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It takes a village

– how to make all childhoods matter



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Families want to help each other



Little Village is like a foodbank, but for clothes, toys and equipment for babies and children up to the age of 5. We've grown to become one of the biggest baby banks in the UK, supporting over 11,000 children since we launched in 2016. To mark our 5th anniversary, we commissioned exclusive research from the Joseph Rowntree Foundation to examine the rates, persistence and depth of poverty in families with babies and pre-school children.

Alongside our own qualitative research with families undertaken during the Covid pandemic, this analysis provides a unique insight into the scale and impact of poverty amongst families with babies, toddlers and young children in the UK.

What the analysis tells us

Our new analysis reveals that 1.3 million of the 4.2 million children in poverty in the UK are babies and children under the age of 5. Households where there is a child under 3 face the highest risk of poverty.

Furthermore, we found that, for families with at least one child under 5:

- A third (34%) of children in these families now live in poverty.
- London has the highest rates of poverty for children in these households (43%). London is followed by the North East (42%) and the West Midlands (39%). The lowest poverty rates in the UK for children in these households are in Scotland (28%), the South West (28%) and Northern Ireland (27%).
- Poverty has risen faster in the last decade for children in these families than for families with older children.

- Two in five of these families (38%) have seen a reduction in their earnings as a result of the Covid crisis

"I don't want to ask too much, you don't want to sound like a burden to those who are working, or to the government. But yeah, I think food, just food and light would be nice. To keep warm so you don't catch pneumonia or whatever."

Single mum of 3 children, 2 with autism

We looked at the depth of poverty as well as the scale of it. We found that:

- A quarter of the babies and toddlers currently experiencing poverty are living below 50% of the poverty line.
- Children in families with young kids are at greater risk of persistent poverty, increasing the risk that they do not reach their full potential as adults
- London has the deepest poverty of anywhere in the UK. On average, children in poverty in the capital live further below the poverty line than children elsewhere in the country.

Finally, our analysis shows that some households with young children are at a much higher risk of poverty:

- 56% of children in lone parent families,
- 53% of children in Black and Minority Ethnic families,
- 52% of children whose parents are aged under 25,
- 46% of children in families with three or more children,
- 41% of children who are disabled or have a disabled family member.

Executive Summary

Little Village works on the frontline supporting families with young children who are struggling to make ends meet. We see first-hand what these abstract figures mean in reality for children's lives today. We see the challenges and systematic constraints trapping families in poverty, which are being made worse by the pandemic. Parents are facing acutely restricted options, forced to decide whether to feed themselves or pay the bills, worrying how long the last nappies will last, or how they will afford new shoes for their child.

In this report, as well as sharing this new data, the families we've supported describe their experiences of raising children on low incomes, in their own words. Together these stories paint a picture of daily difficulties, an absence of hope and a deeply-felt sense of shame. Parents feel the judgements others make of them, and it stings - all the more so given their determination to give their children the best possible start in life. These parents are raising young kids in very challenging circumstances, and that demands resilience, creativity, self-belief and deep determination to keep going.

What needs to change?

Families are being swept up in a tidal wave of low wages, insecure work, a decade of benefit cuts and freezes, and rising living costs. But there is a mismatch between this reality and popular accounts of poverty. Powerful stigmas and stereotypes shroud the real causes of poverty. Widespread, damaging and unjust stories about people in poverty get in the way of building popular support to address the issues.

Too many children are being left behind. But child poverty is not inevitable: we can make a choice to do something about it. We know this because we have successfully tackled it before. The government needs to take child poverty out of the 'too difficult' box, to stop nit-picking over how we measure it, and to start taking real action to address it. There are two central priorities to focus on:

I. More money into people's pockets

Even before Covid hit, families were struggling. Wages for low earners haven't increased in a generation and benefits haven't kept up with the cost of living. Two in three children who are poor have at least one parent in work. More and more families are depending on two incomes, rather than one, to keep their heads above water. The families we support have no cushion to protect them from an unexpected illness, a delayed benefit, a broken washing machine.

The economic changes of the last generation are creating a crisis of a scale we haven't seen in decades. Families need decent wages, greater job security, stability of income, and more affordable housing. And they also need urgent targeted measures such as the extension of the £20 uplift in Universal Credit, to reflect the way in which Covid is hurting the lowest earning households the most.

2. Greater investment now, for all our children's futures

The early years of childhood are precious, and short, but have a huge bearing on future health, education and employment outcomes. We can and should prioritise and protect this period to ensure that all parents are able to offer their children the stability and security that they need to thrive.

We must reverse the hollowing-out of early years services such as Children's Centres and Health Visitors. Cutting these kinds of services is a short-term saving that fails to recognise the value of investing early in children to avoid storing up problems for later. We must also scaffold and support the vital village-building work of frontline charities like Little Village, making it as easy as possible for families to support one another. Organisations like ours should not be a replacement for the welfare state, but we have a crucial role to play as a first line of defence, helping families through difficult times.

The time for action is now

We are a wealthy nation, but as at the start of the 20th century, not enough of this wealth is reaching our youngest citizens. Teenagers today are the first generation who are not universally expected to enjoy a better quality of life than their parents. Our children look set to follow in their footsteps. The desire all parents have – to give their children the best possible start in life – is being crushed for too many parents, to be replaced by a deeply-felt sense of shame, powerlessness and loss of hope.

Our mission at Little Village is to make it as easy as possible for families to support one another. This is about solidarity, not sympathy. We know how hard the early years of family life can be, and what an impact financial difficulties and insecurity can have during this time. We stand with all parents fighting to give their children the start in life they deserve.

This is also about justice, rather than charity. How can it be that so many families are struggling in one of the wealthiest nations? It is not right that child poverty is rising. No child should be without the essentials they need to thrive. We must take action now to address this national crisis.

What makes for a good childhood?

"After you give birth to the baby everything in your body and mind changes, and you can't control the hormones, all over the place... people think what's wrong with you, why are you like this, you become overprotective of your child. I've worked for 15 years, and I always had a job, always paid my taxes, always had everything, and suddenly having a child, everything's been taken away from me and right now, my hands are tied, I can't give her the best and that's what I'd love to give her.

