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Research and analysis

# Child Poverty Strategy: parents and carers research

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## Executive summary

## Research context

In July 2024, the Prime Minister announced the creation of a new [Ministerial Child Poverty Taskforce](#). The Taskforce oversaw the development of a [Child Poverty Strategy](#) aimed at addressing systemic drivers of poverty. A forum of parents and carers was established to help inform the strategy development under the themes of reducing essential costs and increasing financial resilience. The research aimed to understand how families managed and paid for essential costs including, energy and utilities, housing, food, health and school related costs, and their experiences of managing debt and savings. This report discusses the findings from interviews which focused on exploring the experience of parents and carers who are currently living in poverty, as defined by lacking items that are used to indicate material deprivation. The research consisted of 40 1-hour in-depth interviews with parents and carers. The interviews took place via telephone or video call in November and December 2024.

## **Summary of key findings**

Participants discussed feeling overwhelmed and struggling to navigate everyday costs, as their incomes often did not cover essential items. This contributed to a feeling of increased mental load when trying to juggle payments and provide for their families. Participants found most of their everyday essential costs challenging as they were all priorities, particularly food, rent and mortgage payments, and utility bills. These challenges often interacted with each other and had a cumulative effect on participants' ability to manage their costs, their experience of struggle, and their overall outlook on parenting and life in general. Most participants were unable to save money, and debt was common. Those who could save small amounts tended to use these for emergencies or unexpected costs.

## **Housing**

Participants tended to report that housing costs took up a large proportion of overall budgets and there were no notable differences in challenges among those from working families or non-working families. There was a general sense that participants were left to manage other costs with whatever money they had left after paying for housing. Participants discussed a range of ways they managed housing costs such as paying rent or mortgage manually, seeking better quality or increased employment, and pursuing repairs through housing officers. Participants generally reported there was little support available to them in managing their housing costs.

Examples of support that worked well were often around landlords being flexible with rent payments and arrangements with housing associations to have rent paid directly from Universal Credit (UC) to avoid getting into arrears. Participants reported there was often a lack of support to help with the significant cost of housing for their circumstances, such as a lack of financial support for housing available for working parents who also have to manage childcare costs.

## Utilities

Gas and electricity bills were usually the most difficult bills for participants to manage due to often being the highest and most unpredictable utility bills. Parents and carers sometimes expressed feelings of guilt, and they felt upset that they struggled to provide basic heating or hot water for their children, especially in the winter months. Although some talked about adopting behaviours to minimise larger gas and electricity bills, they also felt there was only so much that could be done to reduce energy use in the colder months as heating and hot water were necessities for families. Generally, participants did not feel there was any support available to them in managing utility bills, though some did discuss support such as the Household Support Fund provided by their local council or the Cold Weather Payments.

## Food

Participants cited rising costs of food in supermarkets as a major issue in providing healthy food for their children. They reported buying food with high nutritional value less often as a result, despite wanting their children to have a healthy lifestyle. For those living in temporary accommodation, specific challenges relating to food were discussed. Participants described the impact of limited living space or shared kitchens on providing food for their children. Food was often the cost that was flexed within participants' budgets. Participants primarily managed their food challenges by reducing the cost of their food shops where they could through shopping at the cheapest supermarkets, cutting down on their own food intake, bulk buying, and buying less fresh food. Parents and carers generally viewed foodbanks as a 'last resort' and they would rather find other ways to manage food costs. Several areas of support for food costs were mentioned by participants and were viewed to work well such as the Healthy Start scheme, loyalty schemes for supermarkets, and food vouchers provided by schools for children who received Free School Meals. Barriers to support for food costs were often discussed in relation to the

accessibility and stigma associated with visiting foodbanks. Participants shared feelings of failure, shame and embarrassment when they were asked about their experience of foodbanks.

## Transport

When asked about the key challenges related to transport, parents and carers tended to discuss car-related costs as cars were seen as the most convenient mode of transport, particularly for children. Participants managed transport costs primarily by using transport only when necessary and being more efficient in their transport use. Those with cars specifically expressed limiting car journeys to necessary trips only and planning car journeys to serve multiple functions. Participants tended to discuss initiatives or schemes for reduced public transport costs when asked about what support worked well for them. There was little to no discussion of other types of support that participants were aware of to help with transport costs besides schemes for reduced costs such as travelcards.

## Health

Participants with disabilities or Special Educational Needs (SEN) or Additional Support Needs (ASN) or who had children with disabilities or SEN/ASN shared a wide range of challenges when discussing health costs. These challenges were often in relation to the cost of medicines and private medical appointments with specialists or consultants as well as the cost of equipment and specialist food. Those without additional needs tended to discuss key challenges such as long waiting lists for dentists and the price of prescriptions. Participants were mostly unable to describe any ways they managed health-related costs as often, their only perceived option to access timely care was through paying for private medical care. This subsequently added pressure to their already strained budgets. Participants discussed several areas where support worked well such as free prescriptions for those eligible or for everyone in Scotland, reimbursements for travel costs for hospital appointments, and some financial support from charities. Key barriers to support for health-related costs discussed by participants were difficulties in applying for Disability Living Allowance (DLA) for their children and Personal Independence Payment (PIP) for themselves and a lack of National Health Service (NHS) capacity to provide care in a timely manner.

## **School and childcare**

There were a wide range of school-related costs that participants found challenging including school uniform, school trips, kids clubs and digital equipment for homework. Participants discussed various ways in which they managed school costs such as purchasing uniform when they were discounted or buying second-hand uniform, minimising extracurricular activities for their children, and rotating digital devices among children for homework. Some participants mentioned that they were able to access school grants or government funding such as Pupil Premium to subsidise or provide the total cost for uniforms, school trips or digital technology. Provision of support for uniform, digital technology, school trips, and free school meals was inconsistent across local authorities and devolved nations and therefore participants had varied experiences of school-related support.

Participants with pre-school aged children found nursery fees a particularly high and challenging cost. Most were only able to afford to send their child to nursery for a limited number of hours a week and found childcare fees more challenging during the school holidays.

## **Financial resilience**

Participants demonstrated a wide range of strategies to ensure they were able to cover their family's essential needs with their income. These included prioritising costs, delaying bills, seeking additional support elsewhere, and identifying areas to cut back or make extra money. Most were unable to save money and those who did tended to use savings for emergencies for unexpected costs. There was a common theme of being unable to save money each month due to having no money left over after paying for essentials. Problem debt was common among participants.

Participants shared experiences of both past and present debt from a wide range of sources including utility bills, credit cards, and family and friends. Those with experience of debt commonly discussed the negative feelings associated with their debt such as feelings of stress, shame and helplessness. They also shared the impact that debt had on their mental health and general outlook on life. Some participants described how changes in circumstances exacerbated existing debt or how unexpected costs resulted in their first experiences of debt such as borrowing from friends and family. Changes in circumstances included job loss, bereavement, having children, relationship breakdown, and challenges with mental health.

Participants' awareness of support varied depending on their experience of debt. Participants who experienced debt sought information to understand how to manage their debt and discussed looking for information on the Martin Lewis website, Citizens Advice, doing general Google searches, or following links to debt advice charities included on their bills.

Thinking about the future, participants hoped to return to work, save money, and see a return to more affordable everyday living. Overall participants hoped to be in a more financially secure situation with less stress and worry about money.

Participants discussed a wide range of policy changes and government support that would be helpful to further their financial goals, such as more financial support from the government for working families and greater government support for parents in recognition of their role in providing care to younger and older generations.

## **Cross cutting themes**

Participants discussed feeling overwhelmed and struggling to navigate everyday costs, as their incomes often did not cover essential items. This contributed to a feeling of increased mental load when trying to juggle payments and provide for their families. Participants discussed several ways of juggling essential costs that were time consuming, stressful and resulted in increased mental load. These included deciding which bills to pay and which to delay within tight budgets and researching deals and discounts in supermarkets. Although they were motivated to find solutions to their financial challenges, key life events such as job loss and bereavement exacerbated participants' financial challenges and experiences with debt. Where participants lived seemed to impact their overall experience of managing costs and financial resilience in various ways. For example, location impacted what support they received for their own health and their children's health, provisions from schools including free school meals, and access to public transport.

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## Glossary

Term	Definition
Additional Support Needs (ASN)	The extra or different support that a child or young person requires to fully benefit from their education, encompassing various circumstances like learning difficulties, disabilities, or social/emotional factors (term used in Scotland)
Carers Allowance (CA)	A means-tested benefit paid to individuals who spend at least 35 hours a week caring for an individual who is disabled and in receipt of certain benefits.
Child Benefit	A means-tested benefit payment, administered by HMRC, provided to those responsible for children or qualifying young people, to help with the costs of raising them.
Child Tax Credits (CTC)	A benefit payment that helps with the costs of raising a child if you're on a low income. They are being phased out and replaced by Universal Credit.
Cold Weather Payments	Extra money to support people during spells of very cold weather in winter. You must be getting certain benefits to receive a payment. Cold Weather Payments are usually made between 1 November and 31 March.
Credit Union	A non-profit-making money cooperative whose members can borrow from pooled deposits at low interest rates
Debt Relief Orders (DRO)	A formal debt solution for individuals with low income and few assets, designed to pause repayments for a year and write off debts if circumstances don't change.
Disability Living	A non-means tested benefit payment for individuals with disabilities who need help with mobility or care costs and is being gradually

Allowance (DLA)	replaced by Personal Independence Payment (PIP) for those aged 16 and over.
Disability Living Allowance – Child (DLA-Child)	A non-means tested benefit payment to help with the extra costs of looking after a child who: is under 16; has difficulties walking or needs much more looking after than a child of the same age who does not have a disability.
Family Fund	A UK-based charity that provides grants to families on low incomes raising a disabled or seriously ill child or young person, up to the age of 24, to help improve their quality of life and reduce the stress of everyday life.
Financial resilience	The ability to withstand and recover from financial shocks or disruptions, ensuring you can maintain your financial stability and well-being even in challenging times.
Free School Meals (FSM)	A statutory benefit, part of the Education Act 1996, providing a healthy school meal to disadvantaged pupils (families on qualifying benefits) attending state schools, free schools, or academies, ensuring all children have equal opportunities to learn and thrive. Universal Infant FSMs are available for primary school children depending on location and school year.
Healthy Start scheme	A UK-wide scheme providing a nutritional safety net to those who are pregnant and children under four in low-income families in receipt of qualifying benefits.
Household Support Fund (HSF)	The Household Support Fund is funded by the Department for Work and Pensions and provides Local Authorities the means to provide short-term urgent financial help to residents who are struggling to afford household essentials.
Housing Benefit	A means-tested benefit designed to help low-income individuals and families with their rent and some housing costs, administered by local authorities and is being phased out in favour of Universal Credit for most new claimants.
Income Support	A means-tested benefit designed to help individuals on a low income with their living costs, which is being phased out and replaced by Universal Credit.

Individual Voluntary Arrangements (IVA)	A legally binding agreement between a debtor and their creditors to repay debts over a set period, managed by an insolvency practitioner, offering an alternative to bankruptcy.
Legacy benefits	The six older, separate benefits that are being phased out and replaced by Universal Credit (UC), including Housing Benefit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Working Tax Credit, and Child Tax Credit.
Limited Capability for Work (LCW)	A person's health condition or disability limits their ability to work, but they are expected to be able to work at some point in the future, potentially requiring preparation and work-related activities.
Personal Independence Payment (PIP)	A non-means tested benefit payment for those with a disability, or long-term physical/mental health condition that have difficulty performing everyday tasks or getting around because of their condition. It replaces the disability living allowance for most except for children and those born before 8th April 1948.
Pupil Premium	A grant that provides funding to improve educational outcomes for disadvantaged pupils (families on qualifying benefits) in state-funded schools in England.
Special Educational Needs (SEN)	The needs of children and young people who have a learning difficulty or disability that requires special educational provision to support their learning (term used in England and Wales)
Universal Credit (UC)	A means-tested benefit payment for those of working age, including those who have health conditions or disabilities, to help with their daily living costs. A person may get Universal Credit if they are out of work or in-work and have low earnings.
UC Housing Element	A component part of Universal Credit, designed to help with rent and some service charges, and it's usually paid directly to the claimant to pay their landlord.
Working Tax Credits (WTC)	A benefit paid to people who work and are on a low income –both employees and the self-employed are eligible. You do not need to have children to get WTC. They are being phased out and replaced by Universal Credit.

# 1. Introduction

## Chapter summary

- A Child Poverty Taskforce was set up in July 2024 and oversaw the development of the Child Poverty Strategy. As part of this, a forum of parents and carers was established to put the experiences of families at the heart of the strategy.
- This report discusses the findings from 40 interviews with the forum of parents and carers who are currently living in poverty, to understand how they manage their essential costs such as housing, food and utilities, and their experiences of financial resilience, savings and debt.
- Verian carried out comparative analyses of the interviews among a set of subgroups agreed with DWP on the basis that these were key characteristics related to risk of poverty. These included family type, number of children, and those living in temporary accommodation.

## 1.1 Child Poverty Strategy context

In July 2024, the Prime Minister announced the creation of a new [Ministerial Child Poverty Taskforce](#). The Taskforce oversaw the development of the [Child Poverty Strategy](#) aimed at addressing systemic drivers of poverty. The key themes of the Taskforce were:

- increasing incomes
- reducing essential costs
- increasing financial resilience
- better local support, focussed especially on children's early years

The Taskforce committed to hearing from families across the UK to gather insight on

their current experiences and what would have the greatest impact on their day to day lives. As part of this, a forum of parents and carers was established to put the experiences of families at the heart of the strategy. This work was part of a broader analysis programme, combining data, evidence synthesis, and insights from families, which informed Strategy development.

This report discusses the findings from interviews which focused on exploring the experience of parents and carers who are currently living in poverty.

## 1.2 Research methods

### Research design and research questions

This research focused on two of the Strategy themes: reducing essential costs and increasing financial resilience. Key research questions within and across the two key themes included:

- How do families manage and pay for essential costs? Including, energy and utilities, housing, food, health and school related costs.
- What are the key barriers for families in managing essential costs?
- What are families' experiences of accessing support for managing essential costs?
- What are families' experiences of managing debt and savings?
- What are families' experiences of accessing support to increase financial resilience?

This research was designed to explore the in-depth views and experiences of parents and carers in managing their essential costs and their experiences of financial resilience. This research was qualitative in nature and therefore did not aim to produce findings generalisable to the population. The data reported in this document has not been designed to provide statistically representative analysis of parents and carers in the UK. The report uses the terms 'participants' and 'parents and carers' interchangeably to refer to the group of people who were interviewed.

### Sample

Purposive sampling was used to recruit participants. DWP and Verian agreed on a set of primary and secondary criteria that informed the sample frame for recruitment in addition to a set of material deprivation questions. The primary criteria were family

type, number of children, housing type, economic status, ethnicity, geographic location, and whether there were children with Special Educational Needs (SEN) or Additional Support Needs (ASN) in the family. DWP and Verian agreed to seek to recruit across a range of key characteristics in the primary and secondary criteria.

A full breakdown of the sample frame and achieved quotas are included in Appendix 1.

Participants were sampled using material deprivation questions, a direct measure of poverty, to assess eligibility for the research.

Material deprivation is a means of measuring living standards and refers to the self-reported ability of individuals or households to afford goods and activities that are typical in society at a given point in time, for example, whether their children eat fresh fruit and vegetables every day and whether they and their children have enough clothes that they feel comfortable to wear.

Those recruited were required to be lacking at least three of the 22 items as a measure that the children in the household are in poverty. If they do not have a good or service, they are asked whether this is because they do not want them or because they cannot afford them. Table 1 outlines the breakdown of the number of participants who reported lacking items due to affordability by number of items.

**Table 1: Number of questions answered ‘No We/I do not have the money for this’**

<b>Number of questions answered ‘No – We/I do not have the money for this’</b>	<b>Number of participants</b>
3 – 5	17
6 – 8	14
9 – 11	4
12 – 14	4
15+	1

A full breakdown of the material deprivation questions and responses is included in Appendix 1.

## **Overview of research activities**

The research consisted of 40 1-hour in-depth interviews with parents and carers. The interviews took place via telephone or video call in November and December 2024.

Participants were recruited via an external agency on the basis that they were a parent or carer of a dependent child. The external recruitment agency conducted telephone calls with those in their database which fit the sampling criteria.

Participants were screened to determine their eligibility for the research against the primary and secondary sample criteria, and the material deprivation questions.

An evidence mapping exercise was conducted, organised around the themes of reducing costs and increasing financial resilience. The focus was on existing qualitative studies, particularly in the UK context, although some international evidence was also included. From this, a matrix was developed to identify key findings and gaps in relation to the focus of the Child Poverty Strategy. The findings from the evidence mapping were iteratively fed into the development of fieldwork materials.

Verian and DWP held discussions to identify the areas of research to prioritise for the fieldwork. In collaboration with DWP, Verian designed a flexible discussion guide which formed the basis of each interview. The research materials are included in Appendix 2.

