



**Save the
Children**

Nina Raingold / Save The Children

A WINTER PLAN FOR CHILDREN

Why families on low incomes shouldn't be left out in the cold

Every child has the right to a future. Save the Children works around the world to give children a healthy start in life, and the chance to learn and to be safe. We do whatever it takes to get children the things they need – every day and in times of crisis.

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Executive Summary

The coronavirus pandemic has affected UK parents' and children's lives in countless ways, and those on low incomes have been particularly hard hit. Job losses, cuts to pay and working hours, and the extra costs associated with the pandemic have created new difficulties for many families, and pulled those already in poverty even further into hardship.

Six months into the pandemic, the situation is not improving for families. While some lockdown measures have eased and schools and childcare settings have reopened, rising numbers of coronavirus cases mean that large areas of the UK still face restrictions, and further national lockdowns may be on the horizon. As we move into the winter, the combined impact of rising unemployment along with increased lockdown measures mean that many families will struggle to cope.

New research shows the reality of the situation for families

To explore the experiences of families at this time, Save the Children has conducted research with parents on low incomes across the UK, looking at the impact of the pandemic on incomes and jobs and exploring how families are coping financially during this time.

The findings are stark. Families are finding themselves worse off, struggling to afford the basics and turning to charities for help. Key points include:

- Almost two in five (38%) of families say they are worse off since the pandemic hit
- Over a quarter (27%) say they find it harder to afford the food they need now compared with April 2020
- Almost two in five (38%) have turned to food banks or other charities for support
- 70% of parents said their children had had to cut back on or go without things due to financial issues caused by the pandemic.

A lot of the time I just eat what they've left over. I can't remember the last time I did a shop where I bought meals for me. I eat a lot of toast - that's it really. – Sophie, survey respondent¹*

We are really trying not to let our child be affected by our shortness of money, but she is 11 years old and she can already see our situation, so she is not asking for too much. - Anonymous survey respondent

Families' debts are mounting, with almost half of parents having taken on debt of over £1,000 in the past two months alone. On average, parents took on £1,710 of debt in the last two months, meaning they will face the winter having to repay these high sums.

Government measures have been welcome, but not enough

At the beginning of the pandemic, the UK government put in place some welcome measures to support people through the social security system, in particular a £20 per week uplift to the standard allowance of Universal Credit (UC) and the basic element of Working Tax Credit. This was hugely welcome, and has supported 16 million people across the UK. But the uplift was only put in place temporarily, and is set to be removed in April 2021.

Our survey shows the vital role this increase has played in helping families pay for essentials through the pandemic, with almost half using the extra money to buy food, and a third using it to pay rent or other bills. Removing it in the spring will have a devastating impact: parents said losing that money would mean they would have to cut back on essentials such as food and clothes, struggle to cover rent and bills, and face taking on debt.

The £20 increase in April made a massive difference. I don't know how I'd manage to live without it. I'm still paying back my advance and I have four children to look after, so without that I don't know how I'd manage. - Sophie, survey respondent*

Families are urgently in need of more support to help them through the winter months and beyond. The UK government has put in place some new measures to protect jobs through its Winter Economy Plan, but so far there has been no acknowledgement or understanding of the additional pressure families with children continue to face, and policy making which responds to this.

There has already been concern that the newly announced Job Support Scheme (JSS) will not do enough to prevent a rise in unemployment, and this was echoed by parents who responded to our survey. While 51% of respondents who completed the survey before the day of the JSS announcement thought that the government was doing enough to help families like them, this dropped to 37% of those who responded after the announcement. This suggests that parents had hoped for or expected that more support would be coming as the CJRS wound down, and were subsequently disappointed by the relatively limited support that the JSS offers.

A Winter Plan for Children

Save the Children is calling on the UK government to build on these measures and bring in a Winter Plan for Children to help get families through the coming months. This includes:

- Providing immediate reassurance to families facing uncertain times in the winter months that the £20 uplift to Universal Credit will be made permanent and extended to legacy benefits.
- Putting in a place a £10 per week minimum boost for families with children, through either the child element of Universal Credit and Child Tax Credit or through child benefit.
- Preventing families from being pulled into debt because of having to pay upfront childcare costs, by removing the childcare element from Universal Credit and replacing it with an improved system.
- Ensuring no child goes hungry by extending free school meal eligibility in England, increasing the value of Healthy Start vouchers, and extending the Holiday Activity and Food programme to all areas of England.