Even though I had some savings, with a baby that goes quickly when you don't have an income, especially in London with the rent and everything. I've become homeless in the last 3 months since my relationship broke down, I've had to sleep in the living room of friends and family, we've been going from house to house. I've gone from earning £3000 to £600 a month on maternity leave, and now to nothing."

Single mum of 14 month old

Having a child is one of the most momentous events in anyone's life. It brings the potential for enormous joy and hope. All new parents dream of giving their children the best possible start in life. We want our children to feel safe, secure, happy, fulfilled. We wish for them to enjoy good lives, shaped by health, good friendships, happiness, and love. We want the best for our children.

All these things are supported by decades of research about what children need to thrive. It's a simple list that any parent could recognise from their own experience.

- Children need their basic needs met. Their tummies need to be full; they need to be warm, and comfortable in clothes that fit. They need to have clean, dry bottoms and to have a safe place to sleep.
- Children need to feel safe and secure. They need parents who are able to form a secure bond with them, which in turn requires families to not feel high levels of anxiety, stress and worry.
- Children need space to play, learn and grow. Kids need to be able to crawl, run, jump, skip, climb and that requires space, inside and outside, that is safe and secure. They need books to read, floors to play on, opportunities to dream.
- Children need loving support. They need adults to help them navigate difficult emotions and learn new skills. In time they need friendships to learn about social interaction.

And yet there is a disconnect between this wealth of research evidence and parents' own instinctive knowledge – and the reality of a growing number of children's lives in the UK in 2021. So much hope is imbued in the birth of a child and yet childhood today brings no guarantee of the things we know are important. Too many babies and pre-school children are not enjoying the basic aspects of a positive start, thanks to the corrosive impact of poverty on their young lives.

From the very first day of their little lives, stark gaps emerge between a child born to wealthy parents (let's call him Arlo) and a child born to parents struggling to make ends meet (let's call him Max).

Already, by the day they are born, the paths of these two babies is diverging. Max is more at risk of low birth weight, and of infant mortality, which has started to rise again in low-income groups in the UK, while continuing to fall for families like Arlo's.¹ Arlo will spend his first days cocooned and warm, while Max's parents will be worrying about whether they can afford to add nappies into the already tight weekly budget.

By the age of three, gaps may be emerging between Arlo and Max that stretch well beyond their first few years, even if life gets easier for Max's family. Paediatric consultants point to the rise again of poverty-related illnesses in children, such as rickets.² Government data shows that by GCSEs, there is a 28% gap between children receiving free school meals and their wealthier peers. Most starkly, Arlo is likely to live 9.4 years longer than Max.³ Poverty doesn't just diminish lives, it shortens them.

Of course, growing up in poverty doesn't guarantee that things won't work out later in life. There's plenty of evidence to show that some of the worst impacts of poverty can be mitigated against through early intervention, and support for good parental mental health, for example. But living in a household that's in poverty unjustly stacks the odds against children.

We see this playing out every week at Little Village, and the way a lack of income can hurt young children and their parents, and we do not think it is ok. It's time to state the simple facts: too many children are growing up poor, and while it won't be easy to fix, it is essential that we start to tackle this problem.

So, to mark our fifth anniversary this year, we have collaborated with the team at the Joseph Rowntree Foundation to produce some original analysis of government data looking at young children's lives today.⁴

This report tells the story of what we found, and why it matters so much.

At any stage in life, living without sufficient resources can be a belittling and distressing experience. But the impact of not having these things during these critical early years – when so much learning and development is happening inside children's brains and bodies – is particularly pronounced. It means children start school at a disadvantage, and it leaves them at a greater risk of being left behind their peers – not just in the early years, but across the course of their lives.

In this context, the data we share in the next chapter about rising child poverty in families with young children is nothing short of a national crisis. These are the future climate scientists, carers, teachers and doctors our own lives will depend on, in a matter of years. They should be defined now by the opportunities we put in place for them, rather than by the ways in which we failed them.

1 Newborn baby deaths may be on the rise among poorest in England (The Guardian, 19 April 2019)

2 'I regularly see rickets': diseases of Victorian-era poverty return to UK, (The Guardian, 23 December 2017)

3 Life expectancy gap between rich and poor widens (BBC News, 15 February 2018)

4 See final page for more information on which data sources we've used here.

Chapter One:

Making Sense of the data



This chapter outlines what the data tells us about the different experience kids have of early childhood today.

Too many children are growing up hungry, cold, with clothes that don't fit. They are experiencing the loneliness of not being able to have friends over, or go to playgroups, thanks to lack of money. They are trying to learn without access to data and devices, let alone safe outdoor space.

Increasingly these children are living in unsuitable, insecure housing that itself is contributing to the financial struggles their families face.

And the message is clear, from this analysis and elsewhere, that the impact of Covid is especially pronounced on low-income families. Their incomes have been hit harder and their chances of eviction are higher: in short, it is making what was already a bad situation much, much worse.

More children are growing up in poverty, and the numbers are set to rise further

The number of children whose lives are being shaped by poverty is rising. The last decade has seen a sustained increase – the most significant increase, in fact, since the early 1990s.⁵ The Social Metrics Commission projected, pre-pandemic, that these numbers will continue to rise over the next five years, reaching 5.2 million children by 2022.⁶

Our analysis of government data shows that poverty has risen fastest since 2010 for households where there is a child under 5, and there are now 1.3 million babies and pre-school children whose lives are being held back by poverty.

Across the UK, a third (34%) of children in households where there are children under 5 are now in poverty. The very highest rates of poverty are for the families of babies and toddlers under the age of 3.

Particular types of families with children under 5 are more at risk of getting trapped in poverty than others. 46% of these families with 3 or more children are living below the poverty line. 56% of lone parent families with young children are poor. More than half (52%) of parents under 25 with at least one young child are also struggling to make ends meet.

Families are locked into poverty by a combination of factors that are stacked against them: rising living costs exceeding the income parents are able to bring home from wages that have not risen in a decade, irregular shifts, and benefits that have been cut to the bone. We explore this in more depth in Chapter 3.

5 Pascale Bourquin, Robert Joyce and Agnes Norris Keiller, [Living Standards, Poverty and Inequality in the UK: 2020](#) (Institute for Fiscal Studies, June 2020)

6 [Monitoring Social Mobility 2013-2020: Is the Government Delivering on our Recommendations?](#) (Social Mobility Commission, June 2020)

Poverty is linked to other forms of inequality

We know that some children are much more likely to experience poverty than others. For example, where there is a disabled parent or child, 41% of these children are in poverty.