## 1.3 Data analysis

Verian conducted inductive framework analysis to organise the data into themes and identify prevalent patterns emerging from the data. Further analysis of the interview transcripts was carried out to provide direct quotes from participants. Data were organised into several sections aligning with the key areas of interest that informed the structure of the topic guide used throughout the interviews. This report discusses the findings from this analysis. Firstly, the report looks at understanding sources of income, how parents and carers make decisions about spending, and their budgeting behaviour. Secondly, it covers the key challenges and barriers to support parents and carers face across various areas of their lives such as housing, utilities, food, health, transport and school-related costs. Lastly, the report discusses experiences of financial resilience for parents and carers through looking at sources of debt, how they feel about their debt, and their experiences of accessing support for debt. It also looks at the hopes and goals for parents and carers in the future.

### Subgroup analysis

Verian carried out comparative analyses of the interviews among a set of subgroups agreed with DWP on the basis that these were key characteristics related to risk of child poverty. These were:

- Family type – any differences among single parents compared with couples
- Number of children – any differences among those with one or two children compared with those with three or more children
- Housing type – the experience of those living in temporary accommodation
- Economic status – the experience of non-working families and working families
- Disability – any differences among those where a parent or child had a disability compared to those who did not have a disability
- Special Education Needs (SEN) / Additional Statement of Need (ASN) – the experience of parents or carers whose children had SEN/ASN or did not have SEN/ASN
- Age of children – the experience of parents with children at the early years/pre-school stage compared with those with older children

Subgroups were created based on the information collected from participants during recruitment. This information is based on self-reported answers given by participants and relies on participants self-identifying or identifying on behalf of their child or children in areas such as disability and SEN/ASN needs. Participants were asked to answer 'Yes' or 'No' to a set of questions. Verian did not ask for any further information from parents and carers following their response. The recruitment screener is included in Appendix 2.

## 1.4 Research ethics

Several steps were taken to ensure participants understood the aims of the research and were able to give informed consent at different stages of the research. The objectives of the study were explained verbally during initial recruitment and participants were also provided with a written information sheet outlining who the research was for, how they could get in touch with the research teams, and how their data would be used. Participants were briefed again at the beginning of the interview and reminded that they could take breaks, and they did not have to answer any questions they were not comfortable with. Participants were given a financial incentive as a thank you for taking part in the study.

Interviews were conducted with a team of experienced Verian researchers with expertise in carrying out research on sensitive topics and who were trained in trauma-informed research. The research team was briefed on the detailed safeguarding processes agreed by Verian and DWP.

Anonymity of participants was ensured throughout the research through the provision of pseudonyms for each participant, the use of password protected files, and through stringent application of Verian's internal data security procedures.

## 2. Decision making and prioritising costs

### Chapter summary

- Both working and non-working families found most of their everyday essential costs challenging, with particular emphasis on the high cost of housing, the unpredictability of utility bills, and rising food costs.
- There was a strong sense of participants struggling to 'get by' with little to no means for enjoyment, leisure activities or hobbies which they reported had an impact on their children's quality of life.
- Single parents discussed the burden of holding sole responsibility for financial decision-making and paying for essential costs. In particular, single parents with three or more children reported there was a need for additional support for single parents in recognition of the challenges they face such as lower incomes or increased barriers to employment.
- Habits and behaviour around budgeting were varied among participants and sometimes depended on past experience of managing money and debt. The main factors that characterised budgeting behaviour included adverse previous experiences, juggling payment schedules, and prioritising urgent costs.
- Most parents and carers described how borrowing money was often their only option for managing unexpected costs as they did not have savings.

## 2.1 Sources of income and decision making

Participants had a wide range of sources of income including salaries from part-time and full-time employment, Universal Credit (UC), Child Benefit, and various disability benefits and legacy benefits.

Income was received weekly, fortnightly or monthly, with participants often receiving income at different times throughout the month. Participants had mixed preferences on when they received benefit payments. Some preferred weekly as they felt it was easier to keep track of spending. Others preferred payments at different times of the month as they used different income, such as benefit payments and wages, for different areas of spending. Some parents and carers described how they paid their bills through direct debit payments at the start of the month to help them with managing their money. They felt this approach made it easier to know how much money they had left over after bills were paid.

“The majority of the bills come out on the first of each month, and I aim to have enough money in for the bills to come out, so the money is already allocated to each direct debit or standing order. If I have to spend more it’ll eat into my overdraft, but then that’s a false economy because you have to claw your way back up. ”

(Male, 40, one child)

“I’ve got them set so that they come either on or soon after the UC comes in just so that they’re gone out and not sitting in my bank and then I know it’s paid. ”

(Female, 31, three or more children)

“I normally have everything coming out so that as soon as I get paid I know that things will be paid, if I didn’t do that my anxiety would go right up. Then I know everything’s covered right away and I can deal with the rest of what the week throws at us. ”

(Female, 29, two children)

Both working and non-working families found most of their everyday essential costs challenging, particularly food, rent and mortgage payments, and utility bills. There was a strong sense of participants struggling to ‘get by’ with little to no means for enjoyment, leisure activities or hobbies which they reported had an impact on their

children's quality of life.

"I just try and make a plan at the start of the month and write down everything that needs to be paid and that lets me know if there is anything left over to do extra activities like the cinema or taking my daughter to a soft play area. "

(Female, 32, one child)

"I mean, the main things, I suppose the food and the bills and obviously the credit direct debits, I think it's just enough to cover that. Anything extra, it's normally a big no. "

(Female, 44, three or more children)

"By the end of the second week we're just scraping by. "

(Female, 38, three or more children)

"I guess it's prioritising what's important what needs to be paid as opposed to maybe what's more of a luxury and more of a non-essential. "

(Male, 48, three or more children)

Participants from non-working families sometimes discussed the additional challenges they felt. They often were unable to express how they struggled with their essential costs due to feeling judged by others.

"Once the bills come off there's not much to last me. I hate speaking about this because I feel like there's a lot of prejudice around it and people would say 'just get a job'. "

(Female, 31, three or more children)

Participants sometimes found utility and school-related costs were unpredictable and this made them more difficult to manage. This was particularly the case when managing utility bills in the winter months.

Some participants with older children described the challenges associated with making sure they had enough food to feed them as they went through rapid growth spurts, as well as affording things like after-school activities, sports and hobbies.

"And you just don't know from day-to-day how much your kids are gonna eat... it's just a lot harder to manage."

(Female, 36, three or more children)

Participants with pre-school aged children described more challenges associated with nursery fees, nappies and wipes for their children.

Those with a child with a disability often had higher costs for items such as replacing clothes that were more quickly worn out, lost or damaged by their child. One participant discussed how they budgeted for the extra costs associated with their child's disability, but most parents and carers were unable to do this and faced these costs when they cropped up. With some families with children with a disability, there was a sense of finding it harder to manage costs as there was greater uncertainty of what their children may need for each month.

Single parents discussed the burden of holding sole responsibility for financial decision-making and paying for essential costs. In particular, single parents with three or more children explained there was a need for additional support for single parents in recognition of the challenges they face such as lower incomes or increased barriers to employment.

“I just think that there should be maybe a higher discount... on really low-income families or single parent families.”

(Female, 34, one child)

“It’s not even like I can go out to work because I’ve got the five children and obviously I’ve got the one year old and then my second youngest child needs my attention a lot as well and they get separation anxiety. Then my oldest is in special education, so I have to be on the ball with her as well.”

(Female, 36, five children)

## 2.2 Budgeting behaviour

Participants were asked about their budgeting behaviour. We define budgeting as the process of calculating how much money you must earn or save during a particular period of time, and the processes and strategies of deciding how you will spend it.

### Habits and trends in budgeting

Habits and behaviour around budgeting were varied among participants and

sometimes depended on past experience of managing money and debt. There were no notable differences in budgeting behaviour among different subgroups of parents and carers as all parents and carers generally described various ways of budgeting. These included keeping a paper record of incoming and outgoing payments, using budgeting apps, and using separate bank accounts for direct debits for bills, or for specific expenses such as food.

### **Adverse previous experiences**

Changes in circumstances such as job loss, that often resulted in getting into debt, sometimes led to renewed efforts to budget among some participants. Previous experiences of debt also sometimes led to efforts to budget. One participant described how they were behind on bills and credit commitments in the past which took over five years to pay back. Now his debt is paid off, he wants to make sure he manages his money carefully going forward, especially in thinking about providing for his child and trying to save for retirement.

“I want to do a better job of budgeting and spending decisions this time around.”

(Male, 55, one child)

### **Juggling payment schedules**

Those who budgeted still struggled to keep up with payments for their essential costs such as food and utilities. Some participants felt having both incoming and outgoing weekly and monthly payments made budgeting more complicated.

“With a month I find it very hard, whereas weekly I find it easier to budget. ”

(Female, 52, one child)

### **Prioritising urgent costs**

Many participants reported that budgeting was not a way of avoiding debt as they did not have enough money to cover their essential needs.

They needed to pay the most urgent costs first, such as food and housing, and other costs would have to be paid later. This included two parent families where both parents were working.

“I don’t budget, I just owe all the time. I’ve borrowed off my mum. It’s taking off Peter to pay Paul. ”

(Female, 52, one child)

“We struggle but we have enough to get by... but we don’t have a lot spare which

is frustrating because we both work hard and don't have enough to show for it. ”

(Male, 35, two children)

“When your expenditures are higher than your earnings, I don't know how to even prioritise them because this is the essential left. You know what I mean? ”

(Male, 43, two children)

One participant described how their learning difficulty made prioritising urgent costs and budgeting more challenging for them. They would ask friends for help to understand their bills and for advice on budgeting.

“I have a learning difficulty and sometimes I ask my friends for advice and stuff. They are better than me with money. ”

(Male, 43, three or more children)

## 2.3 Managing unexpected costs

When asked to share their experiences of a recent unexpected cost, participants commonly discussed home and car repairs. Most parents and carers described how borrowing money was often their only option for managing unexpected costs as they did not have savings. This included borrowing from friends and family, using ‘buy now, pay later’ schemes, using credit cards, and receiving advances from their UC payments.

Participants discussed repairs to their car such as replacing the engine, brake lights or tyres. One participant shared how their car broke down and they could not afford all the repairs. They borrowed money from their grandparent to cover the £450 bill and paid it back in “drips and drabs” when they could afford to. They described feeling embarrassed asking their grandparent for help, but they felt they had no choice.

“When something like this that is essential, I have to suck up my pride and ask. ”

(Female, 32, one child)

“But at the moment, because I'm short of money... I cannot bring myself to go to the garage at the moment. ”

(Male, 43, two children)

A small number of parents and carers used existing savings to manage unexpected costs. These participants tended to be from families where at least one parent or carer was in part-time or full-time employment. They described how they tried to put a small amount away each month as a 'buffer' for anything unexpected. One participant described how they needed to pay £300 for a plumber to fix their toilet on a bank holiday weekend. They paid for this with some savings they had put aside for emergencies. Otherwise, they would have needed to borrow from friends or family. Another participant shared how they save money in a Credit Union account for bigger costs such as providing gifts for their children at Christmas, as well as unexpected costs. They found this a good way to save as they didn't manage the money directly themselves.

"I'm always saving even when I'm paying back. It's always helped me when I've been in a situation where a family member doesn't have the money to lend me, so Credit Union has been good. And the money doesn't cross my hands which is also a good thing so I can't use it for something else or miss my payments. So, I'm quite glad about the way that works. "

(Female, 31, three or more children)

Some participants mentioned using 'buy now, pay later' schemes or receiving advance from the UC payments to cover the costs of new household appliances such as washing machines. One participant shared how they had had an advance from their UC a few times to pay for furniture when they moved into a new house, white goods such as a new fridge, and bedding for their children. They then paid this back in instalments automatically taken from their future payments.

Some participants described delaying bill payments or spending less on food or heating in order to manage more urgent unexpected costs, such as spending for a new tyre so they could take their children to and from school. This meant there would be less food available for children and less warm homes as a result.

Other unexpected costs that participants managed included children's school trips, dentist fees, and higher utility bills. One participant described how they accidentally ticked that they were eligible for free dental care on a form at the dentist. They were subsequently fined £200 which they paid back via a repayment plan. The participant described feeling shocked and upset by the fine, and they needed to work extra hours to afford the repayments. Another participant discussed their recent experience where their child's school shared a letter to inform parents the school was moving to Google Classroom and children would need access to a laptop which

they are unable to afford.

Managing unexpected costs was particularly difficult for those with three or more children. One participant described how all her children's birthdays were close to Christmas which put pressure on her finances. She relied on food parcels from her children's school and foodbanks during this time to be able to afford Christmas and birthday presents.

## Sarah's story

Sarah lives in Wales in temporary accommodation with her husband and three children, aged 8, 11 and 16. Sarah and her family have lived in temporary accommodation for almost two years and were offered a council house recently.

Both Sarah and her partner are not in employment due to health issues. Sarah and her family's lifestyle changes were sudden and unexpected. Due to this, Sarah encourages her children to save so they have a 'safety net' to fall back on.

Sarah is a recipient of UC, Child Benefit, UC Housing Element and Carers Allowance. Food is her most challenging cost due to the size of their family and increasing food prices. Sarah uses her monthly UC payment to pay for a big food shop and her children's extracurricular activities.

"Food is a massive one because we're such a big family. You can imagine our food shop and obviously with the cost of living and everything at the moment as well. It's just insane at the moment."

Sarah recently had to replace the engine of her car, which cost £2,000. Her dad had paid for the engine as she was unable to afford it. With Sarah and her partner's health conditions, the car is central to her and her family's everyday life and gives Sarah a sense of independence and control over her life. Sarah was not happy to ask her parents for support, but she expressed gratitude towards her parents for supporting her with unexpected costs like these.

"You know if like if I didn't have my parents, we'd be up a creek without a paddle basically."

Sarah has experience with past and present debt. She is currently repaying

missed council tax payments out of her monthly UC payment. Sarah felt embarrassed to ask for support from her parents for her debt and was determined to manage her debt without them.

“My parents were amazing but it’s like how many times am I gonna ask my mum and dad like I’m a grown woman? I’m a mother myself, you know, it was like that embarrassing. I don’t want to let them down. ”

Sarah has previously had debt from other sources including gas and electric bills. Sarah accessed support from Money and Pensions Service to help her with her debt, which was a positive experience. Money and Pensions Service coordinated with the different companies where Sarah had debt and set up a manageable repayment plan.

## 3. Essential costs: Housing

### Chapter summary

- Participants tended to report that housing costs took up a large proportion of overall budgets and there were no notable differences in reported challenges among those from working families or non-working families.
- Some parents and carers who rented shared that they struggled to pay the rent on time, leaving them in rent arrears.
- Participants discussed a range of ways they managed housing costs such as paying rent or mortgage manually, seeking better quality or increased employment, and pursuing repairs through housing officers.
- Participants generally reported there was little support available to them in managing their housing costs. Examples of support that worked well were often around landlords being flexible with rent payments and arrangements with housing associations to have rent paid directly from UC to avoid getting into arrears.
- Overall, parents and carers felt there was a lack of support for housing costs. Participants who were employed particularly felt there was a lack of financial support available for them where they struggled with rising rent or mortgage payments.

### 3.1 Key challenges with housing costs

Participants saw housing as (i.e. either rent or mortgage) their largest non-negotiable essential cost. Participants tended to report that housing costs took up a large proportion of overall budgets and there were no notable differences in reported challenges among those from working families or non-working families. Participants were left to manage other costs with whatever money they had left after paying for housing.

“I think as soon as the allowance comes, the rent gets first and then those bills get first. So, whatever is left that I’m like, OK and that that’s that, this is my budget to look till the end of the month.”

(Male, 43, two children)

“£700 a month [for a mortgage payment] is a lot, but it doesn’t go away and I can’t change it so we will find the money for that one way or another.”

(Male, 44, two children)

Those with a mortgage often expressed feeling worried about increased mortgage rates as this meant they would have a higher monthly mortgage payment. Mortgage holders were often thinking ahead about how they are going to manage increases in their mortgage costs in the future.

Some parents and carers who rented shared that they struggled to pay the rent on time, leaving them in rent arrears. This was found particularly with participants whose incomes did not cover their essential costs. Discussion on other sources of debt faced by parents is covered in Chapter 9.

The high cost associated with moving home was identified by some participants as challenging. One participant described how they tried to ensure there was no overlap in their tenancies, but this was unavoidable, leading to them having to pay rent for a period of time for both their previous home and a new property.

“I had to pay nearly £300 recently when I moved. That’s just the way it is. I tried to make it so that I was giving my tenancy up and getting this one right away so there wouldn’t be any overlap.”

(Female, 29, two children)

Another participant described the challenge of meeting rising rental costs when moving home when they were previously accustomed to lower rental costs.

“A few factors have fed into that. I’ve moved from a one-bedroom property to a two-bedroom property. I was in the previous place for about 10 years and my rent reflected rental rates of 10 years ago whereas now I’ve moved on to current market rates. ”

(Male, 55, one child)

One participant who had a child with a disability discussed their need for an additional bathroom for their child’s condition. Managing their child’s condition whilst living in a home with one bathroom was challenging. They had been on a waitlist for over 12 months to receive support from their council in addressing this issue.