All children deserve a happy and healthy childhood. This pandemic has had a huge impact on the youngest members of our society, who will be feeling the effects of the crisis for years to come. The UK government must prioritise protecting childhoods and ensure that children get the support they need in this crisis.

Introduction

The pandemic has had a huge impact on everyone's lives. Parents and children up and down the country have had to deal with sudden changes in almost every area of life, from coping with the impact of school and nursery closures, adjusting to seismic changes to their working lives, and being unable to visit family and play with friends. And despite measures put in place by the UK government, families are set to face a difficult winter.

For many families on low incomes, these extra pressures come alongside significant shocks to income. Job losses, reductions to hours, and furloughing have meant that families who were already struggling to get by before the crisis have been pushed into deeper hardship and some families have pushed into poverty for the first time.

Earlier on in the pandemic, Save the Children and the Joseph Rowntree Foundation (JRF) published a joint briefing with new research setting out the impact of the pandemic on families on low incomes across the UK.² The findings were deeply concerning: parents were being forced into debt, going into arrears with rent and other bills, and having to cut back on food and other essentials. And a report published by Save the Children on children's experiences of the pandemic found that, while the pandemic had positive impacts in some ways, many children had struggled with the lack of outside space, overcrowded homes, missing their friends and changes in routine.³

The last few months have seen several changes in the situation for families. While some sectors of the economy have reopened and children have started to return to nursery and school, rises in coronavirus cases have led to increased numbers of areas of the UK being put under local lockdown measures, and many children spending time self-isolating at home. As we move into the winter and cases increase, it is likely that ever more restrictions will need to be put in place, at the same time as support from the Coronavirus Job Retention Scheme (CJRS) is removed. Against this backdrop, unemployment is set to rise, setting the course for further hardship for families.

To explore families' experiences at the current time, Save the Children has surveyed 3,000 parents across the UK with children under 18 receiving Universal Credit or Child Tax Credit, to find out how their financial situation is looking as we move into the autumn and winter, and their views and concerns about how they will cope over the next few months.⁴

This briefing aims to provide a window into families' experiences of the last few months and demonstrate how families are coping financially as we move into the next phase of the pandemic. It sets out the current situation for family incomes and parents' jobs, highlights the barriers they are facing, and makes key recommendations on how the UK government can support families through the winter months.

Families are struggling – and this is set to get worse

A lot of the time I just eat what they've left over. I can't remember the last time I did a shop where I bought meals for me. I eat a lot of toast - that's it really. – Sophie, survey respondent*

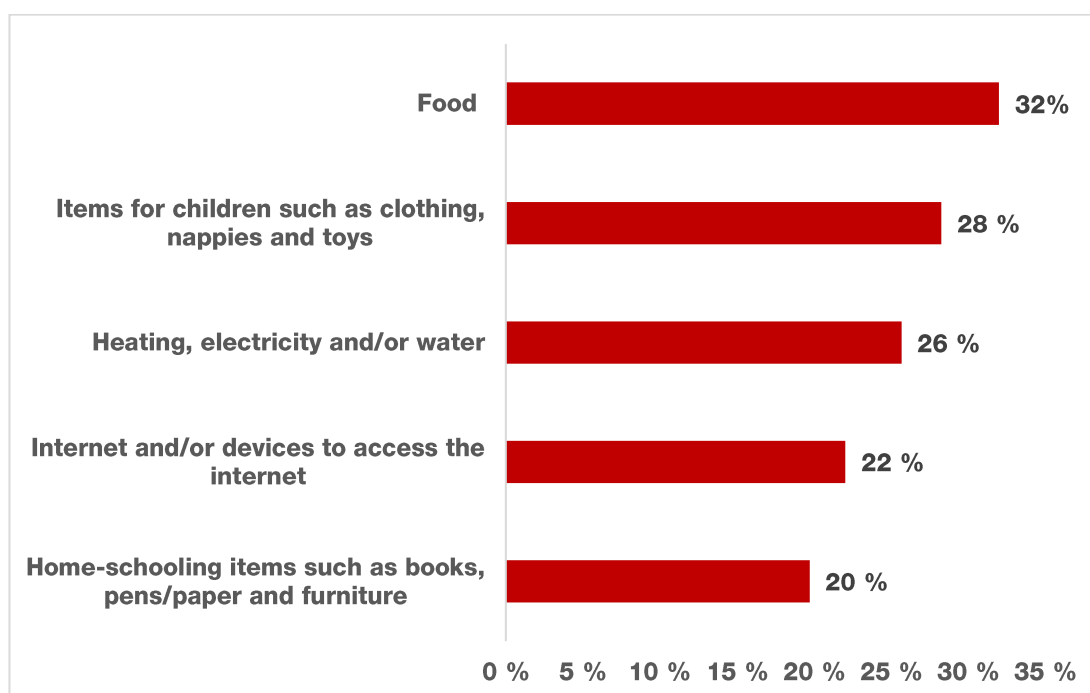
The pandemic has had a huge impact on families' finances. Resolution Foundation estimates have found that, on average, household incomes have fallen by 4.5% between 2019/20 and May 2020 – an income shock not seen since the oil crisis of the 1970s.⁵ Families in poverty have been particularly hard hit by this, with newly unemployed parents with children who were in poverty before the pandemic losing on average around £50 a week in total income.⁶