Our analysis of the data exposes how deeply racial and economic injustice are intertwined too, as this table shows:

Ethnicity	Poverty rate (%)	Number in poverty
Bangladeshi	71%	100,000
Other Ethnic Group	60%	100,000
Pakistani	60%	200,000
Mixed/ Multiple Ethnic Groups	52%	100,000
Black/ African/ Caribbean/ Black British	50%	200,000
Any other Asian background	48%	100,000
White	30%	1,500,000
Indian	28%	100,000

Poverty rates for children in families with under 5s, by ethnicity, 2016-17 to 2018/19 (3-year average, source: HBAI)

It's clear that child poverty in families from Black, Asian and Minority Ethnic backgrounds is caused by the same factors that cause all child poverty—low wages, insecure jobs, unemployment, and poor health, to name a few—but many of these factors are exacerbated and extended by systemic racism. Organisations like the Runnymede Trust have decades of evidence of how this has played out and it has a direct impact on Black children growing up today.

Any strategy to tackle child poverty will need to focus specifically on what's needed to give children who also face structural inequalities (like racism and ableism) the opportunities in life they deserve.

The deeper a family falls into poverty, the harder it is to escape

The data tells a clear story that deep poverty is on the rise and has been for at least the last decade. Recent analysis shows that destitution has increased by 52% since 2017 alone.⁷

The research we've conducted shows that families with babies and pre-school children are living, on average, at around 71% of the poverty line, which is set in the UK at 60% of median household income. In London, the region with the highest rates of child poverty anywhere in the UK, the four in ten children in poverty are living on average at 66% of the poverty line.

Our analysis shows a worrying trend towards deepening poverty for families with children under the age of 5 in particular.⁸ A quarter of young children in poverty are living below 50% of the

7 [Destitution in the UK 2020](#) (JRF, December 2020)

8 This worrying trend is also highlighted by [Measuring Poverty 2020](#) (Social Metrics Commission, July 2020)

poverty line. In real terms, that's the equivalent to a family with two young children living on £187.50 a week.

Put bluntly, when a household's income is this low, families have very limited options available to them. Essentials – things like sufficient food, heating, and nappies – become luxuries that aren't always affordable. Paying rent and bills can be impossible – leading to evictions, or reliance on expensive loans. Saving is a distant aspiration: getting by is a major accomplishment. One small blip – a broken washing machine, a drop in contract hours, a benefits underpayment – can pull people into a crisis that is hard to overcome.

The table below shows what these somewhat abstract calculations mean in terms of actual money in people's pockets.

Too many children are growing up in households who cannot afford the basic essentials they need to thrive, let alone the sorts of things most of us regard as essential in modern family life – broadband, printer ink, money for school trips and birthday parties.

Once families find themselves living on such low incomes, it can be very hard to escape, especially when having small children makes it harder to raise incomes by working more hours.

So unsurprisingly, as well as being at most risk of poverty in general, children in families with young children were at the highest risk of persistent poverty in the period 2015/16 to 2018/19.⁹ These are the families who are at most risk of being trapped in poverty long term. Half of all children experiencing persistent poverty are in a family with a child aged 4 or under. This is very worrying: the longer poverty is experienced, the more pronounced and sustained its effects are.

Average weekly income (£) – The column shows the weekly income for a family with the average UK weekly income	Couple with two children aged below 5	Single parent with two children aged below 5
Median household income – weekly (£)	£626	£438
Poverty line – weekly income (£)	£375	£263
Nationally, the average family income for children in poverty is 71% of the poverty line. This column shows the weekly income equivalent of this figure.	£267	£187
In London, the average family income for children in poverty is 66% of the poverty line. This column shows the weekly income equivalent of this figure.	£248	£173

Source: Households Below Average Income. Note all income is calculated after housing costs.

9 Persistent poverty is where a family has been in poverty for at least three of the previous four years.

Housing is adding to the difficulties that families face

Low-income families are in the grip of a hidden housing crisis in England, driven by welfare reforms and a social housing shortage. This shortage means that the private rented sector is the fastest growing tenure in the UK and as it has grown, so too has the number of children in poverty in rented accommodation.

Our analysis shows that nearly half of households (46%) with children under 5 who are privately renting have housing costs that are deemed ‘unaffordable’.

A third of children in families with young children who privately rent their home are growing up in persistent poverty, and this figure rises to 42% of children in single parent families who privately rent their home.

Private rented accommodation offers little security to families, at the same time as costing them large amounts of their limited incomes. ‘The end of a shorthold tenancy’ was the single biggest reason people gave for becoming homeless in 2019/20.¹⁰ Tenants are at the mercy of their landlords, and when they are unexpectedly evicted, many parents tell us that it is increasingly hard to get back into a property as prices continue to rise, particularly in major cities.

The highest rates for eviction in the private rented sector are for families with kids receiving housing benefit.¹¹ So far, the ban on evictions during the pandemic has protected families who are struggling. This has helped to prevent a wave of homelessness, but unless more is done to tackle the root problem of impossibly high rents, the ban will do little more than store up a huge problem of rent arrears for households who are no longer able to pay the rent thanks to the impact of Covid.¹²

This level of insecurity is very troubling. A growing number of families have no certainty of the roof over their heads. Families are pushed into sofa surfing, with multiple families crowded into accommodation that is just not big enough. We have supported mothers sleeping on the floor while their newborns slept on a sofa; mothers sharing single beds with three children; babies sleeping on towels and cushions.

The alternative for families is to be officially deemed homeless, in which case they have to accept whatever temporary accommodation they are offered. A third of the families we support at Little Village are in this situation. By its very nature, temporary accommodation is often very poor quality. These so-called homes are rarely places anyone would want to raise their children, if they had a choice. The buildings are often damp, cramped, impossible to heat, and infested with vermin. We are regularly asked for rugs or playmats as parents don’t want to put their children down on the floors.

¹⁰ [Statutory Homelessness Annual Report, 2019-20](#) (Ministry for Housing, Communities and Local Government, October 2020), which shows that in 2019/20, the loss of a private rented assured shorthold tenancy accounted for 43,260 households who required help from councils to avoid homelessness – around 29% of households in this situation.