Those living in temporary accommodation shared living in various types of accommodation, this included flats, houses, hostels and at friends and family’s homes. One participant expressed specific challenges of experiencing poor living conditions like damp and mould and feeling unsafe in the area. This is Maya’s story, shared below, and highlights the additional costs and emotional burden associated with poor living conditions.

## **Maya’s story**

Maya is a single mother living in temporary accommodation in England with her three children, aged five, ten and twelve. They receive UC and Child Benefit. Maya has an alternative payment arrangement where her housing benefit is paid directly to her landlord as her home is social housing that is being rented from a private landlord. Maya has just started a new job and is hoping this job will become permanent once she has finished training.

Maya finds her housing to be unsuitable to live in as it has damp and is situated in an unsafe area. Maya’s son has asthma, and the damp is affecting his health. She regularly purchases small dehumidifiers and cleaning products to try and prevent damp and mould worsening her son’s condition. Maya has visited the hospital twice with her son since moving into her accommodation. Maya also feels her children are unsafe in their area as someone was murdered nearby recently.

“It’s been given by the council and even if it’s temporary, there should be some standards of living in it as well.”

Maya has a debt that is deducted from her UC. This debt is as a result of a speeding fine her ex-partner incurred while driving her car. Discussion on inherited debt is discussed in Chapter 9.

Maya’s hopes for the future were to move to a safe and clean home and have greater financial support for her car insurance payments and her transition to starting work.

“So having UC still supporting me while I’m still trying to set myself into work, would be helpful.

“I still feel like there would be a whole lot of support still required from the government. I mean obviously with the way nowadays is everything is getting expensive, but the help support is reducing. They’re making it minimal and it’s making it hard to go by.”

## 3.2 Ways of managing housing challenges

Participants discussed a range of ways they managed housing costs such as paying rent or mortgage manually, seeking better quality or increased employment, and pursuing repairs through housing officers.

Participants tended to pay rent or mortgage costs manually rather than by direct debit as they reported this gave them a sense of control over what was paid and when. Manual payment also allowed for participants to ensure they could afford the payment before it was paid and have more clarity on what was left over for other costs each month.

Those with a mortgage shared plans for another person in their household to enter employment, increase employment hours, or seek better paid employment to cope with mortgage repayment costs. Mortgage holders often expressed worry about how they would afford mortgage payments in the future, particularly with the rising costs in other areas such as utilities and food.

“So that [increased mortgage repayments] will be a massive strain on us and that’s why another reason why I think I need to get a job because the jump from

one to the other will be a big change in our finances so. ”

(Female, 39, two children)

Some participants borrowed money from family to pay for housing costs. One participant that frequently borrowed money from their father for rent explained that they over-relied on their father and that borrowing was not a permanent or long-term solution for them.

“The fact I get a significant amount of assistance from my Dad is a privilege and also a bit of a problem. ”

(Male, 55, one child)

Those in temporary accommodation sought to manage challenges with their housing through discussions with their housing officer to complete repairs or make improvements to their living conditions.

### **3.3 Experiences of support for housing costs**

#### **Support that worked well**

Participants generally reported there was little support available to them in managing their housing costs. Examples of support that worked well were often around landlords being understanding of participant’s circumstances. For example, one participant shared that when they were made redundant, their landlord temporarily reduced their rent. Another participant reached out to their housing association to ask if rent could be taken directly from their UC as due to previous experiences with debt, the participant wanted to avoid rent arrears. The housing association agreed to this which the participants felt helped them to avoid getting into debt.

One participant in temporary accommodation described how the amount they paid for rent varied through the year, in recognition that certain months of the year incur greater living costs for parents and carers. For example, they pay less rent over Christmas and the longer school holidays but pay more in months when there are less additional seasonal costs.

“They do a thing called flex my rent...so I pay some more some months and another month of the year, I pay less so this month and next month, but then come February I’ll pay more because I take breaks in Christmas and school holidays. ”

(Female, 36, two children)

One participant outlined how an increase in their housing benefit payment meant they were able to cover housing costs more easily and also able to afford other essential costs.

“Fortunately, in April this year, housing benefit went up so it now covers the cost of my rent. In previous years I’d have to pay £125 of my own money. Now it’s all covered by housing benefit. This last six months has been a lot better, although I still struggle 90% of the time. ”

(Male, 40, one child)

### **Barriers to support**

There were various barriers to support mentioned by participants. Participants often reported there was a lack of financial support for housing where adults in the household may be in employment but still struggled with rent or mortgage payments. Working families and families with mortgages described how housing costs were challenging, particularly when combined with other high essential costs like childcare.

Those who had a mortgage often expressed not being aware of any support available to them and assumed they would not be eligible for any housing or financial support because they owned their home. One participant felt there was a lack of help from the government in supporting those who can afford a home to improve their lives in other ways, such as through further education to obtain better quality employment.

“I feel as if there’s no incentive for people to better themselves. The fact that I own my own property, means I don’t qualify for any help. I have chosen to go back to education to better mine and my son’s life, and I seem to be penalised for it, or not get any help. ”

(Male, 40, one child)

Other parents and carers from working families would like more access to housing support in recognition that being in employment does not mean wages suffice to cover housing costs and working families also struggle with keeping up payments.

“The majority of help that is available is not available to working people. I’m aware that I’m on quite a good salary but that’s balanced out by the fact that my wife is on minimum wage and can only work part time, so the household income is below average. The places that help will only look at my wage and say you’re on

a high wage but that's not the full picture. ”

(Male, 35, two children)

Support for those during key life events was also discussed by participants, with mentions of unplanned life events such as a relationship breakdown and planned life events such as returning to education. For example, one participant described their experience in further education as a mature student. Their mortgage lender did not class student loans as income for mature students and as a result, they did not offer mortgage holidays or fixed mortgage rates. This put a significant strain on the participants' ability to manage the essential costs of their family whilst trying to upskill and broaden their prospects for employment.

## 4. Essential costs: Utilities

### Chapter summary

- Gas and electricity bills were usually the most difficult for participants to manage due to often being the highest and most unpredictable utility bills.
- Parents and carers sometimes expressed feelings of guilt, and they felt upset that they struggled to provide basic heating or hot water for their children.
- Winter months were particularly difficult for paying gas and electricity bills. Some of the ways shared to reduce energy and water use included having the heating on for minimal time, wearing more warm clothes and using blankets, and cooking with a microwave or air fryer.
- Although some talked about adopting behaviours to minimise larger gas and electricity bills, they also explained there was only so much that could be done to reduce energy use in the colder months as heating and hot water were necessities for families.
- Generally, participants did not feel there was any support available to them in managing utility bills, though some did discuss support such as the Household Support Fund provided by their local council or Cold Weather Payments.

## 4.1. Key challenges with utilities costs

Though a wide range of utility costs were challenging for participants, gas and electricity bills were discussed as particularly hard bills to manage, often due to being the highest and most unpredictable utility bills.

“I’m not sure how much it’s going to be each month, and it’s much higher in the winter.”

(Male, 40, one child)

Participants did not tend to switch suppliers for gas and electricity often. Switching suppliers was felt to be a burdensome process where the cost savings were not significant as most providers have similar tariffs.

“You can do it online, but I guess it’s sometimes you feel the process to actually find out the information and to get enrolled on the offer can sometimes be time consuming, especially when you have to balance it with work... It’s kind of thinking how many hoops do you have to jump through to get to and is it actually worth the actual process in the first place. ”

(Male, 48, three or more children)

Participants felt the cost of gas and electricity had increased in recent years and that they were paying more money to cover their needs. One participant on a pay-as-you-go meter found that they needed to top up their meter more regularly than they used to and were still running out of energy earlier than previously.

“Normally what I would have put in other times would have lasted more than two weeks but now I finding I have to put a little more on and running out earlier.”

(Female, 32, one child)

Parents and carers sometimes expressed feelings of guilt, and they felt upset that they struggled to provide basic heating or hot water for their children.

“I guess sometimes you can feel a bit guilty that you’re kinda being a bit more cautious and a bit more reluctant sometimes to turn on hot water or the heating. ”

(Male, 48, three or more children)

Other utility costs such as phone and broadband were also challenging. Participants

shared experiences of being locked in unaffordable contracts after an initial welcome period of low tariffs. One participant particularly found this difficult as they did not think that the phone and broadband provider demonstrated any understanding or consideration of their circumstances.

“They know that I’m vulnerable, but they also sold me stuff as well without telling me what’s exactly in it and tie you into a contract that I can’t now afford to pay and I’m struggling to pay. ”

(Male, 43, three or more children)

Other challenges shared by participants that increased their utility bills included homes having poor insulation, incorrect billing, faulty meters, and utility suppliers taking more than necessary by direct debit and not repaying the overpayment amount.

Those that had poorly insulated homes explained that they had to do more to keep warm. One participant explained it was easier to manage costs in their home by only heating one room in their home and having their family all sit together in this room.

“In the winter we’ll just try and save rather than, you know, going around the house because it’s a big house like it does get cold. So, we just say just try and you know stay in one room. ”

(Female, 44, three or more children)

## 4.2 Ways of managing challenges with utility costs

Participants shared various ways they tried to reduce their less predictable bills, like gas and electricity, and water bills. All participants expressed that winter months were the most difficult months to pay for gas and electricity bills. Although some talked about adopting behaviours to minimise these large bills, they also felt there was only so much that people were able to reduce their energy use by in the colder months due to heating and hot water necessities for families.

“It’s a case of what’s actually needed. Do you need the heating X number of hours a day? And yes, that can be some sometimes challenging in terms like how much should you be paying each month and how much can you afford to pay each month. But at the same time not wanting to get too cold, especially during winter. ”

(Male, 48, three or more children)

Some of the ways shared to reduce energy and water use included having the heating on for minimal time, wearing more warm clothes and using blankets, cooking with a microwave or air fryer, limiting baths and taking short showers, and washing laundry less frequently.

“I would put a fleece on before I would put the heating on... to try and save a bit of money. ”

(Female, 33, one child)

Managing utility costs was particularly challenging for those with three or more children. Participants from larger families described needing to plan hot water and heating usage carefully. For example, one participant created a shower and bath rota for their family as having a daily bath for all their children was not affordable.

“It’s a bit like a bit of an awkward one for baths in the house and things like that because it’s, it’s like if I allowed all the children to have a bath a day, that would be a lot of water, a lot of water. So, I’ll have to rotate them so that like they’re having shower, shower, shower, bath or, you know, and that’s literally I have to put it on a calendar. ”

(Female, 34, three or more children)

Participants approached gas, electricity and water usage on a need-basis in an effort to reduce usage and costs.

“Just trying to be more conscious. I used to have it automatic to come on two or three times a day. Have tried to stop now but the weather at the moment means that some days it’s absolutely freezing and other days milder. I just turn it on when I need it on and helped a little bit but still using lots. ”

(Female, 32, one child)

Participants often sought to manage utility costs through delaying bills where they would not be charged interest such as water or council tax. Other participants described using credit cards to cover utility costs, particularly in the winter when heating costs were higher. More discussion on this can be found in Section 10.1.

“Council tax and water I play with because I know there’s no interest charged on it. ”

(Male, 38, two children)

Other participants cooked with an air fryer or microwave instead of the oven or hob in an effort to keep associated electricity and gas costs down while cooking.

## 4.3 Experiences of support for utilities costs

### Support that worked well

Generally, participants did not feel there was any support available to them in managing utility bills. However, some had actively sought support from their local authorities or utility companies in the past and outlined what support worked well for them in managing utilities.

Firstly, some participants discussed Household Support Funds provided by their local councils. Low-income households were eligible for funding to receive one-off payments or a voucher to help with utility bills. One participant expressed their support of the Household Support Fund.

“They do a local Household Support Fund which I did get the year before last, which was a set amount given to councils to give to low-income families, you had to apply for it and if successful they’d send you a one-off payment to help with any bills. That’s opening again apparently in the next month or two. I might apply for that but only if I need it, I don’t like getting something if I don’t need it. I don’t like taking away something someone else could have if I don’t need it. ”

(Male, 40, one child)

Secondly, participants felt that support such as the Cold Weather Payments and the warm homes discount scheme made a positive impact on their ability to manage their heating costs in the colder months. They also recognised the impact of not having these payments on those around them.

“When you know the weather’s really bad...I think that’s a good idea for the people that do get it. ”

(Female, 44, three or more children)

“My community links worker will go out of her way to help you, she’s got me gas and electricity vouchers and lots of things. You can get £50 towards your gas and electric. ”

(Female, 29, two children)

Thirdly, single parents discussed the positive impact of the single person discount for managing their council tax bills. One single parent living in England shared that their local authority offered a 25% discount on their council tax bills and an additional discount on top of this because they were not working. The participant found this to be helpful in relieving the financial strain of council tax.

Lastly, participants with a disability or who cared for a child with a disability discussed the benefits of having a capped water bill or other reduced utility payments. One participant described how they received a discount on their water bill as they were recognised as vulnerable by their water company. Similarly, another participant with a disability shared that they were on the 'priority list' with their gas and electric company due to their condition which meant they received a discount. Other participants described how their discounts on council tax or water bills were crucial in being able to afford other bills necessary for their disabled child's health. For example, some participants described the need to keep their home very warm for their child's health and therefore paid higher heating bills than they would otherwise.

"Because it [gas and electric discounts] is a big relief - what parent wants to sit at home and worry about having gas and electric for your children? "

(Female, 34, three or more children)

### **Barriers to support for utilities**

A wide range of barriers to support were discussed by participants including time and effort required for switching suppliers.

Participants found utility suppliers confusing and stressful to deal with, and tariffs difficult to compare. This prevented them from looking for better deals and switching suppliers. Participants described how they would find it useful to have one centralised website or organisation providing accessible and easy to understand guidance on utility companies.

"I guess maybe just having that insight and knowing where to go to find the information. Sometimes it's not in the right place to go to, so I guess maybe just some sort of easy to find guidance that can help offer advice. "

(Male, 48, three or more children)

"No, I don't know [of any support with utilities]. In the beginning I tried my research to find out who can help, what can help, but I couldn't find anything."

(Male, 43, two children)

Participants from working families tended to think they were ineligible for any support with utility costs due to their employment status.

## 5. Essential costs: Food

### Chapter summary

- Participants cited rising costs of food in supermarkets as a major issue in providing healthy food for their children. They reported buying food with high nutritional value less often as a result despite wanting their children to have a healthy lifestyle.
- For those living in temporary accommodation, specific challenges relating to food were discussed. Participants described the impact of limited living space or shared kitchens on providing food for their children.
- Food was often the cost that was flexed within participants' budgets. Participants primarily managed their food challenges by reducing the cost of their food shops where they could through shopping at the cheapest supermarkets, bulk buying, and buying less fresh food.
- There was a general sense from parents and carers that foodbanks were a 'last resort' and they would rather find other ways to manage food. They also discussed challenges with accessing foodbanks and feeling stigmatised for using foodbanks.

### 5.1 Key challenges

Participants found food costs particularly challenging, citing rising costs in supermarkets in recent years as a major issue in providing healthy food for their children. Participants bought food with high nutritional value like fresh fruit and vegetables less frequently as a result, despite wanting their children to have a healthy lifestyle.

“All the healthy food is very expensive. If you want to get a burger you can get a £1.50 burger but I don’t want to feed my kids burgers. If you want healthy fresh food it’s very expensive. ”

(Female, 40, three or more children)

“My boy loves all the fruits and he could eat two bowls of it a day but it’s so expensive. If I go out on a Monday to buy fruit it’ll be all gone by Wednesday and I’ll have to go out again. You could go to Iceland to get a full meal for a family for a couple of pounds.”

(Female, 29, two children)

“It’s sometimes cheaper to buy food that you don’t want to buy really because you think that’s better than him having nothing or her having nothing at all. ”

(Female, 42, three or more children)

Participants frequently mentioned the cost-of-living crisis in relation to food and did not feel that their incomes were reflective of inflation. Ways of dealing with this for some parents and carers included cutting down on their own food intake in order to provide for their children.

“I’m cutting my meals to just breakfast and dinner so I don’t spend too much on myself so I can save that for my children. ”

(Female, 37, three or more children)

There was no notable trend in how often participants bought food. This ranged from every couple of days to twice a month. Participants often expressed struggling to afford groceries towards the end of the month as often participants had paid for their largest outgoing essential costs and debts (if applicable) earlier in the month, leaving them to budget the remaining money on food.

“That [paying for food] is quite tricky sometimes. Yeah, especially when I’ve only got like a limited amount to last a month. ”

(Female, 32, two children)

Some participants who received benefit payments at different times of the month shared that they found it helpful in covering food and additional child-related expenses, as the payments came later in the month when they were needed which prevented the money being spent on other things.

Some participants discussed the associated transport costs that were necessary when doing their food shops, with some opting to visit supermarkets closer to home to save on fuel or bus fares. However, others felt it was worth travelling further from home to visit cheaper supermarkets.

“Even if we have to go far, we will go to find the cheapest place for groceries.”

