whether procedures that families must use to access Healthy Start, and indeed other social security benefits, are experienced as fair.¹⁴⁹

Addressing issues with government systems and procedures are critical if policy is to create a fairer future for children and young people in the North and across the UK. Yet since Healthy Start was moved to the

digital card system, it has not been clear how many eligible parents have been able to access it: data is not currently being shared between the Department of Health and Social Care (DHSC), NHS Business Services Authority and the Department for Work and Pensions.¹⁵⁰ The NHS Business Services Authority estimated that, as of 18 October 2022, there were 42,954 households previously in receipt of paper vouchers which have not successfully applied to the NHS Healthy Start prepaid card scheme.¹⁵¹ The APPG heard during the evidence session how resolving data-sharing issues between the DHSC, NHS Business Services Authority and DWP should be regarded as a priority: not only enabling an understanding of uptake, but also enabling the auto-enrolment of eligible families, thus ensuring that people can receive the support to which they are entitled.

“

If there isn't enough food, we'll get it and sometimes mum will go hungry and starve and stuff. Even if it's not that much food for me and [brother], it's enough that we've actually had something, whereas mum hasn't, and it gets a bit to the point where we'll start feeling guilty because mum hasn't had anything and we've had it.

Bryony, age 13¹³¹

”



4 Recommendations

1

Ensure that families with children have enough money and security of income to meet their basic needs

- Increase benefits in line with inflation at the earliest opportunity and commit to ensuring that benefits rise in a timely way in line with inflation long-term
- Immediately pause the Universal Credit five-week minimum wait, sanctions and deductions for families for the next six months while this is reviewed
- Consult on wider reforms to the social security system in order to invest in the reduction of child poverty, including: increasing child benefit by up to £20/week; increasing the child element of universal credit; suspending the two-child limit

2

Ensure that children have enough healthy food to eat

- Expand Free School Meals (FSMs) to all children whose families are in receipt of universal credit, as the simplest and most effective way of reaching all children affected by poverty and food insecurity, with an ambition of achieving FSMs for all primary pupils
- Support food provisioning for children under school age by expanding the Healthy Start Scheme to all families on universal credit and commit to increase the value in line with inflation
- Ensure consistent support so that children do not go hungry during school holidays

3

Ensure that children are able to live in warm homes

- Extend financial support beyond the current social security system to groups most in need, especially carers, those dependent on essential powered medical equipment, and low income households not in receipt of means-tested benefits.
- Introduce specific financial support for families using prepayment meters (including action by the Department for Business, Energy & Industrial Strategy and the energy regulator on standing charges and energy debt) and suspend prepayment meter installations over the winter
- Consult on the introduction of a mandatory social tariff to guarantee an affordable price of energy for fuel poor and vulnerable households
- Prioritise action to improve the energy efficiency of homes, including social housing and the private rental sector

4

Ensure that national government makes the best use of existing available data to support families living on a low income now

- Immediately resolve data-sharing issues between the Department for Work and Pensions, NHS Business Authority and Department of Health and Social Care and use existing data to auto-enrol all eligible families on the Healthy Start Scheme
- Use existing data to auto-enrol all eligible pupils for FSMs (rather than relying on families, schools and local authorities to do this)
- Ensure that existing data can be disaggregated by region and that ethnicity is included in all national data collection systems

5

Ensure that there is a joined-up and place-based approach within national government to address child poverty and the cost of living crisis

- Prioritise the development of an integrated health inequalities strategy as part of 'levelling up', with an explicit focus on children and addressing child poverty, and including action to 'poverty-proof' schools

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