¹¹ [What Causes London's eviction hotspots?](#) (Trust for London, 13 February 2018)

¹² ['Half a million renters in arrears as evictions set to resume'](#), (Citizens Advice, 5 January 2021). Citizens Advice estimates that one in three private renters have lost income due to the pandemic, meaning 500,000 people are behind on their rent.

As well as being poor quality, temporary accommodation is also precarious. We hear stories of families being moved with little or no notice across town, away from the fragile support structures they'd nurtured so carefully, and away from the schools that provided some stability for their children. The sense of precariousness, of being uprooted at any moment, and unable to control their own destiny, is a notable feature of modern family poverty. It is the very opposite of a sense of safety and security. How can we ask parents to meet their children's needs when these basic things are absent?

Covid has made a bad situation much, much worse

Our research with other frontline workers and baby banks during 2020 showed that Covid has hit families with young children very hard. 70% of the frontline staff surveyed who refer families to Little Village agreed that the pandemic has led to parents being unable to afford essentials such as nappies. 88% worry that children in poverty will fall behind in developmental and educational terms.¹³ Of the 50+ baby banks we surveyed, 9 in 10 said that the crisis was leaving families without the basics.¹⁴

The work of other thinktanks and research organisations has backed up these findings. More than half of the worst-off parents have had to borrow to cover basic costs such as housing and

food.¹⁵ Seven in ten families with children claiming Universal Credit or Child Tax Credit have had to cut back on essentials, and over five in ten are behind on rent or other essential bills.¹⁶

These financial difficulties have come about as incomes are hit hard by reduced hours, illness and job losses. Workers whose livelihoods have been most at risk during Covid are in low-paid sectors, and were more likely to be in poverty before the crisis hit.¹⁷ The pandemic has negatively impacted on 65% of people in work and in deep poverty, compared to just 35% of people who were employed and living more than 20% above the poverty line.¹⁸

We are very concerned about the likely impact of the latest lockdown, given the patterns that have emerged so clearly from 2020. Families who may have just about managed so far are likely to have done so by drawing on savings (where they had them) or borrowing from family and friends.

Resolution Foundation analysis shows that families with the lowest savings were most likely to draw on savings to cover everyday costs in 2020. These options may be dwindling as time goes on. Our worry is that the already limited resilience of families with small kids will now be non-existent, and that large numbers of families will be forced to turn to high-cost loans or face evictions and hunger.¹⁹

I3 Findings from the survey of our referral partners (Little Village, May 2020)

I4 Findings from our survey of UK baby banks (Little Village, August 2020)

I5 Karl Handscomb and Lindsay Judge, *Caught in a (Covid) trap* (Resolution Foundation, November 2020)

I6 Call for a stronger social security lifeline for our children (JRF/Save the Children, July 2020)

I7 Robert Joyce and Xiaowei Xu, *Sector shutdowns during the Coronavirus crisis: which workers are most exposed?* (Institute for Fiscal Studies, April 2020)

I8 Measuring Poverty 2020 (ibid)

I9 Pandemic pressures: why families on a low income are spending more during Covid-19 (Resolution Foundation, January 2021),

which shows that over half (54%) of lowest income families were using at least one form of borrowing to cover everyday living costs in Sept 2020

Chapter Two:

Behind the data: the experience of poverty with small children



One of the abiding themes of our conversations at Little Village is about how invisible poverty is in this country. People often tell us that they hadn't imagined poverty existed right here, on our doorsteps, across the leafy suburbs of London and Birmingham, within the rural idylls of Cornwall and the Lake District, alongside the pretty coastal villages and towns. It lurks behind front doors, dampening dreams and destroying hope, inviting loneliness and isolation and making it very hard for families to thrive.

Part of what we want to do with our work at Little Village is to throw open these doors to show just how urgent it is that we take poverty out of the 'too difficult to tackle' box: we must start to take action as a matter of urgency. Now is the time to address the distressing and limiting effects it has – not only on the children and parents whose lives are being affected by it – but for all of us, as 4.2 million children grow up without the basic essentials that are fundamental to a good childhood. These children are not only children in their own right: they are also our future generation. We will fail them if we don't get behind them now.

As part of this project, we interviewed a number of parents we've previously supported. Their words illuminate very clearly what poverty actually feels like with young children in the house. The families we meet at Little Village come to us for many different reasons, and yet their experiences of poverty with small children are heartbreakingly similar. Life is characterised by daily difficulties, a struggle to find hope, and a pervading sense of shame that is hard to shake off.

The parents we meet are extraordinary in their determination to give their kids what every child deserves, in the face of enormous challenges. They

are making difficult decisions hundreds of times every week; they are remaining resilient in the face of judgement and cruelty from others; they retain a sense of hope and optimism that things will get better. These parents are superheroes in disguise. They deserve medals, not pity, for their efforts to protect their kids from the worst effects of life on a low income.

In this chapter we dive behind the data we shared in chapter I, inviting some of the parents we've supported to tell the story of what life is like when raising young children on very low incomes.

Daily difficulties

There is a fundamental problem that low-income families face: the money just doesn't add up. Income from wages and benefits is simply not enough to cover the costs of living like rent, food, heating and childcare. Our analysis shows that a third of families with a pre-school child – including 2.1 million children – are growing up without everyday items that most of us would consider vital.

"I don't want to ask too much, you don't want to sound like a burden to those who are working, or to the government. But yeah, I think food, just food and light would be nice. To keep warm so you don't catch pneumonia or whatever."

Single mum of 3 children, 2 with autism

Parents are going without, to ensure their children have as much as they can manage. They are painfully alert to the possibility that the kids aren't getting what they need, and we see and hear the anxiety that brings on a daily basis.

"Food I will always provide, because I'm not gonna eat, she's gonna eat, but you know while she's growing she needs more than just the food. For

me the most important thing is her mental development, I just hope she's ok."

Single mum of 14 month old

"The children are not the ones who feel the difficulties. It is always us as the parents, we want to give more to our kids. And when we see we are not really giving enough, of course we are sad."