(Male, 25, one child)

For those living in temporary accommodation, specific challenges relating to food were discussed. Participants described the impact of limited living space or shared kitchens on providing food for their children. One participant outlined how they were unable to save money through bulk buying or batch cooking due to lack of freezer space in their hostel.

Another participant described their difficulty carrying food to and from their communal kitchen three floors up and sharing one cooker between families across two floors of the accommodation.

Those with a disability or taking care of someone with a disability in their household often expressed that they had to do their food shop online, limiting them to only one supermarket and having to pay for delivery fees. This meant they were unable to shop around for deals and buy from several places. Some participants with children with a disability reported that their food costs were higher and harder to manage as a result of their child’s needs.

## 5.2 Ways of managing food challenges

Participants primarily managed their food challenges by reducing the cost of their food shops where they could. There were various ways participants cut back on food costs such as shopping at the cheapest supermarkets and buying from multiple supermarkets to get the best deals on different items. It also included buying supermarket-own brands and discounted items. These approaches for cutting back on food costs took time and increased mental load in participants’ everyday lives.

“Usually we look for... if this kind of thing is much cheaper in this shop... but not kind of like we’re having specific brands for things. It’s just like it’s much cheaper here, so let’s get and try this one.”

(Male, 37, one child)

Participants also shared that they bought less fresh food and more frozen and canned food in an effort to reduce costs. With particular foods, like poultry and meat, some participants would buy and freeze items for a later date when they found a good deal or reduced products.

“I 100% bulk buy, 100% buy when things that are on sale. That is something that is second nature to me now. ”

(Female, 39, three or more children)

Some participants found meal planning to be useful in reducing food costs, as they knew the costs of ingredients to make specific meals and could plan food shops more accurately to their budget. Some also shared that they meal planned based on the offers and discounts available, rather than buying fixed items for meals they pre-planned.

One participant managed food costs by purchasing a supermarket voucher at the start of the month and used the voucher to pay for food costs throughout the month. The participant shared that the upfront cost of the voucher was costly, and they used a Zilch card to manage this cost. The Zilch card allowed the participant to pay 25% of the voucher upfront and 25% of the voucher each fortnight, making it easier to manage.

“I always work the meals around what’s on offer or what we can afford, and if it looks like the month ahead is going to be difficult I buy a £200 Asda voucher to cover the food for the month, sometimes I buy that with a Zilch card. ”

(Male, 40, one child)

## 5.3 Experiences of support for food costs

### Support that worked well

Several areas of support for food costs were mentioned by participants and felt to work well. These included the Healthy Start scheme, loyalty schemes for supermarkets, foodbanks and food vouchers provided by schools for children who received Free School Meals. Discussion on other school-related costs faced by parents and carers is covered in Chapter 8.

Participants with pre-school aged children discussed the benefit of the Healthy Start scheme which helped them to provide milk, baby formula, fruit, vegetables and baby

food for their infants. With food shop costs being more expensive than in previous years, participants found the 'Healthy Start' scheme gave them a boost to cover food costs.

Those with older school-aged children, particularly those with three or more children in primary or secondary school, found that food vouchers given to families by schools during the school holidays had a positive impact on their ability to cover food costs when children were not accessing Free School Meals at school. Others found it helpful but still found school holidays a difficult time as they reported their children ate more during the holidays and as they weren't in school, all food costs fell to parents and carers.

"They helped massively when the kids were off school and I think a lot of people are feeling the effect of that. "

(Female, 28, two children)

Participants frequently described having loyalty cards from supermarkets, which allowed them to collect points and have access to more discounts and offers.

There were no notable differences in types of support accessed from those with a person with a disability in their household and families with no disability in their household. However, one participant shared how they were part of many carers' groups related to their child's disability. As a result, they received gift cards for food shops through these groups which helped with food costs.

### **Barriers to food support**

Barriers to support for food costs were often discussed in relation to the accessibility and stigma associated with visiting foodbanks. Participants who visited foodbanks shared feelings of failure, shame and embarrassment when they were asked about their experience. There were no notable subgroup differences in those that accessed foodbanks and many participants did not have experience of foodbanks.

"I feel very embarrassed and very shy [about accessing a foodbank]. "

(Male, 25, one child)

"You do feel like a certain way, and then you get a bit embarrassed. And there was one time, like I seen somebody that I knew and it was like I was embarrassed without even thinking that they're there for the same reason that I'm there for."

(Female, 34, three or more children)

There was a general sense from parents and carers that foodbanks were a 'last resort' and they would rather find other ways to manage food costs.

"If I if I had to, I would, yeah. If it was like the only option I would."

(Female, 32, two children)

"[Going to a] food bank will be the low point for me...I don't want to go there...I tell the kids that we still have [money] and therefore we can still buy [food]. So, [we have] no need to take because there may be [other] people who have nothing and they have to take [food from foodbanks]. "

(Male, 43, two children)

Participants who accessed foodbanks also explained that there was a limited number of times they could use a foodbank and a limited number of items they could access, suggesting the support was not a long-term solution. The interviews did not cover the referral process for foodbanks in detail, but one participant mentioned receiving foodbank cards from their GP and community link worker.

Some participants expressed that foodbanks were helpful for providing non-perishable foods, but they couldn't rely on them to be able to make a complete meal as they may not receive all the ingredients needed.

"They just give you the essentials. You couldn't make a meal you'd still have to pay to add to it. But they give you a start. "

(Female, 52, one child)

Participants often spoke about their assumption that they were not eligible for foodbanks and that there were others in 'worse' positions that needed it more than them.

"I've assumed that I'm not really entitled to any and even after thinking about it I wouldn't want to explore that avenue because I think there are other people who are more deserving and in need of it than me. "

(Male, 55, one child)

A small number of parents and carers discussed using food apps to get discounted food but were also sometimes reluctant to access food from these apps as they were unsure of the conditions food was stored in and were worried about hygiene.

Some participants with disabilities discussed the extra costs they incurred as a result of their needs, such as incurring delivery fees for online orders which were essential due to not being able to physically go to the shops.

## 6. Essential costs: Transport

### Chapter summary

- When asked about the key challenges related to transport, many parents and carers discussed car-related costs as cars were seen as the most convenient mode of transport, particularly for children.
- Those with a disability or a person in their household with a disability tended to have high travel costs associated with their disability. Some found that they couldn't use public transportation and using a car was the best option for them for day-to-day mobility and access to spaces outside of the home.
- Participants managed transport costs primarily by using transport only when necessary and being more efficient in their transport use. Those with cars specifically expressed limiting car journeys to necessary trips only and planning car journeys to serve multiple functions.
- There was little to no discussion of types of support that participants were aware of to help with transport costs besides schemes for reduced costs such as travelcards.
- Although free and subsidised bus travel was viewed by participants as helpful, discounted train travel was often identified as an area where subsidised costs would be more helpful.

### 6.1 Key challenges

When asked about the key challenges related to transport, parents and carers tended to discuss car-related costs as cars were seen as the most convenient mode of transport, particularly for children. Existing evidence shows that public

transport is important for low-income families. However, participants in this study tended to discuss cars rather than public transport when asked about their experiences of transport and emphasised the ways in which public transport were incompatible with family life. They often felt they would not be able to manage without a car, despite the higher costs associated with running and maintaining them. This was particularly the case where participants had three or more children.

“Having three kids it would be insane if I didn’t have a car. My daughter’s nursery isn’t near me so it would be a nightmare trying to walk her there. It’s definitely a must for me to have a car, I’m one of the few in the street that has a car. If you’re going for food it wouldn’t be feasible to get on a bus with my baby and daughter, and trying to carry nappies, milk and all the other things we need. There’s been loads of time where I’ve been dragging two kids up the street in the rain, one running away from you to try to get food from the shop. It’s just too hard to do it. I genuinely think I just wouldn’t leave the house. I think that’s what happens to a lot of single mums they just don’t leave the house, and that’s when depression sinks in. ”

(Female, 31, three or more children)

Those with children across pre-school, primary and secondary school stages all tended to rely on cars as their main mode of transport. As they needed to drop their children to nursery, school and sometimes go to work themselves, multiple trips were felt to be too difficult to do by other modes of transport.

“I think that’s a big thing for a lot of people as well, transport wise and not using public transport is because they need to figure out getting to and from work in between dropping sort of children to and from school and nursery. You’ve only got sort of six hours in between when they’re at school that you can kind of go out and earn some money. So you’ve got to be able to drive to get there, to make the most out of it. ”

(Male, 35, two children)

One participant explained public transport costs added up to what they would spend on fuel for their car, making a car the most cost-effective and efficient mode of transport to meet all their family’s needs.

“Buses would make you spend as much on fares as you would on petrol. When my son goes to football, and take them to school and nursery, then go food shopping, it’s so much more difficult, more expensive and time consuming. And I get anxious seeing other people so [public transport is] just a no for me. ”

(Female, 29, two children)

The cost of public transport was often seen as expensive. Participants who paid for monthly or weekly travel cards expressed the difficulties in paying high lump sums for transport.

“It has a big impact on my daily life because it is one of the payments I have to prioritise because I have to get my kids to school. ”

(Female, 28, two children)

Those who had cars expressed the high costs associated with having a car. These costs included fuel costs, car insurance, car tax and maintenance costs. One participant described her experience with being fined for not having car insurance as they could not afford to pay the instalments.

“That was all just because I was skint. These things are detrimental to everyone because I have a loan now and before I was saving up for my kids. You feel like you’re trying to be good and you just can’t. I was getting taken to court and wrote to the judge saying sorry I couldn’t pay it, I’m a single mum and couldn’t afford the £120 insurance, so fining someone who couldn’t afford it in the first place, who are you helping here? Taking my car off me and leaving me on the pavement with two kids - who does that help? ”

(Female, 31, three or more children)

Participants with cars often shared that their recent unexpected cost was car-related, for example buying new tyres.

“Kind of conscious that with a car or even just kind of house that you at some point you will get unexpected bills. So, I think it’s a case of trying to put money aside to cover those unexpected bills. ”

(Male, 48, three or more children)

Some parents who had a child with SEN/ASN described how as their children needed to attend specialist schools, these were often further away from their home and required longer and more complicated trips to get there. For example, one participant shared how their son needed to get two buses to his school which was expensive and time consuming. However, they had recently accessed funding for his transport through the council. Discussion on other challenges faced by parents and carers who had children with SEN/ASN is covered in Chapter 7.

Those with a disability or a person in their household with a disability tended to have high travel costs associated with their disability. Some found that they couldn't use public transportation and using a car was the best option for them for day-to-day mobility and access to spaces outside of the home. For example, one participant that had a disability themselves and a partner who was a veteran with Post Traumatic Stress Disorder (PTSD), shared how their car was central to their everyday routine. The car was one of the few places where their partner was comfortable outside of the home as they often struggled in public spaces.

High travel costs for those with a disability or a person in their household with a disability were also sometimes due to the cost of travel to and from medical appointments. High travel costs put a strain on families despite some of these costs being covered by their disability payments such as Personal Independence Payment (PIP).

One participant also shared how their hospital was able to cover public transport costs but not taxis. However, they are unable to use public transport due to their condition.

“They say I can go on a bus, and they’ll reimburse me but when I’m thinking, when they’ve dilated my eyes and I can’t see, I don’t feel safe travelling on a bus. I don’t think they understand that. They just keep saying, the patient liaison officer said that they only offer you a bus fare. ”

(Female, 42, three or more children)

There was a general experience of greater hardship for those who had a disability and also those who had children with a disability. One participant shared how they were not able to drive to pick up their child with a disability from school and the child had to make their way home on the bus but this was a risk for the child. Another participant shared that they received support through a free bus pass as they are the carer of their child with a disability. However, they found the free bus pass to be limiting as trains in their area were faster and more reliable but were not covered.

## 6.2 Ways of managing transport challenges

Participants managed transport costs primarily by using transport only when necessary and being more efficient in their transport use. Those with cars specifically expressed limiting car journeys to necessary trips only and planning car journeys to serve multiple functions. For example, in a single car journey they could

go to work, drop off their children at school or nursery and buy groceries.

Some participants with cars shared that they avoided filling up their tank to full as they didn't want to pay lump sums. Instead, participants filled their tanks a little at a time, hoping it would last for as long as possible. Some participants tried to walk or use public transport when possible, particularly if they were trying to keep fuel costs to a minimum.

“So usually, I'll put 15 or 20 pounds in a week. And hopefully it lasts a week. If it doesn't, then I'm like, well, I can't use the car today, so I'll just walk everywhere. ”

(Female, 32, two children)

Some participants discussed how they chose to prioritise spending their money on having a car over other non-essential costs such as leisure activities. This helped them in affording car costs and managing the challenges associated with car maintenance costs.

“Sometimes I feel bad because I get given this money from the government and I think should I have a car? When you go up to speak to the Jobcentre there's a lot of people who don't have a car but that's no fault of mine. I think there's a judgement there when you say I've got a car, they say 'what?' But I don't drink and that's where I choose to put my money. ”

(Female, 31, three or more children)

## 6.3 Experience of support for transport costs

### Support that worked well

Participants tended to discuss initiatives or schemes for reduced public transport costs when asked about what support worked well for them. There was little to no discussion of other types of support that participants were aware of to help with transport costs.

Participants shared that they accessed a variety of free or discounted travel for their children. Some participants found that it was better value for money to buy monthly or weekly travelcards for public transport despite upfront lump sums also being challenging.

“I get the train to Belfast to work because it's cheaper than driving and parking.

Then I use my monthly pass to travel by train instead of driving to Belfast at the weekends, because I can use it any time. ”

(Female, 39, two children)

One participant who is a recipient of UC and lives in London shared that they had access to half price bus and tram fares which had a positive impact for them. They felt they would travel less if they had to pay full price. Some participants that lived in Scotland shared that they had access to free bus travel for their children up to the age of 22 and carers of children were also able to access free bus travel.

### **Barriers to transport support**

Those with cars as their main mode of transport reported there was a lack of support available to them in managing car-related costs. Some participants felt that government policies disincentivised car travel but did not recognise that cars were often indispensable for families due to poor public transport links. Single parents particularly reported that help from the government to manage car insurance costs would be beneficial in helping them get their children to school, medical appointments, and childcare.

Participants from non-working families also discussed feeling stigmatised for having a car whilst in receipt of out-of-work benefits.

Although free and subsidised bus travel was viewed by participants as helpful, discounted train travel was often identified as an area where subsidised costs would be more helpful. This was particularly important to those who lived in areas where train travel was more efficient, accessible and allowed for longer distance travel, in comparison to buses. Buses were often seen as the less reliable mode of transport in comparison to cars and trains.

“My time is wasted a lot on the public transport. You have to wait, you have to walk. It’s a total waste of time and money, so you get less out of your job because of the cost of transport. ”

(Male, 25, one child)

### **Yasmin's story**

Yasmin is a single mum living in Scotland with her three children, aged six months, four and seven. Yasmin is not in employment and receives UC, Child Benefits, Income Support and Housing Benefit. Yasmin finds food shopping

the biggest essential cost, followed by car-related costs and gas and electric bills. Yasmin finds it very challenging to work out how to cover all her essential costs with her income.

Yasmin's car insurance and road tax payments are a big monthly expense for her. Having a car is essential to Yasmin and her family's day-to-day-life and Yasmin feels that she would not leave the house if she didn't have a car. Yasmin has also incurred unexpected car costs, like fines and replacing tyres. The most recent fine she received was for not having car insurance and she was fined £800. Yasmin had not got car insurance as she could not afford it, and her car was impounded as a result. To pay for the fine, deductions are made from her UC and to pay for the insurance, she took a loan from a Credit Union. Yasmin found this experience particularly difficult and feels there was a lack of understanding of her circumstances as a non-working single mum.

Yasmin has not had to pay for any health care costs as in Scotland her and her children get free prescriptions. She and her children also receive free dental care.

Yasmin finds that people are not understanding of the challenges people face when relying on benefits. Yasmin felt the staff at her local Jobcentre did not understand her circumstances and how difficult it is to find a job that can fit around her child's nursery hours. Yasmin feels there should be less pressure on single mothers to get back to work and mothers should be allowed to be mothers.

Yasmin feels stigmatised for receiving benefits and that people make false assumptions about those who receive benefits.

"There's stigma and you feel a wee bit less when you go on Instagram and it's like if you're on UC you're an addict or you don't deserve it - this is the kind of stigma that's attached to being on UC. Glasgow is the only place where there's people in the same area who are hugely rich and incredibly poor. People who can jump about in their Range Rovers, and people who don't have a penny to put in the electricity meter. There's a big stigma against it. So people who have more things than you, they feel better than you because they pay tax, whereas I'm sitting here and they say I'm lazy, I don't work, but I've worked since I was 15 but at the moment I'm unable because I have small children. This was difficult to navigate when I had kids, the stigma attached to being on benefits. Everyone is so angry about paying tax and are so angry about people on benefits."