This income hit has led to increased poverty and hardship among families on low incomes. The rise in hardship in the first few months of the pandemic is well documented, with research conducted by Save the Children and JRF in May and June 2020 finding that families were cutting back on food and other essentials, with 6 in 10 going into debt, and 5 in 10 falling behind on rent and other bills.⁷

This has been echoed in Save the Children's emergency response grants programme, where supermarket vouchers were the most popular product among families receiving support. So far, Save the Children has distributed over 3,000 supermarket vouchers across the UK, with a total value of £364,350 – demonstrating the high need among families for the very basics they need to get by.

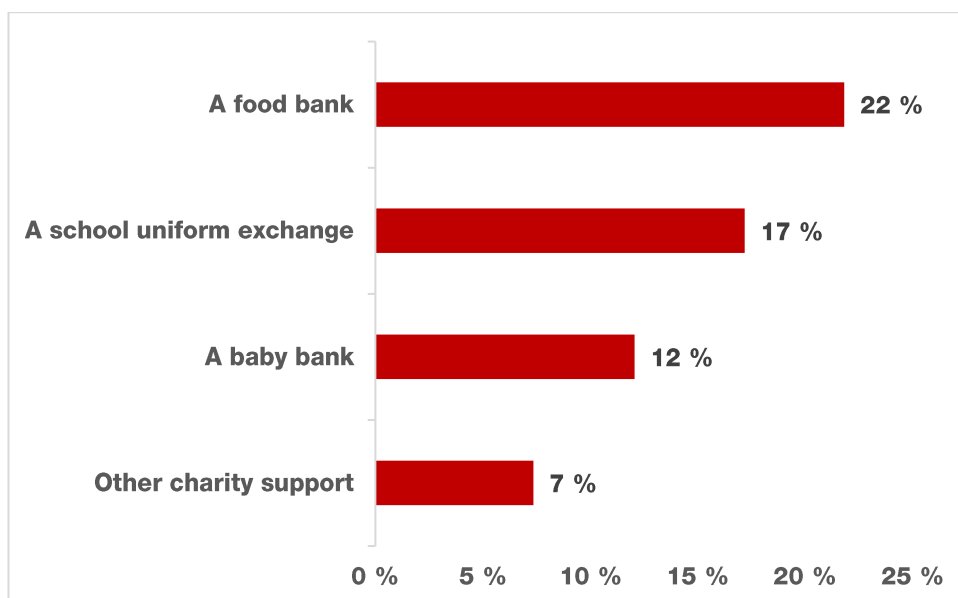
As the situation moves from easing of restrictions back towards more lockdowns, our survey has found that families are continuing to struggle. Overall, 60% of families had had to cut back on food or other essentials in the last two months, with food for adults or children being the most common item which families had cut back on. The findings highlight the disproportionate impact on BAME families, as white respondents were less likely to have had to cut back on items than others, and respondents with disabilities or with someone in the family with a disability were more likely to have had to cut back.

Figure 1: Families have had to cut back on essentials in the last two months



Many families had had to turn to food banks or other forms of charity support due to financial hardship. Our survey found that almost two in five (38%) of families had accessed some form of support in the last two months, with 22% using a food bank, 17% a school uniform exchange, and 12% using a baby bank. Again, BAME respondents and those with disabilities were particularly affected, as white respondents were less likely to have used these, and respondents with disabilities more likely. This echoes reports by the Trussell Trust, who saw a 107% increase in the number of food parcels given out to children in April 2020 compared with the same period last year⁸.