Mum of 18 month old and 3 year old

"I find that buying fresh fruit and produce is actually quite expensive... I didn't really eat a lot of fruit growing up, but I would like to try and do that for my child, but sometimes it's expensive and it is a bit disheartening. So I feel like it has an impact on nutrition as well."

Mum of 3 year old and expecting her second child

Life is characterised by a constant series of micro-calculations – if we buy this, can we afford that? If we don't do that, what impact will it have? This is an exhausting way of living, and parents carry a weariness that is hard to shake off.

"I've got this amount of money, how much milk can I get with this, how many baby wipes can I get with that, are these wipes gonna last a month."

Mum of 3 month old

A struggle to find hope

For any of us, this kind of existence would eat away at our confidence, our belief in ourselves, and our ability to plan for and dream about the future.

Maternal mental health is a particular concern during the early years of parenthood, whatever the family's situation, given the clear link that has been established between a mother's state of mind and her child's wellbeing. In fact, poor maternal health is one of ten 'adverse childhood experiences' whose impacts can stretch far into a child's future if not addressed properly at the time.²⁰

Parents raising children on low incomes are not only facing the universal challenge of adjusting to life with a new person in the family, but also the stress and strain that a lack of money can bring. There is a robust association between material hardship and parental stress.²¹ Maternal depression is much more likely when the mother feels she lacks the basics she and her child need to get by.

"This was my first baby, before she arrived, I was so happy, waiting for my baby, preparing everything, but then my baby arrived, I cannot pay the rent, nobody can support me, and I was everyday worrying... I was all the time shaking, crying. I lost my confidence with my baby."

Mum of 5 month old

"We need more people to see our mental health, not just that we need material things. I'm very depressed now, very stressed, but no one asks you how you feel."

Single mum of 2 year old and 4 year old

"My situation affects me, it's because I'm stressed, I feel very pressured, and then maybe I feel a bit more strict, and I get angry with the kids."

Single mum of 2 year old and 4 year old

20 For an overview of Adverse Childhood Experiences, please see [Adverse Childhood Experiences](#) (Public Health Scotland, 2020)

21 Iris Elliott, [Poverty and mental health](#) (Mental Health Foundation, 2016)

"I've had lots of therapy for my birth trauma, but the financial side of it was extremely stressful also. As my finances improved, so did my mental health. We don't realise how strong that connection is, when your finances are down, you feel down."

Mum of 2 year old twins

A sense of shame that's hard to shake off

"It was devastating to not be able to provide for my children in the way I'd envisaged, the way any mum might want to provide. To not be able to do the one thing you want to do and need to do is devastating for everyone really, the whole family."

Mum of 2 year old twins

Being a parent in poverty can be a lonely place. It can feel like the whole world is judging you for your choices, your parenting skills, your financial management, your clothes. You are seen as the sum total of your needs; a reflection of all the things you lack.

When parents first arrive at Little Village, they are frequently wary and defensive. Their experience of life has taught them to approach organisations like ours with caution. Will they need to tell their story, yet again, to get help? Will they need to 'prove' their need, and their worthiness? Will they be allowed to say what they'd actually like, or will that be perceived as ungrateful and demanding? Incidentally, none of these things happen at Little Village, and the sense of being welcomed into a supportive, non-judgemental space is one of the things parents most frequently comment on after visiting.

"I feel like people need to take a less harsh approach when they're talking about people

claiming benefits or on a low income, because sometimes the way that they describe people is inhuman, yeah it's really bad."

Mum of 3 year old and expecting her second child

Parents talk about how they wish people could see the whole picture before judging. It is a very emotional and painful topic that cuts to the heart of people's sense of who they are, and their values.

"People on low income, they're very good at making budgets, because they don't have much to spend."

Single mum of 2 year old and 4 year old

"Maybe other people will think 'oh, you're not working, oh you just get benefits, blah blah blah,' thinking that you're lazy, but after you've been through that [domestic violence] you try to recover, you try to move on, and healing takes time."

Single mum of 4 year old

"Others think that we have more than them that work, that we're taking money from them. But I'm a carer, if I went to work, the government will still have to spend the same money to look after my kids, I actually do even more than some people who go to work because I work 24 hours."

Single mum of 3 children, 2 with autism

Here at Little Village, we are building a movement of parents against poverty. We are doing this because we believe that it is not right that so many babies and children are suffering from the ill effects of life on a low income.

But to grow this movement, as well as talking about the consequences of rising child poverty, we also need to explore its causes. This is what we turn to in the next chapter.

Chapter Three:

Why is child poverty rising?



The British Social Attitudes survey shows that over half of us believe child poverty is likely to increase in the next decade. Eight in ten (82%) people now think it's 'very important' to reduce child poverty in Britain, and another 16% say it's 'quite important' to do so. 90% of respondents want government spending on health, welfare and education maintained or increased.²²

However, the same survey shows attitudes have hardened when it comes to supporting families who are struggling. The most frequent reasons people give for why they think child poverty exists include parents having drug and alcohol problems (75% of respondents), parents not wanting to work (63% of respondents), and parents being out of work for a long time (50% of respondents).

In other words, the majority of the public think that poverty is a growing problem - but they tend to blame people in poverty themselves for their circumstances.

In contrast, the families we meet at Little Village are grappling with problems that are far bigger than they alone can solve. These are families caught in a poverty trap, locked in by a toxic combination of low wages, low benefits and high living costs that they cannot possibly fix through their actions alone. In fact, these drivers are so powerful, so overwhelming, that it is remarkable that any families escape poverty at all, given how tightly its tendrils bind themselves to families who are struggling.

Government policies can either augment or mitigate against economic trends such as growing inequality. What we've seen over the last generation is the failure of policy to keep up with the scale and pace of economic change in the UK.

Despite some specific policy successes, such as the National Minimum Wage, the overall pattern is that people at the lower end of the income and earnings spectrum have lost out, badly, and government interventions and spending priorities have not done enough to mitigate against those losses. Furthermore, in recent years, there's clear evidence that government policies have actually made the situation worse.

There are many reports that have been written in the last decade that tell this story in-depth, with detailed economic analysis and modelling to support the arguments. The main themes are summarised here:

I. Work is no longer a certain route out of poverty

Two thirds of children living in poverty have at least one parent in work.²³ This situation is called 'in work poverty', and it has risen sharply in recent years. It presents a challenge to a popular belief that work is a guaranteed route out of poverty. In 2020, 3 million children were in poverty despite having at least one parent working.