# 7. Essential costs: Health

## Chapter summary

- Participants with disabilities or SEN/ASN or who had children with disabilities or SEN/ASN shared a wide range of challenges when discussing health costs. These challenges were often in relation to the cost of medicines and private medical appointments with specialists or consultants as well as the cost of equipment and specialist food.
- Those without additional needs discussed key challenges including long waiting lists for dentists and the price of prescriptions.
- Participants were mostly unable to describe any ways they managed health-related costs as often, their only perceived option to access timely care was through paying for private medical care. This subsequently added pressure to their already strained budgets.
- Participants discussed several areas where support worked well such as free prescriptions for those eligible or for everyone in Scotland, reimbursements for travel costs for hospital appointments, and some financial support from charities.

## 7.1 Key challenges

Participants who had children with disabilities or SEN/ASN had different and more notable challenges than participants without additional needs, such as access to specialist medical services. Those without additional needs identified key challenges such as long waiting lists for dentists and the price of prescriptions. [Note that Information on disability and SEN/ASN needs is based on self-reported answers given by participants and relies on participants self-identifying or identifying on behalf of their child or children.]

Participants with disabilities or SEN/ASN or who had children with disabilities or

SEN/ASN shared a wide range of challenges when discussing health costs. These challenges were often in relation to the cost of medicines and private medical appointments with specialists or consultants as well as the cost of equipment, specialist food, and extra school uniform. For example, one participant described how they needed to factor in costs for additional clothes, protective equipment and bedding due to their child's incontinence.

“Those sorts of costs I attribute to the fact he has additional needs, and extra costs that come with it. ”

(Female, 39, three or more children)

Another parent described how their child was more likely to damage or lose personal items due to their disability.

“My son breaks and loses things a lot because of his disability. Since September he’s lost six jumpers and two pairs of glasses. ”

(Female, 34, one child)

Parents and carers also described making long journeys to receive medical care from specialist centres for their children which meant they often had to miss work or other commitments as a result. Discussion on other transport challenges faced by parents and carers is covered in Chapter 6.

Participants also struggled with accessing necessary medical care. One participant expressed the difficulties of having to take multiple modes of transport for medical appointments that were far away for them. The overall theme was that the time, cost and effort needed to get to appointments was challenging and burdensome for participants.

“Medical appointments are quite far away for her because they don’t do anything here in Fife for her condition, we have to go all the way to Edinburgh for it. So it’s a taxi down to the train station, then a train to Edinburgh, then a taxi to the hospital, then a taxi back, train back and taxi back from the station. We have to do that every three months, and she has to go to the doctors to do her bloods every three weeks and get a taxi there and back. ”

(Female, 38, three or more children)

Those who did not have a child with SEN/ASN needs or a disability shared challenges in relation to accessing dental care. One participant shared how they missed an NHS dentist appointment and were told they were unable to book another

appointment so had to pay for a private dental appointment instead. Another participant described how they were waiting for two years for their child to get braces. As their teeth were causing them issues, they were considering private dental care but were unsure how they would afford this.

## Craig's story

Craig is a single parent who has been living in temporary accommodation in England. He has two children. Craig's son has a disability which affects his bowels. Craig works full-time and receives his employment income at the end of the month and receives UC at the start of the month. Craig has Housing Benefit, Child Benefit, the carers and disability elements of UC and receives the Disability Living Allowance for his son. He uses his UC towards rent and car-related costs and his employment income towards food and utility bills.

Craig's housing association allows him to pay rent flexibly, so Craig pays more in some months and less in other months. Craig has found this useful as it helps during the more expensive winter months. Craig and his family are on the waiting list for a new home as they need a home with two bathrooms for his son's condition. Craig has been waiting for over a year for new accommodation.

Craig's son's disability means that his son needs more showers and baths. Craig appealed to his water company after receiving a large bill during the Covid pandemic. Craig is now on the 'vulnerable list' with his water company due to his son's disability and gets a discounted rate on his water bill.

Craig pays for private healthcare through his company for his son as he had a difficult experience accessing care for his son with the NHS.

"My son used to be in nappies from birth until he was ten and every time we went to the doctors in the hospitals, they were just pumping him with laxatives and telling me that this is normal there's nothing they can do. They wouldn't give him a scan, they wouldn't do any tests, they were just like this is the way he is. He's got constipation overflow, we're having three showers a day, we're having accidents left, right and centre, the best thing you can do is keep him in a nappy. "

Craig budgets an additional £100 for private healthcare through his company. Craig's experience of private healthcare has been very positive. His son's private doctor helped Craig apply for the DLA, which he found very useful.

“When I went and got the private healthcare and went to [name of hospital], he [doctor] got me Disability Living Allowance, cause I never had it before. He got me the Family Fund grant, he got me a child psychologist, a play therapist, he got me everything. And he put me in touch with people that were filling in my forms for me, it really helped me. ”

Craig has to go to six different hospitals for his son’s medical appointments every four months. During the time his son was undergoing treatment, the average time to get to the hospital was two hours by public transport. Craig needed to take time off work and pay for petrol during the treatment and for these appointments which resulted in additional costs he struggled with.

“He [the doctor] said you can put him into a program at [name of hospital] for free, so that’s what we did. We went and travelled two hours there, two hours back for two weeks solid to have this treatment.”

## 7.2 Ways of managing health challenges

Participants were mostly unable to describe any ways they managed health-related costs as often, their only perceived option to access timely care was through paying for private medical care. This subsequently added pressure to their already strained budgets.

Some participants who were recipients of UC did share that they received free dental care for themselves and their children. Families from Scotland particularly expressed having positive experiences with dental care. Participants felt that private dental care was expensive but their only option as NHS dentists availability was limited and waiting lists were too long. Participants managed this cost in different ways, one participant managed this cost through subsidising some of the cost through their work health insurance, another participant borrowed money from their mother for their family’s dental plan and another participant expressed that they would figure out a way to pay for it.

## 7.3 Experiences of support for health costs

### Support that worked well

Participants discussed several areas where support worked well such as free prescriptions for those eligible or for everyone in Scotland, reimbursements for travel costs for hospital appointments, and some financial support from charities.

“Scotland is good for health, we get free prescriptions. The kids get free dental care, and I get it free for a year after having my baby. When you’re on UC you don’t pay for dental care either.”

(Female, 38, three or more children)

One participant with a child with a disability described how a local charity provided Family Fund grants once every two years which was very helpful in helping with costs associated with their child’s disability.

### **Barriers to health support**

Key barriers to support for health-related costs discussed by participants were difficulties in applying for Disability Living Allowance (DLA) for their children and Personal Independence Payment (PIP) for themselves and a lack of NHS capacity to provide care in a timely manner.

Some participants with a disability or who provided care for their child with a disability described feeling stressed and overwhelmed when applying for financial support for their or their child’s disability. One parent shared how they felt worried they had not filled the form out correctly when applying for PIP and felt the process could be clearer to avoid errors.

“It should not be ‘we are not going to give you PIP because you didn’t fill in the form properly’ and I’m now starting to think I didn’t fill out the form properly. ”

(Female, 37, three or more children)

Another participant described how they were currently applying for DLA but felt uncertain on whether they would be successful despite their son accessing support from their local ‘incontinence team’.

Some parents and carers expressed the NHS to not have the capacity to meet their needs, particularly with dental care and the long waiting lists for dental treatments. Another participant with a child with a disability found that the NHS were not providing adequate care for their child, leading them to pay for private healthcare which put additional pressure on their finances and ability to manage essential costs.

# 8. Essential costs: School and childcare

## Chapter summary

- School uniform, school trips and access to digital equipment for homework were cited as key areas of challenging costs by participants. Other miscellaneous costs like non-uniform days were viewed to be an unnecessary additional cost but parents felt they had to take part so that their children didn't feel excluded or different to their peers.
- Participants discussed various ways in which they managed school and childcare costs such as purchasing uniform when they were discounted or buying second-hand uniform, minimising extracurricular activities for their children, and rotating digital devices among children for homework.
- There was inconsistent provision of support across local authorities for uniform, school trips and free school meals and therefore participants had varied experiences of school-related support.
- Childcare costs such as nursery fees were particularly challenging for those with pre-school aged children. Most were only able to afford to send their child to nursery for a limited number of hours a week. Some participants discussed how they accessed free government-provided childcare and without this, would not be able to afford childcare.

## 8.1 Key challenges

There were a wide range of school-related costs that participants found challenging including, school uniform, school trips, kids clubs and digital equipment for homework.

The cost of school uniform was commonly discussed among participants, particularly when uniform needed to be replaced due to children growing or items being lost. Some participants discussed how their children's school had branded uniform which was more expensive than buying non-branded items.

Some parents and carers also discussed feeling pressured to pay for school trips and feeling upset if they could not afford trips for their children. This was particularly the case with participants with older children attending secondary school where school trips were sometimes abroad or for a few days at a time, adding to the cost.

“I can’t afford a £400 trip for three days. It’s just adding to more costs that we can’t afford. ”

(Female, 37, three or more children)

Some participants shared that extracurricular activities or kids clubs were also challenging costs. These parents and carers expressed feelings of upset and guilt for not being able to pay for clubs for their children, particularly because they didn’t want their children to miss out on important experiences with their peers.

“It’s the peer pressure of the kids. You know, when they hear about the friends having swimming lessons or you know, that the friends do like gymnastics at a private club or anything like that and you think, oh, no, because I can’t. I can’t afford it. Like, so that’s where I’d say the trouble comes in there is when, you know, you can’t afford really to keep up with that kind of thing. And you have to keep taking the free options. ”

(Female, 34, three or more children)

Digital equipment and technology such as laptops or tablets was felt to be an increasingly challenging cost for some participants, particularly for those with three or more children who needed to share devices to do homework. Participants often had limited technology at home and discussed implementing rotas to manage the use of technology among their children to ensure everyone was able to do their homework.

Participants often felt that schools had an expectation there was sufficient technology and a strong internet connection at home.

“The expectations are really high. It’s not just that they expect them to have access to some sort of device, they actually want them to have access to a proper computer. ”

(Female, 39, three or more children)

One participant described how their children’s school was moving to Google classroom, and they would need access to a laptop for all four of her children. They explained this would involve purchasing a better WiFi plan at home if all her children

were required to be on the internet at the same time.

“They said it’s compulsory, but did they not think that there are families out there who can’t have laptops for all children or even access to internet.”

(Female, 37, three or more children)

School holidays put a particular strain on participants due to the added food costs for those whose children were on Free School Meals while at school. This is discussed in more detail in Chapter 5.

“It’s more expensive with the food. It’s just non-stop and then school holidays like it is a much more struggle. ”

(Female, 36, three or more children)

Other miscellaneous costs like non-uniform days were felt to be an unnecessary additional cost but parents felt they had to take part so that their children didn’t feel excluded or different to their peers. This was also particularly challenging for parents and carers with three or more children.

“You’re obliged to take part because you don’t want your child not to take part. You can’t send your children without any money because they’ll be the only ones who haven’t got it. ”

(Female, 42, three or more children)

## 8.2 Ways of managing school-related challenges

Participants discussed various ways in which they managed school costs such as purchasing uniform when they were discounted or buying second-hand uniform, minimising extracurricular activities for their children, and rotating digital devices among children for homework.

Participants planned ahead for uniform costs and often purchased uniform when there were discounts. Participants described only replacing uniform when it was no longer wearable and delaying purchases when they could.

“I have to really budget [for uniform costs] and stock up in June when it’s 25% off uniform. You have to be really prepared and organised. ”

(Female, 39, two children)

Participants were usually unable to easily afford any clubs or trips for their children that were not free. Some participants shared that they received support for school trips through their children's schools, as the school would either subsidise some of the cost or pay for the cost completely through their own funds or Pupil Premium funding. Some participants also discussed selling items online or second-hand clothes in order to raise money for school trips or activities.

## 8.3 Experiences of support for school-related costs

### Support that worked well

There were various sources of support that helped participants in managing school costs such as financial support from schools to help with digital technology, uniform and school trips. Some participants who had more specific needs, like families with children with a disability or with SEN, often had access to greater school-related support.

Some participants mentioned that they were able to access school grants or government funding such as Pupil Premium to subsidise or provide the total cost for uniforms, school trips or digital technology. Other participants described how their child's school had provided devices for their homework or provide after school sessions where children could complete their homework on school computers.

“It’s not the greatest feeling having to speak to a teacher and explain to them but they are aware of everyone’s situations and how hard it is for us right now. ”

(Female, 28, two children)

Where schools allowed non-branded uniform, this was welcomed by participants and relieved the financial strain of replacing branded items. One participant described how their child's branded school jumper was £40 whereas they could get a pack of three unbranded navy jumpers for £15.

“For my two older children they are less strict on uniform, they can wear just white shirts and black trousers without logos, so you can just get them from Asda.”

(Female, 34, three or more children)

Some participants felt that Free School Meals were a particularly useful source of

support in managing costs for their children. However, some participants shared they had to pack additional snacks or a meal for their children due to the meal not being of sufficient quality or quantity for their child. Discussion on other challenges related to food is covered in Chapter 5.

### **Barriers to school-related support**

Provision of support for uniform, digital technology, school trips, and free school meals was inconsistent across local authorities and across nations and therefore participants had varied experiences of school-related support. Similarly, some schools provided free after-school activities such as football whereas others did not, limiting participants' ability to provide extracurricular opportunities for their children.

Participants felt that the food vouchers provided by schools during the school holidays were not reflective of the rising cost of food and therefore would not cover all their child's food costs with vouchers.

## **8.4 Managing childcare costs**

Participants with pre-school aged children found nursery fees a particularly high and challenging cost. Most were only able to afford to send their child to nursery for a limited number of hours a week and found childcare fees more challenging during the school holidays. The complexities of the local childcare landscape, availability of places and hours, and funding structures determined the childcare that parents could access. Some participants discussed how they accessed free government-provided childcare and without this, would not be able to afford childcare.

“So, I think like if we had to pay to take him to nursery. Then we wouldn't take him to nursery, if that makes sense, because it's just so expensive. ”

(Female, 39, two children)

Single parents commonly discussed the challenges associated with relying on extended family for childcare. One participant also described how their ability to work was impacted by their childcare responsibilities following the loss of their child's mother.

“I had a good job, and I had to ring up on a Monday morning and say I can't come back because I have to look after my daughter. I hoped that when my daughter went back to school, I could go back to work but her mum passing away has left her very clingy and she wouldn't go to before or after school clubs. I couldn't find

any work that allowed me to take my daughter to school and pick her up every day. ”

(Male, 40, one child)

Participants also found childcare costs during school holidays to be particularly expensive. One participant described how they received help for childcare costs through UC but this is paid in arrears, so they need to pay upfront and then be reimbursed at a later date. As a result, they are ‘out of pocket’ as they don’t receive the money until the following month.

“I find that hard and think I need to budget for that coming up but then I don’t. On a normal month you could be paying £400 for childcare but in the summer, you’d be paying maybe £700 so you’ll be thinking where’s that extra £300 going to come from?”

(Female, 39, two children)

## 9. Financial resilience

### Chapter summary

- Strategies to manage money included delaying paying bills, spreading out payment of essential costs and identifying areas to make extra money.
- Most participants were unable to save money for the future and those who did tended to use savings for emergencies, unexpected costs or school-related costs. There was a common theme of being unable to save money each month due to having no money left over after paying for essentials.
- Problem debt was common among participants. Utility bills, credit cards, and family and friends were the most prevalent sources of debt.
- Those with experience of debt commonly discussed feeling stressed and ashamed about their debt. Some participants described feeling helpless when each month they would attempt to repay their debt but would need to prioritise their money for more urgent and essential costs, therefore felt they were in a cycle of debt.
- Changes in circumstances exacerbated existing debt or resulted in first

experiences of debt. This included job loss, bereavement, having children, relationship breakdown, and challenges with mental health. Participants would like to see more government support for them at these key life events.

- Participants had mixed experiences of accessing debt support. Some felt stigma in asking for help. Others felt accessing support helped with the mental burden of dealing with their debt.
- Thinking about the future, parents and carers hoped to return to work, save money, and see a return to more affordable everyday living. Overall participants hoped to be in a more financially secure situation with less stress and worry about money.
- Participants discussed a wide range of policy changes and government support that would be helpful to further their financial goals, such as more financial support from the government for working families and a higher statutory living wage.

## 9.1 Strategies to manage money

Participants demonstrated a wide range of strategies to ensure they were able to cover their family's essential needs with their income. These included delaying paying bills, spreading out costs, and identifying areas to cut back or make extra money. Participants rarely had money to cover any leisure or non-essential activities or goods. When they did, they would prioritise occasional treats for their children.

### Delaying paying bills

Participants often used debt as a way to manage their money, typically by delaying paying bills or spreading out payments. Discussion on other ways parents and carers made decisions about prioritising costs is covered in Chapter 2. They would commonly make strategic decisions on which bills they could delay without receiving a penalty, and which ones they could not avoid paying each month. This was a common theme among single parents.