Figure 2: Families have turned to charity support in the last two months



Over a quarter (27%) of respondents said it was harder to afford the food they need now compared with April 2020, with 58% saying it was about the same, and only 12% saying they found it easier. Parents frequently spoke about missing meals themselves to ensure their children were fed, with many parents reporting not eating properly themselves over many days or week.

A lot of the time I just eat what they've left over. I can't remember the last time I did a shop where I bought meals for me. I eat a lot of toast - that's it really. – Sophie, survey respondent*

I was getting food vouchers for my younger children, but it was really inconsistent, and I was getting them every two or three weeks. One I missed out on for four weeks. I've gone many times without eating, and skipped meals so that I could buy something nice for my children on a special occasion. - Kerri, parent campaigner

Our previous survey, run in May and June, when families were in full lockdown, found that around 60% of families had gone into debt since the start of lockdown, and around 50% had gone into arrears with rent and other bills. We asked similar questions in the second survey, to find out how families were coping during the months where many lockdown measures had eased.

The findings show that, despite lockdown measures having eased for much of August and September, families' financial situations have not improved. The findings show that the same proportions of respondents had gone into debt (60%) and gone into arrears with rent or other bills (50%) during this time as during the first few months of lockdown, showing that families are continuing to struggle financially, with white respondents and those without disabilities less likely to report this than others. On average, respondents had borrowed £1,710 in the last two months, meaning that families are entering the winter carrying significant amount of debt which they will need to start repaying.

I borrow quite a lot of money from family as I tend to run out before the end of the month, so as soon as I get the money again I have to pay them back. I usually have to borrow about £200 before the end of the

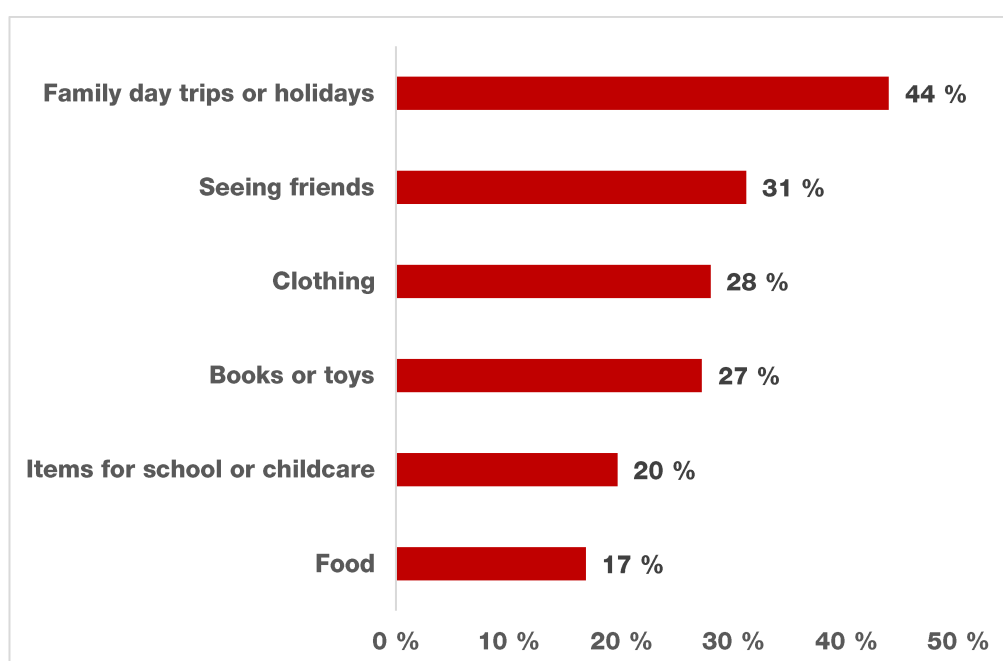
month. But even that isn't an option any more because now my sister and my mum are on Universal Credit, and my stepdad got made redundant due to Covid so he can't help me either.

- Sophie*, survey respondent

The impact of financial difficulties is also being felt by children. While parents try to protect their children as much as possible from the effects of poverty, choosing to go without themselves in order to give their children what they need, it is inevitable that many children will feel the effects of the limits imposed on them by living on a low income.