This situation is largely caused by the fact that pay in the UK is no longer tracking rises in GDP.²⁴ Instead, the fruits of any economic growth are falling disproportionately into the laps of the

22 British Social Attitudes, series 37 (The National Centre for Social Research, 2020)

23 Child poverty in working families on the rise (Child Poverty Action Group, 28 March 2019)

24 Benjamin Nabarro, UK economic outlook: the long road to recovery (Institute for Fiscal Studies, October 2020)

highest-earning households. In fact, since the 1970s, we've witnessed a startling gap emerging between the rich and the rest. Families on low wages have not prospered in the same way, as their household incomes actually fell in 2016/17 and 2017/18.²⁵

"I am working, I work 60-70 hours a week just to get a normal standard of living with a family, my wife can't work right now because of the children."

Dad of 18 month old and 3 year old

2. Income instability is also a problem

The UK has seen the most significant increase in insecure forms of employment in the European Union. The Trades Union Congress estimates that 1 in 9 workers are now working through zero-hours contracts, temporary jobs, involuntary part-time work or bogus self-employment.²⁶ As well as very low wages, income from these jobs is unpredictable week-to-week, and workers have few rights, and can be laid off at very short notice.

Such unpredictability makes it almost impossible for households to budget – a frustrating problem when you have a high income, and devastating when you have a low income with absolutely no margin for error in the weekly budget. Benefits like Universal Credit are notoriously problematic for households with variable incomes and this is a major source of stress that we hear about at Little Village.²⁷ Insecurity of income can be as damaging

as a lack of income when it comes to creating a safe and secure home in which to raise children.

3. Benefits have been cut to the bone

It is impossible to talk about rising levels of child poverty without drawing attention to current government policies that we believe are actively contributing to the problem, rather than mitigating against it. There are four policies in particular that are getting families into trouble, leaving children cold and hungry, and parents stressed and ashamed.

- Benefits freeze: a freeze on benefit payment levels was introduced partially in 2011, and fully in 2015. When coupled with rising inflation, it means that the actual value of benefits has fallen sharply.²⁸ This is a benefits cut by another name. The JRF estimates that between 2016 and 2020, this freeze pushed an extra 400,000 children into poverty.²⁹ While the freeze has now come to an end, the current plan to reverse the uplift in Universal Credit in April (introduced at the start of the pandemic to support struggling families) will leave the main rate of unemployment benefit at its lowest level since 1990.
- The benefits 'cap': this limits income from benefits to £20,000 a year (or £23,000 in London), regardless of the size of the household.³⁰ 58% of the households affected by the benefits cap have kids under 5, and the average amount capped each week is £52.³¹

25 Mike Brewer, Adam Corlett, Karl Handscomb, Charlie McCurdy & Daniel Tomlinson, [The Living Standards Audit 2020](#) (Resolution Foundation, July 2020)

26 Anjum Klair, [The millions trapped in insecure work deserve a new deal](#) (Trades Union Congress, May 2018)

27 The Trussell Trust has shown that changes in benefits is one of the top three reasons families visit foodbanks too. The two other top reasons are low income, and benefit delays. See [State of Hunger: a study of poverty and food insecurity in the UK](#) (Trussell Trust, November 2019)

28 Child Poverty Action Group has shown that child benefit has lost a quarter of its value since 2010. See for example [Low income parents relying on Child Benefit for household basics](#) (Child Poverty Action Group, August 2020)

29 [Briefing: end the benefit freeze to stop people being swept into poverty](#) (Joseph Rowntree Foundation, May 2019)

30 There are some situations in which households can be excluded from this cap, for example if they are receiving certain disability benefits.

31 Kitty Stewart and Mary Reader, [The Conservative government's record on early childhood](#). (LSE CASE paper, October 2020)

- Two child limit: this policy restricts support through tax credits and Universal Credit to the first two children of any family, if one or both children were born after April 2017. Three in five of affected households have at least one parent in work. It represents a reduction in support of £53.50 each week for each child who doesn't qualify. The Institute for Fiscal Studies estimates this limit affects around a million children, with households each losing on average around £3,600 each year.³²
- Debt deduction in Universal Credit: new claimants of Universal Credit must wait five weeks to receive their first payment. This can often create huge financial stress, as families don't often have savings to fall back on during this period. Parents are offered a repayable loan known as an 'Advance' by the Department for Work and Pensions. This is then deducted from subsequent payments, often making them impossibly low. In addition, DWP can make deductions for historic overpayment of benefits and 'third party' deductions (e.g. from utility companies). It is hardly surprising that taking repayments out of subsistence-level benefits is a source of huge hardship.

"When you first go on to UC they tell you you need to take a loan, that's the first thing they tell you because you need to wait 5 weeks until your payment, so you can't take out another loan when you're paying that one back, so if anything else comes out of the blue like the washing machine broke, there's no way you can handle that."

Mum of 3 year old and expecting her second child

Taken together, the trends outlined here coalesce to make it almost impossible for children in poverty to thrive. No one has demonstrated this more powerfully than footballer Marcus Rashford. His personal story - of being raised by a single mum who worked three jobs to keep them afloat - has had a greater impact on public understanding of the problem than a hundred policy papers on the causes and consequences of poverty ever could. Rashford has talked powerfully about how the system was not built for families to succeed, however hard they worked.

We need more stories like this - told in plain, direct language, by the people who have lived them themselves. We need better ways of conveying complex analysis of labour market trends in accessible ways that explain the huge and often hidden changes our economy has undergone over the last generation that are hurting today's children.

Without these stories, we will keep on returning to assumptions and misconceptions about poverty, its causes, and how to solve it. The political debate now is stuck in the weeds of arguing about poverty definitions. It's time to move on. The policy priorities aren't easy, but as we outline in the next chapter, they are disarmingly clear. So let's get on with the work of ensuring every parent is able to give their child the start in life they deserve.

Chapter Four:

What needs to change?



Too many children are being left behind. They are already paying the price for this – with their hunger, their exclusion, and as they grow older, their worry and their shame. Society more widely will also pay the price, for poverty leaves its mark in many ways. It shows up in increased infant mortality, increased likelihood of slower physical and cognitive development, even life expectancy. To be poor as a child risks casting a long shadow over your future, through no fault of your own.