“I've skipped the car insurance payment this month because it's coming up to Christmas and I need to pay for the kids presents. The pressure of Christmas is so much, especially as a single parent, I feel obliged that my son will have the same as the other kids in school... so I missed my insurance payments so that I had more money to spend on Christmas...so I'll have to pay double for the car

insurance next month. It's a cycle and hard to navigate. I'm a terrible budgeter, I find it hard with the kids. £800 I get at the start of the month and that's to last me for the rest of the month. Once the bills come off there's not much to last me. ”

(Female, 31, three or more children)

“With gas and electric you have to pay it when you need it when the meter runs out. With the rent we're in arrears. I might slip with the water and the TV licence because they don't charge interest. ”

(Female, 35, one child)

“I tend to delay my broadband bill because I know they are not going to cut me off and I prefer to pay it when I've just been paid rather than just before I get paid. ”

(Male, 55, one child)

### **Spreading out costs**

Participants would also often aim to spread out payment of essential costs over several weeks. This was especially the case when smaller unexpected costs came up like money for school trips or school supplies. Participants shared how they would forego other costs such as haircuts or household items in order to pay for school trips or non-uniform days.

“You don't want your child to miss out, you think why should my child miss out, so if it means cutting back somewhere so they can go on a trip that's fine.”

(Female, 34, three or more children)

### **Identifying areas to make extra money**

Participants discussed selling clothing and other items online, and using apps or websites to receive cashback on purchases as ways to maximise income.

“We're just meant to like, you know, proud people in terms of like speaking to our family about it. We don't want people to know our financial situation. So, what we try and do is that whatever we try and sell things so like we put on eBay or Vinted just to get some money back in. ”

(Female, 39, two children)

One participant described how they sold items on Vinted and Gumtree, as well as saved, in order to pay for their child's £700 school trip to Barcelona.

## 9.2 Participants' ability to save

Most were unable to save money for the future and those who did tended use their savings for emergencies, unexpected costs or school-related costs. There was a common theme of being unable to save money each month due to having no money left over after paying for essentials. Those able to save described saving a small amount each month that could range from £10 to £100, for emergencies or unexpected costs rather than for long-term savings goals or luxuries.

“I don’t have any savings or if anything was to happen, I don’t have anything, which is worrying. ”

(Female, 33, one child)

“I do try to save something, but again, it’s not necessarily the same each month, but again it’s because of varying situations and time of the year is not always possible. ”

(Male, 48, three or more children)

“I don’t have any saving goals at the moment, I’m just thinking if I can get through the next few years, just having money for my children’s birthdays and needs met. ”

(Female, 42, three or more children)

Participants described how often their attempts to put money aside for the following month did not work as something would inevitably crop up that required paying more urgently, such as school-related costs or home repairs.

“Everything’s constantly from day-to-day, moving and changing financially and I suppose you put it back and you put it back. ”

(Female, 34, three or more children)

Some participants described ways of separating out their money into different ‘pots’, to try and protect money for specific uses and priorities.

“[The] joint account is usually saved for our emergencies and all. It’s like a buffer that if we need something to buy or we need something to pay, we need money. We get it from the joint account. ”

(Male, 37, one child)

Some participants discussed encouraging their children, especially older children, to save. This was especially the case when older children had goals that parents and carers could not afford to fund themselves, for example learning to drive.

“At the moment we are scraping through and my son is 17 now so we’ve said he’s going to have to work to take his driving lessons. We’re not having anything extra. He needs to drive. ”

(Female, 40, three or more children)

## 9.3 Sources of debt

Problem debt was common among participants. Participants shared experiences of both past and present debt from a wide range of sources including utility bills, credit cards, and family and friends.

### Utility bills

Utility bills were one of the most common sources of debt among participants and was often reported in relation to council tax and electricity and gas bills, particularly in the winter months. Participants often described falling behind on utility bills as a result of prioritising payment of other bills. Discussion on the challenges of covering utility costs is covered in Chapter 4.

“Sometimes it’s easier to miss a month and put it back next month, then miss many months and get behind and have that deduction taken off for a long time. ”

(Female, 42, three or more children)

“Once it was cleared and paid up and I was up to date, kind of thought even though I went through that bad patch, it helped me now stay on top of my payments. ”

(Female, 42, three or more children)

A small number of participants also felt they were being overcharged for their utility bills through their direct debits or incorrect bills but were unsure how to negotiate with their providers.

### Credit cards

Credit cards were one of the most common sources of debt, often due to one-off big purchases or events such as Christmas, birthdays and car repairs. Credit cards were also used longer-term to cover essential costs after a change in circumstances such as maternity leave or job loss. Though using credit cards was common, participants expressed their reluctance to use credit cards due to the high interest rates. They usually preferred to borrow from friends and family for this reason.

“We try not to use them just because the interest rate on them is extremely high. We would be mindful about when we’d use them because like if it’s like a big purchase...then we would always use a credit card.”

(Female, 39, two children)

“Even though it appeared to be cheap debt because it was superficial 0% the transaction costs for moving the cost was becoming higher. I had to choose the lowest transactions rates to move the card debt on to. ”

(Male, 55, one child)

Some participants reported credit cards were not suitable for them as they were not confident they could limit their spending.

“I think if I had a credit card, I would just be using it on everything because I’ll just put it in the credit card, put in the credit card. So, I’ve been like, no, I’m not getting one. I’m not even giving myself the chance.”

(Female, 32, two children)

## **Family and friends**

Borrowing from family and friends was often discussed in relation to paying for unexpected costs such as home or car repairs or borrowing on an ad-hoc basis for everyday costs. One participant described how they borrow money every month from their sister-in-law as they usually need another £200 beyond their UC allowance to cover their costs. This participant also discussed how they are restricted from certain other borrowing options due to their religious beliefs which prevent them from accessing interest-based loans.

## **Catalogues**

Catalogues, and catalogue accounts to retailers were a less prevalent source of debt among participants. Where they were discussed, this was in relation to purchasing clothes for children or homeware items. One participant discussed how they purchased items via a catalogue and paid off an amount each month. However, they were not aware that their payments were only covering the interest on their

purchases and that the amount they owed was not being reduced. The participant has now received a County Court summons as a result of the overdue payments.

Another participant described how they could not afford to pay back their retail account which they used to buy their children's clothes, and the account was passed on to a debt collection agency. As a result, they are unable to use that account until 2029 and have a poor credit score. The participant thought they still needed to pay back the amount owed but did not have any immediate plans to do so.

### **Payday loans**

A small number of participants mentioned accessing payday loans, often to purchase children's clothes and toys as well as everyday items such as food. Participants who discussed payday loans often chose this option due to being unable to get a credit card as a result of a poor credit score.

### **Inherited debt**

A very small number of participants described how they inherited debt from their ex-partners as a result of relationships breakdown or bereavement. Discussion on this is covered in Section 9.5.

## **9.4 How participants felt about their debt**

Those with experience of debt commonly discussed the negative feelings associated with their debt such as feelings of stress, shame and helplessness. They also shared the impact that debt had on their mental health and general outlook on life.

Participants often discussed feeling stressed about their debt and how they would repay it, as well as ashamed that they were in debt and ashamed to ask for help from family, friends or debt organisations. This in turn had a negative impact on their feelings about themselves as a parent and their ability to provide and care for their children.

“It’s just the strain that hangs over you and obviously you have the bills to pay back and that’s money tied up with that and not on what you would of spent on other stuff that you need.”

(Female, 32, one child)

“It’s stressful, it affects my mental health, I’m constantly worrying and stressing

about it [her debt]. ”

(Female, 29, one child)

Some participants described feeling helpless when each month they would attempt to repay their debt but would need to prioritise their money for more urgent and essential costs, therefore feeling in a cycle of debt. For example, one participant described how they were trying hard to address their debt but felt it was nearly impossible to stay on top of it. They reported they were not able to pay overdue bills back in time due to needing to prioritise other areas of debt. This resulted in a lot of worry and stress for the participant. They described needing to care for their wife and children but finding this hard as they felt down and helpless with regards to their financial situation.

Another participant described feeling helpless in the past, but feeling more positive about their debt once they sought help and had an Individual Voluntary Arrangement (IVA) set up.

## 9.5 The impact of key life events and trigger moments

Some participants described how changes in circumstances exacerbated existing debt or resulted in their first experiences of debt. Changes in circumstances included job loss, bereavement, having children, relationship breakdown, and challenges with mental health.

Some parents and carers discussed how having children put additional strain on their financial life. For example, one participant outlined how they got pregnant while they were at university and though they had student financial support at the time, it became more difficult to manage their money when they were no longer a student and relied on UC.

“Even me moving house, I had a baby in that time. I had my son in the February and I moved house in the beginning of April, so I moved very quickly, and I was at uni. When I was at uni it was easier because I had a lot of financial support, but when you’re on UC you don’t get as much. ”

(Female, 29, two children)

Another participant described changing jobs whilst pregnant as their employer went

into administration. They took a significant pay cut with their new employer and did not qualify for any additional maternity pay from the company as they were new to the role. They relied on statutory maternity pay which was not sufficient for their outgoings and as a result spent all their savings during their maternity leave.

A small number of participants shared their experiences with relationship breakdown and divorce that exacerbated their financial challenges.

Another participant described how their relationship breakdown meant that their child had to be registered under one residence and they were unable to receive any financial support because of this. The participant's ex-partner's address is recorded as their son's main residence despite their son splitting their time evenly between both parents. As a result, his ex-partner receives financial support from the government for their son and the participant struggles to cover essential costs such as housing.

"I do share custody with my ex-partner. But because I don't have residence, there's no help for the father's side. So I think it would be helpful if they looked at the whole situation...I think there's things that could be done just to help some of the fathers that do actually do a lot, but I struggle...with DWP he has to have one place where that is his technically his home....even though he has two homes and this is still his home and we have half the time. But because only one person can have residence ...and obviously that person gets all the benefits and stuff. "

(Male, 38, two children)

Another participant described how they were a victim of domestic and economic abuse in the first few years of their son's life. They used payday loans to pay for their son's toys and clothes as their ex-partner limited their access to their own money. They were also in joint debt with their ex-partner as a result of their partner's spending. They described repaying this debt for several years after leaving the abusive relationship which was very difficult whilst trying to provide housing and food for their child and receive emotional and mental support for their experience.

One participant also shared their experience with bereavement and the ways in which this loss increased their financial difficulties. This is discussed in Leo's story below.

## Leo's story

Leo is a single father living in England with his seven-year-old child. Leo left

his job following the death of his ex-partner in order to look after his child. Leo is in receipt of UC, Child Benefit and Housing Benefit.

Leo finds rent, gas and electric, and food his most demanding costs, with rent being the most important cost. Leo pays rent first with his UC and through direct debit so that he can ensure it is paid straight away. Currently, Leo's mum is paying for his gas and electric bill as he is unable to afford it.

Leo finds council tax in his home to be higher than in his previous home and is currently paying off debts for council tax. Following the death of his ex-partner (his child's mother), Leo was made aware that his ex-partner had not been paying council tax and was in arrears of £3000. Leo was responsible for this debt as he was jointly on the council tax account with his ex-partner. Leo is now responsible for paying this debt off each month. Discussion of inherited debt is also discussed in Chapter 3 and Chapter 9.

Leo found it particularly difficult to manage costs as he used to work and was used to spending patterns based on his previous income. He now finds budgeting on a low income difficult. Leo explained that support for those who stop working and need to claim UC would be useful to help people understand how to live on a low income.

“UC is the minimum you need to live, and people need a bit of advice on how to manage their finances when that happens, because it is difficult as it’s a full change to your lifestyle. I earned good money for 20 years and then it stopped. I was never a saver so I only had a little bit in the bank, so when you stop work and sign up for UC they just say you’ve got to look for work. Maybe they should have something in place that advises people how to manage the money they get on UC. In schools there should be lessons in how to manage your money better. So people should be given advice from an early stage to understand the meaning of money. ”

Leo hopes in the future when his child is older, he will be able to return to employment.

## Naomi's story

Naomi is a single parent and lives in Northern Ireland with her two children, aged five and sixteen. Naomi works full-time and gets paid a monthly salary from her employment. She also receives UC towards childcare costs. She

finds the payment of UC twice a month to be quite helpful in managing costs. Naomi manages to pay for all her family's essential costs but finds that she often goes over her budget for food. She tries to manage her food costs by doing her food shop online, so she can keep track of her spending.

"It's easier to control what you spend if you buy online, if I went into the store I'd spend double. "

Naomi has experienced debt in the past and currently pays off her loan and credit card debt monthly. Her credit card debt came from the accumulation of legal costs that she spent during custody proceedings with her ex-husband. Naomi's husband was deemed to be mentally unfit to look after their children but sought equal custody for their children. For Naomi, the legal costs to keep custody of her children was essential to ensure her children were safe.

"That has been about £12,000 over that period. And it's a massive burden on me so I'm really keen to get rid of it. This doesn't include the divorce yet. "

Naomi finds this debt to be a significant burden on her and she feels she cannot afford to spend on anything that is not essential.

"I don't go on holidays or buy anything excessive, it's literally just to pay for essential costs. Now I'm on my own I've had to re-organise everything and try my best. I'm really focussed on getting rid of it [her debt] at the moment. "

Naomi is worried for the additional costs that will come with getting a divorce. She doesn't feel that she has any support with this cost as she is in full time employment.

## **9.6 Awareness and experience of debt support and repayment methods**

Participants' awareness of support varied depending on their experience of debt. Participants who experienced debt sought information to understand how to manage their debt and discussed looking for information on the Martin Lewis website, Citizens Advice, doing general Google searches, or following links to debt advice charities included on their bills. Those with experience of debt had a better

awareness of what support was available to them than those without experience of debt, who often felt like they would not know where to look for debt advice.

“I guess if we did need to, then I would have to start looking. I wouldn’t know where to look actually. I wouldn’t know where to start to if I’m honest with you.”

(Female, 39, two children)

Debt payments were commonly paid off through direct debit payments or repayment plans agreed in conjunction with debt advice charities such as Money and Pensions Service or StepChange, or directly with the companies where money was owed. Some participants also discussed automatic deductions to their benefit payments through DWP such as speeding fines. For example, one participant described how their ex-partner had a fine for speeding and refusing to show identification the police when they were stopped. As they were driving her car, she is responsible for paying the fine and it is deducted from her UC each month. The participant shared how they were advised to appeal the decision in court or seek debt advice. As appealing the decision would have been expensive, and the council had already decided to deduct the fine from her UC, she felt this would not help and therefore didn’t pursue this.

“The fact that I didn’t know who to go to or where to go to appeal it, I was only told to go back to court, which would have incurred more cost, which I thought was unfair. ”

(Female, 38, three or more children)

Some participants discussed entering into Individual Voluntary Arrangements (IVAs) or Debt Relief Orders (DROs) to manage their debt.

## Drew’s story

Drew lives in England with his partner and five children, aged two, eight, 10, 13 and 15. Drew and his partner both have mental and physical illnesses and are not employed but hope to return to work in the future. Drew has recently received Limited Capability for Work (LCW) status and receives UC, Child Benefit and a rent allowance.

Drew finds it difficult dealing with numbers and so finds it hard to budget for things. He relies on his partner to help him calculate and organise his bills.

“When it comes to budgeting for me, I find that particularly hard. It’s like I can’t deal with numbers at all, they just will not go in. So, I do have to rely

on my partner a lot to access the banks and make sure that things are running smoothly.”

Drew's priority costs are food, water, gas and electricity, council tax and his children's clubs. Drew is in debt with his gas and electricity provider and has to pay an additional repayment on top of monthly bills to cover this debt.

“That is my major bond debt that is a is sort of like been an ongoing problem for well since the lockdowns really trying to play catch up and that's not been easy to be honest.”

Drew's mental health was severely affected by the COVID-19 pandemic, and he began to overspend at this time.

“It [the overspending] started around then [during COVID-19] …and I think it was all sort of down to anxiety around how the world was going at the time and every time you put the news on it would just sound really negative.

“I had a really bad time of it over the lockdowns and spiralled mentally downhill very quickly. We've been isolated and been in the house and off routine didn't do me any favours at all. And so I got really ill really quickly. And then sort of around the lockdowns, I was racking up lots and lots of debts… It was like a depressive state really, but that would always be a way of me relieving those symptoms.”

Drew also had his benefits capped during the pandemic and described this to be a very difficult time for them.

“I did struggle back then and to be honest, if I didn't have the family that I, I wouldn't have been able to clothe and some weeks even feed my children during that sort of benefit cap era. And it was really, really difficult to be honest. But there was a lot of help around food banks and things like that. But it just really wasn't ideal at the time.”

Drew finds the people in his area to be really supportive and generous in helping others. This gives Drew a source of comfort as he feels supported by his council, children's schools and general community.

“I think it's like a generously giving town as well. Like everybody sort of looks after the place and. And there is like a real community sort of spirit in that sense, if anyone's struggling.”

Drew accessed support from Citizens Advice and debt-advice websites and entered into an Individual Voluntary Arrangement (IVA) to address his debt. This helped him to coordinate multiple sources of debt, including gas and electric bills and online shopping, and reduced the burden on his mental health.

“I thought it was never going to get on top of this. If I have to keep chasing and ringing people and it’s just really, really stressful in my eyes and so as soon as I had an IVA set up and everything that was really useful for me to take all that sort of pressure off. ”

Drew has now repaid over half of his debts. Drew would like more support from the government in helping people return to work as self-employed and would like more specialist support for mental health disorders in his area.