70% of parents in the survey said that financial problems had meant that their children had had to go without family trips and seeing friends, as well as more basic essentials such as clothing, books and toys, and items for school. Almost one in five (17%) said their children had had to cut back on or go without food in the pandemic. This had had an effect on children's wellbeing and happiness, with them being acutely aware of the differences between them and other children, and parents were concerned that lacking essentials such as toys and devices was having an impact on their learning and development.

Figure 3: Parents say their children have had to cut back on or go without things due to financial problems caused by the pandemic



Frightened, scared, sad and upset as my six-year-old doesn't understand what a mortgage is or the cost of living. I was very stressed and worried and with lockdown harder to hide the tears and frustration of not being to work and earn a living. My daughter will be mentally scarred from this period of time. - Anonymous survey respondent

They are feeling different to other wealthier children, feeling dissatisfied and depressed. Their education has been affected by not having the right resources and technology. - Anonymous survey respondent

We are really trying not to let our child be affected by our shortness of money, but she is 11 years old and she can already see our situation, so she is not asking for too much. - Anonymous survey respondent

Poverty and hardship are likely to soar in the coming months, with further lockdowns, rising unemployment and economic uncertainty all pointing towards a difficult winter for families with children. Families will still be struggling with the fallout of the hardship of the last few months, facing the need to repay their debts and catch up with their bills, and will be ill-equipped to weather further economic storms.

Modelling for the Trussell Trust has found that there will be a significant rise in levels of destitution by the end of the year, predicting that an extra 300,000 emergency food parcels will be distributed across the UK in the last quarter of 2020⁹, and IPPR estimates that 1.1 million more people in the UK are set to be pulled into poverty by the end of the year, including a further 200,000 children. This would bring the total number of children living in poverty in the UK to 4.5 million – an increase of almost 5%, bringing child poverty rates to record levels.¹⁰

Growing up in poverty has an enormous impact on children. The lack of resources available to families on low incomes, along with the stress in the home caused by money worries, has a direct impact on children's wellbeing and development.¹¹ Children who grow up in poverty not only miss out on the happy and healthy childhoods that everyone deserves to have, but also see long-term impacts on their development, health, and social and behavioural skills. If ever more children are pulled into poverty as a result of this pandemic, the effects will be felt not only now, but for many years to come.

Parents have seen their jobs affected and are finding it difficult to return to work

I do want to work – I've worked since I was 16 and it's so stressful not being able to work. – Denise, survey respondent

This hit to family finances is primarily a result of falling employment and earnings. The pandemic has caused hits to jobs and earnings on an enormous scale, with UK employment having fallen by almost 700,000 since March.¹² People from all walks of life have been affected by the crisis, but there is strong evidence to show that people on low incomes have been harder hit.

In the first few months of the pandemic, over half of those in work in the lowest-income households had their employment negatively affected, compared with three in ten workers in the highest-income households¹³. Modelling from the Joseph Rowntree Foundation (JRF) found that families with children who were already in poverty before the crisis were around 50% more likely to have seen at least one adult in their family become unemployed than families with children who were not already ¹⁴. The crisis has also had a disproportionate impact on BAME individuals¹⁵, who prior to the pandemic were already more likely to be living in poverty.¹⁶

Denise's story

Denise is a single parent to two children. She was working for a department store in London for 13 years before the pandemic hit and she was made redundant. She is now reliant on Universal Credit while she is looking for a new job.

She said:

It just doesn't feel like the system has been set up to support people like me. As a single parent with two children I have to live month to month – I don't have anything that I can put to one side to save. So when I have to buy something big like a school uniform, I end up having to borrow money off friends and family to pay for it. My local council doesn't have a school uniform fund anymore so I couldn't get any help.

I certainly don't think the amount we get is enough to cover bills, food and additional things like clothing. I can cover the absolute basics but having kids doesn't work that way – there's always something else you need. You're forever having to buy children new stuff – and then you have the school uniforms on top of that.

Usually, about two and half weeks after I've been paid my bank account is looking pretty empty. I'm pretty good at budgeting, but it still just isn't enough. And then you end up getting into debt. I've been put on a payment plan for my electricity because I was in arrears, so I'm now in debt with that.

It's not as if I pay the bills and then everything is fine. The other day I had to take my daughter to hospital in the early hours of the morning and I had to get a taxi home – that was £20 I didn't have. So while she was in the hospital I had to ring my mum and ask her to transfer me some money because I knew that once she was discharged I wouldn't be able to get home from the hospital.