But child poverty is not inevitable: we can make a choice to do something about it. We know this as we have successfully tackled it before. One hundred years ago, the will to tackle it led to compulsory vaccinations, free school meals, and children's dental inspections, to name a few of the wide-ranging innovations of the early 20th century. Twenty years ago, the government made a commitment to eradicate child poverty by 2020, and for ten years the rates fell thanks to a powerful combination of raising the floor of low wages, a comprehensive package of new tax credits, and targeted support for families with young children.

Here and now in 2021, we need a cross-party commitment to tackle the national crisis of child poverty once again. Any promise to put good childhoods for all at the top of the agenda must rest on two central foundations.

I. More money into people's pockets

It's vital to ensure workers can enjoy decent wages and security of income, given how close to the edge families are living. That means the UK's National Minimum Wage, one of the most effective

policy interventions of the last twenty years, needs to be protected and extended. Workers, especially those in insecure employment, need better protections, so that they can have greater confidence in the regularity of their pay packets and their ongoing employment.

Second, the elimination of the gender and race pay gap (meaning on average women are earning a fifth less than their male counterparts³³), as well as tackling systematic pregnancy discrimination³⁴, need to be treated as mainstream priorities for the wellbeing of our economy. These are not marginal women's issues: they are a crucial way in which families could lift themselves out of poverty, given the reliance low-income households have on two earners, rather than one, to make ends meet.

"I lost my job while on maternity leave, I got made redundant so that's my income gone, so now the problem is I can't go to work because I have a little baby, and even if I could do something about it, because of Corona there is very limited jobs at the moment and also nursery is so expensive, it might be an even bigger struggle."

Single mum of 14 month old

Third, childcare provision should be treated on a par with transport and other aspects of economic infrastructure – it is an essential enabler to work, without which many parents will struggle to earn sufficient income to keep their heads above water. At the moment, childcare is overwhelmingly expensive until free provision is offered when the child turns two, with the latest annual survey of childcare costs showing that prices have risen twice as fast as inflation in recent years.³⁵

³³ Monica Costa Dias, Robert Joyce and Francesca Parodi, [The gender pay gap in the UK: children and experience in work](#) (Institute for Fiscal Studies, 2018)

³⁴ For a summary of the issues, see [About maternity discrimination](#) (Pregnant then Screwed, 2020)

³⁵ Lester Coleman, Mohammed Dali-Chaouch and Claire Harding, [Childcare Survey 2020](#) (Coram Family and Childcare, February 2020) This report shows that the average cost of a nursery place for 25 hours per week for a child under the age of 2 is £6800 a year.

“Near to my house the childcare is so expensive, £700-900 a month for 2 days a week, our rent is £750 a month, and my earning was £9.36 an hour, £800 a month.”

Mum of 22 month old

Fourth, as well as protecting earnings and enabling parents to earn, the government should also address the dramatic reductions in working-age benefits of the last decade. One of the most significant factors in these reductions was the benefits freeze, which in effect meant while the cost of living grew, social security payments did not. Even with the temporary £20 uplift to Universal Credit that the government implemented at the start of the pandemic, families with children still receive around £2900 less per year than they would have done in 2011. This is equivalent to around a year’s worth of food shopping for a low-income family.³⁶

“Being on Universal Credit, sometimes you run out of food, sometimes you don’t have money to heat the house, you run out of money the second, third week.”

Single mum of 3 children, 2 with autism

Finally – and most urgently, in these strange and difficult times, it’s vital that low-income families are better insulated from the worst effects of Covid, both right now and into the future. We fully support the calls by other organisations including Save the Children, the Joseph Rowntree Foundation, the Children’s Society, the Child Poverty Action Group, Children England and others to:

- Keep the lifeline. Treasury plans to remove the temporary uplift in Universal Credit in April will reduce the incomes of 6.2 million families by £1040 (£20 a week) and plunge half a million people, including 200,000 children, into poverty overnight.³⁷
- Adapt Universal Credit to reflect the challenging economic circumstances families are facing as a result of the pandemic. For example, suspending all benefit deductions made for advance payments; and suspending work search and availability requirements and the related sanctions regime.
- Ensure renters can remain in their homes. The ban on evictions needs to be extended for the duration of the lockdown, and the government needs to bring forward a programme of direct and immediate support to ensure that families do not emerge from lockdown in deep debt and at risk of destitution.
- Help low paid and insecure workers through this crisis. Widen access to statutory sick pay³⁸, to make it easier for low-income families to self-isolate when necessary. Extend the Self-Employment Income Support Scheme beyond April to reflect the pressures of this latest lockdown.

2. Greater investment now, for all our children’s futures

“Before, I wasn’t ready to do a lot of stuff for myself, but after the baby came, I was ready to do it for him at least. He gave me more motivation to be like, I need to do a bit more than this”

Mum of 3 year old and expecting her second child

36 Autumn budget: why we must keep the £20 lifeline (Joseph Rowntree Foundation, 2020)

37 Spending review: still no plan to protect people in poverty (Joseph Rowntree Foundation, 2020)

38 Currently an estimated 2 million low paid workers (of which 1.4 million are women) don’t qualify for Statutory Sick Pay. See for example Anjum Klair, Millions of low paid workers don’t qualify for sick pay – and women are worst affected (Trades Union Congress, October 2019)

These early years are when the foundations are laid for later cognitive, social and emotional development. Brain development is particularly intense, and the early years is one of several phases where its evolution is impacted most by wider social and environmental factors such as parenting practices and family resources. This doesn't mean that all kids growing up in poverty will do worse in later life. But it does mean the odds are stacked against them, and persistent poverty in early years shows up later, in educational attainment, employment outcomes and life expectancy.

While poverty can leave its mark on a child's life long-term, it is also clear that young children can be protected from these risks, thus reducing the likely impact of early poverty on a child's future. These protective factors include reducing parental stress, supporting families to create high-quality 'home learning environments', and the provision of high-quality formal and informal childcare.