Other participants were aware of organisations they could go to for advice on managing their debt but preferred not to, instead they wanted to try and manage it themselves as they doubted these organisations could help.

“It can be you know if you just taken on something with a company where they’re going to consolidate your life, things like that, and you’re having to then enter into more credit agreements and stuff. It’s yeah, be quite overwhelming... I prefer to just sort it out myself. ”

(Female, 34, one child)

“I’m just a bit of pessimistic. I don’t really think you know, I’m going to find anything that’s going to help. I don’t know. I just feel like the most I can do is just be discipline my finances and, you know, to spend less and save more. Really. I don’t think anyone’s going to save me and just give me money to pay off my credit cards. ”

(Male, 29, one child)

### **Positive experiences of debt support**

Participants who had experience of accessing support for their debt tended to be positive about these experiences, particularly those who accessed advice on the telephone or online.

Participants commonly discussed feeling less alone and described feeling a ‘weight off their shoulders’ by addressing their debt.

“They [Citizens Advice] were quite positive...They explained to me better what a benefit cap was. And all my questions related to my new claim. No. Quite useful. Yeah, definitely helped. ”

(Female, 34, three or more children)

Charities like StepChange were specifically mentioned as beneficial for coordinating and managing the repayments with creditors directly, therefore removing this burden from participants. For example, one participant discussed how StepChange helped to consolidate their debts by liaising with each creditor and agreeing a manageable repayment plan. They described how the creditors were understanding and cancelled some of the interest on the debt.

Some participants also discussed the benefit of having specific jargon or agreements explained to them in layman terms to help them understand the options available to them.

### **Negative experiences of debt support**

Those with negative experiences of debt support described feeling embarrassed and ashamed when asking for help and found it difficult to be open about their challenges. They sometimes felt stigmatised in conversations with staff from Local Authorities and other organisations when seeking support for debt. One participant shared their experience of getting advice for their debt at the council employment hub. He explained that the advisors there were not understanding of his essential costs and had different priorities to him as he wanted to make sure he provided leisure activities for his children.

“For example, there was a suggestion to cut kids clubs, for example, because it’s private and then we have to pay for it. And I’m like what is left for kids then if they cannot go. They used to go to playground twice a month. They can’t. They can’t. We can’t afford that. So that is gone. And the weather is not good so that we can go to the parks just for a walk. ”

(Male, 43, two children)

“It’s embarrassing to call them up, they can see that I’ve done it more than once. They can see I’ve had to keep doing it...I’m a bit worried to call them because I’ve done it a few times. ”

(Male, 38, two children)

Some participants felt that the organisations, particularly local authorities, where they sought support were not forthcoming with what was relevant or helpful advice. They

also felt they did not signpost to other relevant support organisations around how to repay their debt.

## 9.7 Views on other support that would make a difference

Participants often struggled to articulate what other debt advice or support would be beneficial. However, a few participants did mention some possible options.

### More support for change of circumstances

Some participants reported that targeted advice for those experiencing breakdown of relationships, job loss or sudden poor health would be beneficial. For example, one participant described how free legal advice and help with legal fees would have prevented her from going into debt during her divorce.

One participant also felt that support for those who stop working and need to claim UC would be useful to help people understand how to live on a low income.

### Access to debt experts

Some participants reported that general advice and reassurance to ensure debts are being paid off as effectively as possible would be useful. This would hopefully make repayment processes smoother and less stressful for everyone involved.

“It would be good to talk to an expert who does specialise in debt to see, maybe I’m not doing it the right way, maybe there is a better way to be doing it. So it would be good to have that available to people, like I wouldn’t know where to start to go to somebody to talk to about it. So maybe it would be good and helpful and would take some of the stress away as well. ”

(Female, 33, one child)

### Better signposting to existing support

One participant explained that signposting to organisations like StepChange and Citizens Advice could be improved in order to reach those who need advice on their debt more effectively. They felt that information about these organisations was often only available when you looked for it and that if there were more advertisements in local areas, this may help raise awareness among communities that there is help available to them.

### Interest free loans

One participant thought that interest-free loans would be beneficial in reducing the burden of loans necessary for larger purchases and minimise the knock-on effects of repayments on essential costs.

“It would be interest-free loans would probably be the ideal one to have. That would be really helpful if we did need to take them.”

(Female, 39, two children)

## 9.8 Planning for the future and facilitators of financial goals

Thinking about the future, parents and carers hoped to return to work, save money, and see a return to more affordable everyday living. Overall, participants hoped to be in a more financially secure situation with less stress and worry about money.

“I think just being a bit more financially secure and being able to save a bit more money just to be a bit more relaxed and less stressed about any financial worries.”

(Male, 48, three or more children)

Despite their challenges, most parents and carers reported positive changes to their circumstances in the future were possible. They described a number of financial hopes and goals when asked about the future.

Firstly, participants hoped to return to work or get a job or a qualification particularly for those with health-related issues or disabilities that may have been out of workforce for a longer period, as well as those who are temporarily out of work.

“I would hope that I would be in stable employment and my son will be thriving in high school and we no longer are reliant upon any additional help where you feel a bit like it’s impossible to get any help.”

(Male, 40, one child)

Secondly, participants hoped to pay off loans and be debt free with a view to being more financially stable and be able to afford non-essential items or holidays abroad with their family.

“I have the skills, I just need the financial backing to do it. I think it will just be

having more finances that will be the most helpful for me. ”

(Female, 39, three or more children)

“I always used to [go on holiday] and I feel like it actually taught me so much about the world and it’s something that I can’t give to them. So that’s like a massive goal of mine. ”

(Female, 34, three or more children)

Some participants hoped for older children to enter the workforce and be able to get a well-paying job, where they can contribute to the household and have an overall better standard of living.

Lastly, some participants hoped to save for a house deposit and own their own home which would offer more security for their children growing up.

“I would like to be working, earning a certain amount each month, and I would like to be able to buy a house. ”

(Female, 35, two children)

A small number of participants were unable to share hopes and goals due to feeling stuck in their financial situation and unable to see how their position would improve.

“I have no idea, I just hope it’s something better at least....I don’t see it going a lot somewhere. ”

(Female, 38, three or more children)

### **Government facilitators of financial goals**

Participants discussed a wide range of policy changes and government support that would be helpful to further their financial goals, such as more financial support from the government for working families and a higher statutory living wage.

Firstly, participants felt that the increased cost of living made it very difficult for them to change their circumstances and wanted the government to address this through increased financial support or policy changes relating to food, rent, fuel and energy costs.

“Stop increasing so much because I feel like every year it’s like, oh, it’s [rent] an extra £90 a month. You’re like, why? ”

(Female, 32, two children)

“If the government gave us a reliable amount of money that would help us actually live properly, so we’re not embarrassed and don’t have to get the crappiest clothes, to be able to live comfortably without worrying about money. Instead of applying for a crisis loan and it taking weeks, they could have a service where if something breaks down, we’ll come out and fix it. Rather than waiting weeks or months for a decision.

(Female, 38, three or more children)

Greater support relating to food, fuel, rent and energy costs were often discussed by single parents and those from non-working families. They felt that discounted rates for council tax and energy bills would be useful in helping them provide warm homes and healthy meals for their children.

“I just think that there should be maybe a higher discount or a less of an expectation on really low-income families or single parent families. ”

(Female, 34, one child)

Secondly, greater government support for parents in recognition of their role in providing care to younger and older generations was a prevalent theme among participants. Participants, especially single parents, discussed feeling pressured to find employment and a lack of support from the government in valuing their role and contribution to society as parents and carers. They expressed a strong desire to provide care for their children whereas they felt the government prioritised employment and as a result, provided support for formal childcare instead of parents.

“The woman in the jobcentre sat there with her wedding ring on saying ‘we’ve all done it hen’. I was like ‘don’t patronise me’ - this is the type of people you’re dealing with at the Jobcentre, like you’re a taker, and I’m like this choice is not mine, because it’s not feasible for me to have a job. Nobody’s coming to pick my kids up at 8am so I can be in work for 9am.”

(Female, 31, three or more children)

“When you’re off on maternity leave, mothers want that to be longer. Mums get back to work when their kids are six months, sometimes younger and putting them into daycare and spending £800 a month so that they can go back to work so that they’re pleasing who? There’s no help for if you want to stay with your baby... Leave mothers alone. Let them look after their own kids. Support them with looking after their own kids. ”

(Female, 31, three or more children)

Thirdly, more government support for working families was also discussed by participants, particularly regarding childcare. For example, for further expansion of subsidised nursery fees, flexible working policies, as well as more support for self-employed parents and carers.

“The salary that we get is literally the same as, if not less than what we’d have to pay to the nursery. So something, some sort of scheme where you make sure that the cost of a nursery is not as much as your salary. Or some sort of subsidy that helps you to get you back into work. ”

(Female, 39, two children)

“Maybe something more around helping people to become more self-employed if they feel slightly anxious about the big world out there. ”

(Female, 34, three or more children)

Fourthly, participants who had three or more children often discussed how lifting the support for maximum of two children in UC would have a positive impact on their financial resilience. They felt they would have to make less cutbacks on essential costs and be able to afford leisure activities for their children. They felt the cap was ‘ridiculous’ and did not prevent families from having the number of children they desired but only added additional financial pressures.

Lastly, one participant described how more financial education in schools would boost knowledge and confidence in managing money. It would help people budget and make informed decisions when accessing financial products such as credit cards and loans.

“If I could turn back time, I think more education at school on finances would be a big thing. I strongly believe that if I had a better financial education growing up, we wouldn’t have the debts we have now. I’ve learnt from that but I’m not going to reap the rewards of that until I’m over 40 so by then I will be too old to get a mortgage. Things like budgeting, credit cards, what interest is and how it affects debt. If I’d had a bit more education about what interest rates were, I’d never have used that credit card if I’d understood that. None of that is taught in schools and I think it should be. Financial education might not help now but will help in years to come. ”

(Male, 35, two children)

Participants also discussed how better medical and dentistry coverage on the NHS would encourage early intervention and treatment of conditions would be helpful in

managing health costs and ensuring their children's dental health was of a good standard.

## 10. Cross cutting themes

### Chapter summary

- Participants discussed feeling overwhelmed and struggling to navigate everyday costs, as their incomes often did not cover essential items. This contributed to a feeling of increased mental load when trying to juggle payments and provide for their families.
- Key life events such as job loss, having children, bereavement, and health issues often exacerbated existing financial challenges or resulted in participants' first experiences with debt.
- Where participants lived affected their access to support such as necessary medical care, support for school-related costs provided by local authorities, and access to free school meals.
- Participants were resourceful and motivated to increase their income in various ways such as selling things online and seeking other sources of employment.
- Participants hoped for more help and recognition from the government in supporting their roles as caregivers in society, especially those who were not active in the labour market.

### 10.1 Increased mental load and cumulative burden of costs

There was a general experience of overwhelm and struggle among participants in navigating everyday costs and they often described a feeling of ongoing and increasing pressure when trying to juggle different and competing essential costs to provide for their children. Many participants could not cover their essential costs with their incomes, and so had to often make difficult decisions as to what to prioritise.

Participants discussed several ways of juggling essential costs that were time consuming, stressful and resulted in increased mental load. These included deciding which bills to pay and which to delay within tight budgets, researching deals and discounts in supermarkets in order to minimise food costs, and having rotas for their children for laundry and showers to minimise water usage.

“I feel like a hustler trying to navigate things and dodge things and working out what will be paid and how. You don’t realise how much is going on in your head just to survive, just to keep on an even keel, just to make sure you’ve got enough money for food and the electricity isn’t cut off. ”

(Female, 31, three or more children)

“It is so difficult, I am constantly stressed. Where do I get the money from? How do I manage things? The cost of the school uniform, trousers, waters bottles. It’s a constant stress trying to manage this financially and having to plan. Sometimes I think ‘I just can’t do it. I just can’t manage all of it, this is too much.’ ”

(Female, 37, three or more children)

Parents and carers discussed the need for careful planning to track their spending and try to avoid needing to borrow money which contributed to an overall feeling of stress and pressure. This included setting spending limits and looking ahead to predict what costs were coming up that they would need to pay for such as children’s haircuts or school activities.

“I either have to go without a few things and essentials the next week or try to lend some money off someone, but I try to avoid having to lend money because I’ll be in the same position the week after. ”

(Female, 28, two children)

Participants discussed the additional mental load involved in researching deals and discounts in different supermarkets. They often described visiting several supermarkets in one trip in order to get the best deals, or travelling further afield to get food from the least expensive supermarkets.

“Even if we have to go far, we will go to find the cheapest place for groceries. ”

(Male, 25, one child)

## 10.2 Key life events

Key life events such as job loss, having children, bereavement, and health issues often exacerbated existing financial challenges or resulted in participants' first experiences with debt. One participant discussed how the death of their child's mother meant they needed to leave their job to look after their child full time. This resulted in a sudden loss of earnings and experience of debt. Another participant shared their experience of getting into debt during maternity leave when their earnings were significantly lower. They were unable to save enough money to cover their needs before going on maternity leave and relied on credit cards to cover some essential living costs. Participants also sometimes described changes to the way they managed their money as a result of key life events. One participant discussed how they were more careful with money now after losing their job in the past.

"I would say yeah, after losing a job we consider our expenditures really. You know every penny under the account."

(Male, 43, two children)

Participants felt that making financial support and targeted advice more available at these key life moments would help alleviate the knock-on effects of challenging circumstances on their financial wellbeing, stress levels and overall ability to provide for their children.

## 10.3 Local areas

Where participants lived seemed to impact their overall experience of managing costs and financial resilience in various ways. For example, location impacted what support they received for their health and children's health, provisions from schools including free school meals, and access to public transport. Some parents and carers discussed how access to medical appointments was difficult where they lived and had an impact on their day-to-day life. One participant described how where they lived impacted their home insurance costs.

"The council houses are mostly in areas where it's graded as a high risk area, so the insurance would be hiked. So if the council choose to get properties in those

areas, they should be able to assist with people who are forced to increase their insurance costs. ”

(Female, 38, three or more children)

“I know for FSMs they do, like my council, give you a food voucher for a supermarket. I’m not sure how much it is but I think you get them at Christmas time for the holidays. But I don’t get it for the older two because their school is not in my council, it comes under a different council and that certain council doesn’t do that...yeah it won’t be a great deal for three children. ”

(Female, 34, three or more children)

## 10.4 Motivation to increase income

Participants were resourceful and motivated to find solutions to their financial challenges. This included finding ways to earn extra money through selling items online and upskilling with a view to entering the job market. It also included things such as increasing current hours in employment and reducing or removing spending for anything non-essential such as hobbies.

## 10.5 Recognition of caregiving roles

Participants often discussed the additional pressures of being a parent or carer with little to no involvement in the labour market. They hoped for more help from the government in supporting their role as caregivers in society.

“Motherhood shouldn’t be such a big financial burden. It should be a pleasure that we enjoy and government should help us to enjoy it as much as we can. ”

(Female, 42, three or more children)

### Omar’s story

Omar lives in England with his partner and three children, aged 10, 15 and 17. Omar’s partner works full-time and he works part-time. They receive UC and Child Benefit. Omar used to receive working tax credit but that has now

moved to UC.

Omar has noticed that all his bills have gone up recently, this includes council tax, water and gas and electricity. Omar has a mortgage and two cars and finds mortgage payments and car insurance challenging. Omar shared that their cars are essential to their livelihoods as both him and his partner need cars to get to work. Omar expressed that with children at different school ages, he needs his car to pick up and drop off his children at each of their schools.

Omar does not have experience of debt and has cut back on spending on extracurricular activities for his children to avoid getting into debt. Omar's family do laundry once a week to reduce water and electricity costs. Omar is not aware of and has not accessed any additional support for his essential costs as he does not think his family would be eligible for any additional government support. Omar has started working more hours recently and is not sure how this will impact his benefits. Omar does not want to experience any unexpected shocks and would find it helpful to know what support him and his family can access if he works more hours. Omar would find support for NHS dentists and prescriptions helpful, as well as support for school-related costs and utility bills.

## **Jamila's story**

Jamila lives in England with her partner, elderly mother-in-law and four children. Both Jamila and her partner are not in employment and receive Child Benefit and tax credits. Jamila and her family live in her mother-in-law's home and do not pay rent. Jamila provides most of the care for her mother-in-law including taking her to appointments, providing meals, and helping her with her medication.

Jamila finds food, utilities and school-related costs most challenging. Jamila's children don't always like their Free School Meals, so Jamila often has to make them packed lunches. She manages her food costs by doing one big food shop once a week and finds where the offers are for more expensive items such as toilet paper and washing detergent.

"The bigger things or, you know, toilet paper for example. I'll just see where the offers are and then try and just go to those specific supermarkets to get the cheaper, cheaper buys."

Jamila has not accessed a foodbank before and expresses that her and her family try to make it work with what they have.

"We're just kind of just grateful for what we have and we're just kind of you know, thankful for what we have and we just kind of make it work from there."

Jamila has accessed the 'Healthy Start' scheme when her children were younger and shared that the scheme would be helpful for her up until her children finish primary school.