I do want to work – I've worked since I was 16 and it's so stressful not being able to work. We were actually no better off when I was working, by the time I'd paid for my travel to work etc, but for me it was a pride thing and I wanted my children to see that if you want something in life, you should work for it.

Anne's story

Anne is a nurse and a single parent of two boys. Anne started receiving UC as she had to resign from her job in August to care for her shielding son.

She says:

I have a mortgage, phone bill, life insurance, car insurance, council tax. My bills come to £900 and come out on the 1st of every month. I spend £140 on petrol and food, I normally don't get help with school meals or uniforms.

My kids have been fed, I skipped meals probably every day. I don't think the children have felt anything but they couldn't go off and play with their friends.

It's more scary than anything. I don't know how I'm going to feed them to be honest, it'll be impossible for them not to know. I wouldn't want to put that responsibility on them.

As we move into the winter and face new restrictions, the economic effects of the pandemic will continue to be felt by families. One in four (17 million) people across the UK are currently living in areas affected by local restrictions¹⁷, and further restrictions are set to follow as the number of cases continues to rise. The Coronavirus Job Retention Scheme (CJRS) has so far helped to protect millions of workers across the UK from the worst effects of the lockdown, but as this support is set to be removed in the coming weeks, many more people are likely to face redundancy.

The UK government has recognised this and brought in some extra measures to support people to stay in or move into work. Over the past few weeks, they have announced a set of measures which include the creation of a new Job Support Scheme (JSS) to help employers to keep on workers part time, introducing payments for workers in England who need to self-isolate, new measures to support adult vocational education and training in England, and a new Job Entry Targeted Support (JETS) scheme to help people into work.

While these measures are highly welcome and will likely support many families, we believe that the JSS will not go far enough to stem the coming rise in unemployment. The scheme makes it cheaper for employers to retain one member of staff on full-time hours rather than two on part-time hours, and is likely to be used more by employers with higher-skilled staff, limiting the effect on job losses in the most at-risk sectors of hospitality and leisure.¹⁸

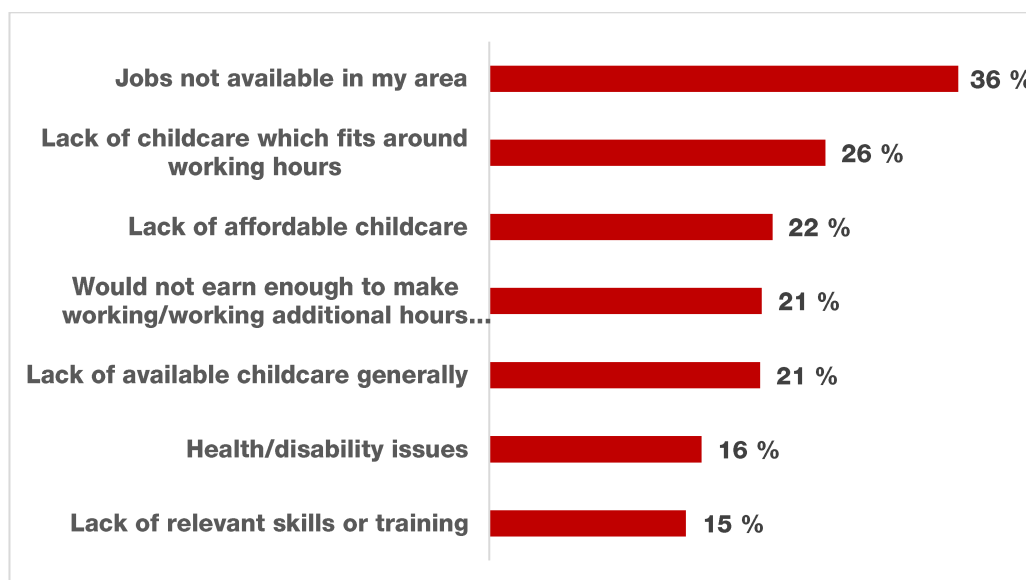
This uncertainty about the impact of the JSS was reflected in the survey findings. The announcement of the JSS fell broadly in the middle of the fieldwork for the survey, so we were able to compare the results for those who completed the survey before the announcement, and those who completed it afterwards.