What all the research boils down to, very simply, is just how critical it is that we shower new families with love and support in every way we possibly can. That doesn't happen without clear intent. New parents need to get help from supportive midwives and health visitors. They need children's centres where they can go to make friends, ask questions and get some help entertaining their kids. And yet, early years spending has been cut back drastically since the turn of the century. Spending on children's services, including children's centres, has been cut by 60 per cent between 2009/10

and 2017/18.³⁹ Other early intervention services, such as funding for health visitors, is also under severe strain.⁴⁰

The protection historically afforded by our welfare state to decent childhoods has been hollowed out. Charities are stepping into the breach, as the number of food banks, baby banks, and hygiene banks continues to rise. In these organisations, as at Little Village, the currency is kindness, and our operations are powered by a belief that families should not be suffering in the way they are. While it is a blessing that so many organisations like this exist, it cannot be an acceptable long-term answer. We refuse to become a sticking plaster that patches over the holes of a failing system.

Instead, our vision is for a society in which our public services, including an adequate social security system, and our communities work hand in hand, alongside families, all bringing something special to the business of raising our children - all our children - to be the best adults they can possibly be. That requires a much sharper focus on how and where we are collectively supporting families through our social security system and other public services. Charities alone cannot carry this work.

Investing in the early years brings returns – for the children, for their families, and for our economy and society. Cutting them back may provide a short-term gain but it does nothing to invest in our collective future, or to protect children today from the worst effects of experiencing poverty when they are little.

39 Pressures on Children's Social Care (National Audit Office, January 2019)

40 Best Beginnings in the Early Years (Children's Commissioner for England, July 2020)

Conclusion:

**Families want
to help each
other**



Conclusion

We are a wealthy nation, but as at the start of the 20th century, not enough of this wealth is reaching our youngest citizens. Teenagers today are the first generation who are not universally expected to enjoy a better quality of life than their parents⁴¹. Our children look set to follow in their footsteps. The desire all parents have – to give their children the best possible start in life – is being crushed for too many parents, to be replaced by a deeply-felt sense of shame, powerlessness and loss of hope.

As humans, we often have a tendency to overestimate our own role in our successes in life. We like to think that if we've done well, it's all down to our own hard work, our personal efforts and determination, rather than good luck, or the benefits of our networks and inherited privilege.

In stories about poverty, just as we are the sources of our success, it's all too easy to blame people who are struggling for their situations. It's a poisonous, polarising narrative that has led to a widespread but inaccurate view that the majority of the population ('us', the 'deserving') are doing the right thing, working hard to pay for the lifestyles of a small, unchanging, workless population ('them', the 'undeserving')⁴².

Life isn't as simple as this 'them and us' story suggests. People move in and out of work; they have health crises; they start a family; they retire. A million people lose their job every three months; another million find work. Households in poverty are not a static population, however tempting it is

to create that 'them and us' story. We all face challenges from the inevitable bumps and shocks that life brings.

As we say at Little Village, there are times in life when we need help, and times in life when we can offer help.

"My husband had to stop working, he had an accident before the baby arrived, the landlord was pushing me to pay our rent, so I applied for Universal Credit, but they stopped my benefits in my last month of pregnancy for nearly four months, I was struggling a lot. They told me I hadn't lived here for 5 years [so I couldn't claim UC], but I am more than six years here. Citizens Advice helped me a lot to find the solution, we had to borrow some money too."

Mum of 5 month old

Early childhood is a time when all families need a little more help as they adapt to their new lives as parents. We all know how hard those early months and years of a new baby can be. Having a young child can bring huge joy, but also a lot of additional pressures – financial challenges from reduced wages and increased costs, greater risks of depression and poor mental health, and higher levels of loneliness and isolation.

We also know more now than ever before about the importance of this time in a child's life for their own wellbeing, today and well into the future.. It is hard to think of a better example of where we need to act together to look after all families going through these life-changing few years before babies become school children.

41 Jonathan Cribb, [How are younger generations faring compared to their parents and grandparents?](#) (Institute of Fiscal Studies, October 2019)

42 For a brilliant analysis of this story and how it is wrong, see John Hill, [Good Times, Bad Times - the welfare myth of them and us](#), (Policy Press, 2017)

And yet, the 4.2 million children in poverty pre-pandemic, and their families, have been forgotten. Low-paid parents have not seen any of the fruits of economic growth in recent years. They have borne the brunt of austerity first, and more recently the pandemic. The cost of living - especially housing - is severely restricting options for families, forcing them into budgeting dilemmas between food and heat and nappies. Public service cuts have fallen hard on the early years services designed to support new families and the charities who have stepped in to fill the breach are themselves struggling as a result of the pandemic.

We won't see any meaningful change to this unjust picture without a relentless focus on the right every child has to a good childhood. All children should have the things that help babies to giggle and crawl, the things that help toddlers to learn and play, and the things that help pre-schoolers to become more independent and social. We should wish for these things for other people's children, as much as we do for our own.

Not only do all children deserve a good childhood, the rest of us also need these kids to thrive. They are children for such a short time. Soon they will grow up into the generation who will care for us in our old age, and who will need to be ready and able to take on the work of tackling the major global crises we've created for ourselves and this planet.

To give children the best possible start in life. It's a universal aspiration: they deserve nothing less. But to achieve that collective desire, we will need to address the national crisis we currently face of rising child poverty. Let's get to work, and ensure that today's children remember us for the opportunities we gave them, rather than for our failure to get behind them to help them reach their full potential in life.

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A Little About Us

Little Village

Little Village is like a foodbank, but for clothes, toys and equipment for babies and children up to the age of 5. We've grown to be one of the largest 'baby banks' in the UK, supporting over 11,000 children since we launched in 2016. Families are referred to us via a network of over 1,800 professionals such as midwives and social workers. As a volunteer-led movement of parents committed to alleviating child poverty, Little Village's vision is that every child in the capital has the essential items they need to thrive.

The Joseph Rowntree Foundation

The Joseph Rowntree Foundation is an independent social change organisation working to solve UK poverty. For more information visit www.jrf.org.uk

Data sources in this report

The analysis was undertaken by the research team at the Joseph Rowntree Foundation. They drew on three main sources:

- Most of the analysis of poverty is drawn from the Households Below Average Income dataset (Department for Work and Pensions).
- We used Understanding Society (University of Essex, ISER) to make sense of persistent poverty.
- The Understanding Society, Covid-19 study (University of Essex, ISER) also informed the insights in here around the impact of the pandemic.