Jamila makes most of the budgeting decisions and holds responsibility for bills in her household. Jamila pays utility bills, credit cards, and 'pay now, pay later' payments via direct debit but sometimes does not have enough money to cover these bills. Jamila uses her credit card for unexpected costs, usually related to school, such as new uniform or school trips for her children. Jamila owes money to friends and family which she is trying to save each month and pay back.

Jamila has never sought out any support for her debt but wishes interest rates could freeze so that she could pay her debt off interest free.

## 11. Appendix 1

### 11.1 Material deprivation items

#### Material Deprivation Question

#### Number of participants who answered 'No – We/I do not have the money for this'

Without cutting back on essentials, are you able to pay regular bills like rent, mortgage, electricity or [{If GB} Council tax /{If NI} Rates]?

17

Are you able to put money aside to cover

38

unexpected expenses?

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Could you cover the cost of replacing or repairing appliances such as a washing machine, fridge or cooker if they broke?	35
Is your home kept in a good state of decoration and repair?	11
In cold weather, is your home kept adequately warm?	11
Is your home damp free?	10
Do you have reliable access to the internet at home?	3
Does everyone in your household have use of a computer or tablet for work, education or accessing services?	8
Does everyone in your household have access to transport that is reliable, timely, safe and affordable?	9
Are your heating, electrics, plumbing, drains in good working order?	6
Do you have home contents insurance?	18
Do you (your partner and your dependent children) have a break away from home at least once a year?	25
[Does/Do Name(s) of children in Family/Household who attend school] go on school trips? (asked if children at school)	1
[Does/Do [Name(s) of children in Family/Household who attend school] have a suitable place at home to do homework?	7
[Does your child/do your children] eat three meals a day?	1
[Does your child/do your children] eat fresh fruit and/or vegetables every day?	6

[Does your child/do your children] have enough clothes that they feel comfortable to wear? 7

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[Does your child/do your children] attend at least one regular organized activity a week outside school, such as sport or a youth group? 13

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[Does your child/do your children] have friends round to play, have a snack or hang out once a month? 13

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[Does your child/do your children] have enough toys, games and outdoor equipment suitable for their age? 9

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Are there enough bedrooms for every child of 10 or over of a different sex to have their own bedroom?  
(asked if 2 or more children in BU aged 10+ of a different sex) 8

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[Does/Do [Name(s) of children in Family/Household under 6 and do not attend primary or private school] go to toddler group / nursery / playgroup at least once a week? 5

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All items are recorded and monitored. Participants must answer 'No – We/I do not have the money for this' for at least 3 statements.

## 11.2 Primary and secondary recruitment criteria and quotas

### Primary quotas

Family type	Achieved (completed interview)
Single parents	20
Couple with children	20
Number of children	
One child	14

Two children	11
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Three or more children	15
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<b>Housing type</b>	<b>Achieved (completed interview)</b>
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Owned outright or being bought with a mortgage	8
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Social rented sector	13
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Private rented sector	12
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Temporary accommodation	7
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<b>Economic status</b>	<b>Achieved (completed interview)</b>
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Non-working family	17
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At least one adult in work	23
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<b>Disability</b>	<b>Achieved (completed interview)</b>
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At least one family member with disability	17
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Parent	6
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Child	6
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Both	4
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Other	1
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<b>Ethnicity</b>	<b>Achieved (completed interview)</b>
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White	24
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Minority ethnic	16
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Asian or Asian British – Pakistani	4
Asian or Asian British – Bangladeshi	2
Black/African/Caribbean/Black British	4
Chinese	3
Asian (Other)	3

<b>SEN / ASN</b>	<b>Achieved (completed interview)</b>
At least one child with SEN / ASN	8
No SEN / ASN	32

<b>Location</b>	<b>Achieved (completed interview)</b>
England	22
Scotland	6
Wales	6
Northern Ireland	6

### **Secondary quotas**

<b>Age of children</b>	<b>Achieved (completed interview)</b>
Pre-school	14
Primary	27
Secondary	19
Other	4

<b>Benefit status</b>	<b>Achieved (completed</b>
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Universal Credit – in work	11
Universal Credit – out of work	16
Child benefit	30
Disability benefits – PIP for adults, DLA for children	13
Carers Allowance	8
Tax credits (child tax credit, working tax credit or both)	4

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<b>Job Seekers Allowance</b>	<b>Achieved (completed interview)</b>
Employment and Support Allowance	2
Income Support	3
Housing Benefit	10

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<b>Child maintenance</b>	<b>Achieved (completed interview)</b>
Through child maintenance service	6
Through parents	5
No	9

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<b>Gender</b>	<b>Achieved (completed interview)</b>
Male	14
Female	26
Other	-

# 12. Appendix 2

## 12.1 Discussion guide

### 1. Introduction (3 mins)

Section aim: Introduce research, reassure about confidentiality and set tone of discussion

- Thanks and introduction: Introduce yourself and Verian – independent research agency
- About the client: Research on behalf of DWP
- Purpose of discussion:
  - The first phase of research is to understand the experience of parents and carers in managing essential costs and accessing support
  - To understand the experiences of parents and carers with owing money, savings, financial security and access to affordable credit
- Ethical considerations:
  - This research is confidential and voluntary, you can choose not to answer individual questions in the interview or withdraw from the interview at any point if you wish to.
  - At no stage within this research will any personal details be shared with DWP. DWP will never know who has taken part in the research. Taking part will not affect any support or benefits that you might receive from DWP in any way, now, or in the future.
  - Data collected will be stored securely by Verian and handled in accordance with the Data Protection Act 2018 and GDPR
- Duration: Up to 60 minutes
- Incentive: £45 Love2shop voucher
- Confirmation:
  - Do you have any questions?

- Check participant feels happy and able to go ahead with the interview and is in a suitably private and quiet environment to do so.
- Thanks: Thank you for agreeing to talk to us about your experiences and views
- Recording:
  - Explain we would like to audio record the interview as this helps us to capture accurately what is said
  - Reassure that the recording will not be shared with anyone beyond the immediate research team for analysis, and will be destroyed upon completion of the research
  - Ask participant for permission to record
  - Start recording and confirm consent

## **2. Background and context (5 mins)**

Section aim: To warm up participants to the discussion and understand background information on the participant.

- We would like to know a bit more about you. Could you tell me about a typical day in your household?
  - Who they live with, particularly children and their ages
  - How long have they lived there for?
  - If they and/or their partner are in employment and what type (part time, full time, zero-hour contract)

## **3. Perceptions of everyday life and understanding essential costs (10 mins)**

Section aim: To get an overall view on participant's financial life and how essential costs are managed and planned for by parents and carers

- Can you talk me through what the essential costs are that you and your family face?
  - Are any of these costs difficult for you?
- Could you talk me through a typical week in terms of your money, income, spending, and the decisions you have to make?
  - Sources of income
  - Budgeting
  - Prioritisation of expenses

- How decisions are made (including who makes decisions/manages the money in the household)
- Can you tell me about how you approach spending your money
- Deciding what bills to pay first (or delaying paying some bills)
- Borrowing (including from friends and family)
- Cutting back or delaying purchases (including food, clothing)
- Do you think you have enough money to cover what your family needs in a week/month? If not, what areas do you have to cut back on?
  - Explore trade offs
  - Explore feelings on areas cut back on

#### **4. Experience and challenges of essential costs (15 mins)**

Section aim: To identify any areas where managing costs is a struggle, and what support would be helpful in these areas

- What are the most challenging costs for you?
  - Rent or mortgage
  - Energy
  - Water
  - Internet
  - Phone
  - Food
  - Transportation
  - Health
  - School

#### **Rent/Mortgage**

- Can you tell me some more about how you manage your rent or mortgage costs?
  - Probe areas that are most challenging e.g. when or how it's paid
  - If they are able to pay their rent or mortgage costs on time and related impacts of this
- Are you in receipt of universal credit housing element? Does housing element cover all of rent amount?

- If in social housing, is rent paid directly to landlord?
- Has rent/ mortgage amount changed recently? What happened?
- How comfortable would you feel talking to your landlord or housing association about difficulties paying your rent?
- Have you moved house in the past due to costs, or thought about moving?
  - Reasons for moving/not moving.
  - Possible trade-offs between reducing housing costs and quality, space (including, e.g. bedrooms for children), being close to support networks.
- Have you accessed any support in the past to help you manage your housing costs?
  - What was your experience of accessing this support? How helpful was this?
  - Were there any barriers to accessing support i.e. awareness, complexity etc.
- Are you aware of other support you could access to help you with housing costs?
  - If so, explore reasons for not accessing e.g. too complicated, takes too long
- What, if any, other types of support would make the most difference for you in managing rent or mortgage costs?

### **Utilities (Energy, water, broadband, Council Tax)**

- Can you tell me some more about how you manage utilities costs such as energy, water, council tax and broadband?
  - Explore seasonal challenges i.e. higher bills in the winter
- How do you pay for your energy bills?
  - Explore different payment modes and reasons for using e.g. direct debit (monthly/quarterly), using a prepayment meter, paying the energy bill upon receipt, paying your bill online or through an app.
  - Have they used a payment plan for energy bills in the past? Are they aware of payment plans?
  - Explore if payment is different for energy and water
- Do you try and cut back on energy and water costs, or have you tried to do so in the past?
  - If yes, explore ways in which they have tried to cut back. Might include using less/ less frequently for washing, cooking.

- If no, explore reasons why
- If you have switched energy providers in the past, can you tell us a little more about this?
  - Reasons for switching e.g. cost, payment plan offer
- Can it sometimes be difficult to heat your home? Can you tell us a bit more about this and how you manage it?
  - Other ways of keeping warm, only heating certain rooms or for short times.
  - Impact of struggling to heat the home
- Have you ever sought support for the cost of utilities?
  - What was your experience of accessing this support? How effective/useful was this?
  - Were there things that made it difficult to access support?
  - Explore experiences of accessing discounted or cheaper rates for eligible families on low income (for water and broadband) and difficulties accessing this.
- Are you aware of any other support you could access to help you with utility costs?
  - If so, explore reasons for not accessing e.g. too complicated, takes too long
  - What other types of support would be helpful for you in managing utility costs?
  - What other types of support would be helpful for you in managing utility costs?
- Have you found it difficult to pay your phone and internet bills before? Can you tell us a bit more about this and how you manage it?
  - Explore internet and phone providers
  - Explore awareness and use of payment plans
  - Explore awareness and use of discounted or cheaper rates for eligible families on lower income

## Food

- Can you tell me some more about how you manage food costs as a household?
  - How frequently do they shop?
  - Where they shop and why?

- Types of food (e.g. non-perishable, bulk buys, discounted).
- Views on affordability and access of food
- Costs related to preparing and cooking food i.e. energy, equipment, appliances?
- How do food and food related costs affect the quality/nutritional value of food they eat?
- Explore any other challenges, including specifically children's food needs
- Have you ever sought support for the cost of food?
  - Family and friends
  - Foodbanks (and who do they get referrals from when needed? e.g. Trussell Trust needs a third-party referral to access)
  - Support via the job centre
  - Free school meals and/or breakfast clubs
- How would you describe this experience?
  - Explore negative views around stigma in seeking support
  - Explore positive views e.g. the role of the community and social networks
- Are you aware of any other support you could access to help you with food costs?
  - If so, explore reasons for not accessing e.g too complicated, takes too long
- What other types of support would be helpful for you in managing food costs?

## Transport

- Can you tell me some more about how you manage transport costs as a household?
  - What is the transport provision like in the area that they live?
  - Urban/rural?
  - Do they use public transport or a car?
  - Main uses for transport (work, job searching, school, health related, leisure)?
  - [If they use a car] How do they manage fuel costs?
  - Views on access to transport and impact on daily life
  - Views on affordability of transport and impact on daily life - what, if any,

limitations does this impose on their daily lives?

- Have you ever sought support for the cost of transport? (e.g. travel pass, subsidised fares).
  - What was their experience of accessing support? Were there any barriers to this?
  - Are they aware of support for costs of transport?
  - Availability or access to support
- What other types of support would be helpful for you in managing transport costs?
  - Probe support for children's transport costs

## **Health**

- Can you tell us a bit more about how you manage health-related costs e.g. medication, dentist as a household?
  - Location of services
  - Transport considerations
  - Types of health services that are not free (excluding Scotland and Wales) i.e. costs of prescriptions
  - Explore any seasonal differences
  - Probe impact of disability if relevant
- Have you ever sought support for health-related costs as a household? (e.g. entitlement for free prescriptions)
  - What was their experience of accessing support? Were there any barriers to this?
- Are you aware of any other support you could access to help you with health-related costs?
  - If so, explore reasons for not accessing e.g. too complicated, takes too long
- What other types of support would be helpful for you in managing health-related costs?
  - Probe support for children's healthcare costs
- Do you think about health-related costs when planning for your essential everyday spending?

- How health plays a part in decision making and money management

## **School**

- Can you tell us a bit more about how you manage school-related costs as a household?
- What school-related costs are most challenging for you?
  - School uniform
  - Equipment e.g. stationary, pencil case, books
  - Technology
  - Extracurricular activities
  - Transport costs
  - Covering costs during school holidays, including childcare, food, activities.
- Have you ever sought support for school-related costs?
- Are you aware of any other support you could access to help you with school-related costs?
  - If so, explore reasons for not accessing e.g. too complicated, takes too long
- What other types of support would be helpful for you in managing school-related costs?
- Does your child/do your children receive free school meals or have they done so in the past?
  - For any response - explore how parents/carers manage food costs in the school holidays
  - If no – explore reasons why and any plans to access free school meals in the future
- Does your child's school provide any technology needed for schoolwork, for example tablets or other electronic devices?
  - Explore views on digital support provided by the school
  - Explore any challenges with accessing technology or digital support for school
  - (If not provided) Is there an expectation children have access to electronic devices for homework? How do you manage this?
- Can you tell me about how you manage any childcare costs?
  - Have you access any support for childcare costs?

- Are you aware of any support you could access for childcare costs?
- What types of support would be helpful for managing childcare costs?

## 5. Exploring financial security, and sources of support (15-20 mins)

Section aim: To explore financial security and experiences of owing money

- If you are comfortable discussing the details of this, have you experienced owing money or being behind on any bills or credit commitments?
  - Have they experienced being behind on bills i.e. rent/mortgage/council tax/tv licence/utility bills/water bills/phone bills?
  - Have they experienced being behind on credit card bills or do they need to repay a bank overdraft?
  - Have they experienced being behind in loans i.e. from a bank/building society/from a money lender/payday loans/buy now pay later/hire purchase.
  - Have they owed money to the government i.e. DWP - Advance payments, overpayments, budgeting loans, arrears on child-maintenance, money owed to HMRC?
  - Have they owed money to friends and family?
- How do you prioritise payments when you owe money or are behind on bills? How do you make these decisions? Which feel the most important to pay?
  - What actions, if any, have they been able to take to pay off or reduce the amounts owed?
  - How they feel about the money they owe?
  - How does this impact their lives?
  - Have they experienced dealing with debt collection agencies?
  - Have they experienced any deductions from their benefit entitlements? What was the impact of this?
- Have you ever received support for when you've owed money or been behind on bills or credit commitments?
  - Explore any support from debt advice organisations e.g. financial advisors, community organisations, charities
  - Explore other sources of support e.g. family networks, friends
  - Awareness of existing support

- Can you tell me about your experience of receiving support for money you've owed?
  - How they found the experience of getting in touch with companies/councils or debt advice services/charities to discuss their debt
  - How did they find this support? How did this help?
  - Have they had a Debt Relief Order (England and Wales only)? How was this experience?
- What types of support, if any, would be most useful in helping you manage money you might owe or bills or credit commitments you're behind on?

## **6. Financial hopes and goals (5 mins)**

Section aim: To understand parents' and carers' hopes for the future and views on what would help further their financial goals

- Could you give me an example of a recent unexpected cost you had, and what you did to manage it?
  - How are decisions made?
  - What is the process for managing this?
  - Did you access any support and how effective was this? What was their experience?
  - [If receiving benefits] have you approached UC or DWP for help with unexpected costs? Would they do this?
- [Ask only to those who do not discuss owing money] Are you able to save any money, however much this might be? If this is difficult for you, can you tell us what makes this challenging?
  - Explore references to loans
  - Do you ever lend money to your family or friends?
- Thinking about the future in terms of finances, what do you hope things will look like in five years' time?
  - Explore steps being taken towards any goals discussed such as saving money
- What do you think would make the biggest difference in improving your financial situation? This could be one small thing and one big thing
  - Probe on policy changes, better wages, affordable housing, affordable utilities, government support

## 7. Close (2 mins)

Section aim: To get any final reflections and wrap up

- Any final things to add or questions
- Anything you would like the government to take away from this conversation today
- Reminder of incentive - £45 voucher, to be with you within 10 working days
- Check if they are happy to be contacted for the second phase of research in the new year
- Reminder of rights and what will happen to the data
- Reminder of list of support resources which will be shared
- Thank and close

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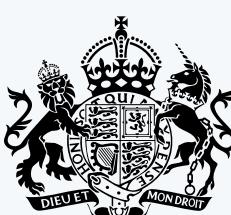
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