The results show a striking difference: while 51% of respondents who completed the survey before the day of the announcement thought that the government was doing enough to help families like them, this drops to 37% of those who responded after the announcement. The reasons for this are unclear, but it may be the case that, prior to the announcement, parents had hoped for or expected that more support would be coming as the CJRS wound down, and were subsequently disappointed by the relatively limited support that the JSS offers.

Similarly, the measures to support people to access training opportunities and support to move into work are welcome. But in the face of rising unemployment, these will have a limited effect on family finances until more jobs become available. Parents will not be able to move into work if the jobs, and other support such as childcare, are not there for them.

Our survey demonstrates this, with those who were looking for work or looking to increase their hours finding it difficult. Among those who were looking to work or to increase their hours, being unable to find work was cited as the biggest barrier, with over a third (36%) saying that jobs were not available in their area. Childcare issues were also cited, with lack of available or affordable childcare and a lack of childcare fitting around working hours representing barriers to work for many.

Figure 4: Barriers to work for parents who are unemployed and looking for work, or working part-time and looking to increase hours



By the end of this year, UK unemployment is projected to increase to somewhere between 7.5% and 11.9% - the latter of which would be a level not seen since the 1980s.¹⁹ Again, it is lower-paid workers who will bear the brunt of this, with 23% of workers in the poorest fifth of the household income distribution working in the most at-risk sectors of retail, hospitality or leisure, compared to 9% in the highest income fifth.²⁰

Social security is a lifeline

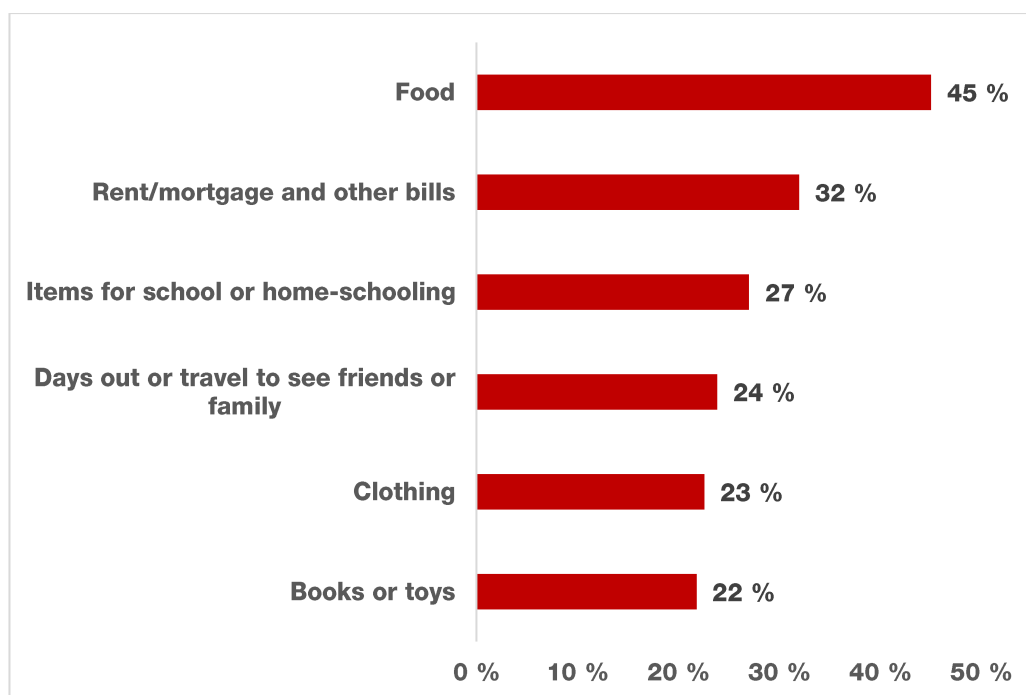
Universal Credit has been a lifeline for me since I lost my job. Especially as it's been even harder to find a job since Covid. But I really have to budget as most of it goes on rent and bills. – Sabina, survey respondent

At times when the economy is strong, work is a key way for many families to escape poverty, and it is clear from the parents we have spoken to that they want to work if possible. But at a time of rising unemployment and low numbers of vacancies, the possibilities for parents to improve their situation through work are very limited.

The pandemic has highlighted the crucial role that social security plays in supporting people through difficult times, with more and more people likely to rely on social security for support through the winter and beyond. At the beginning of the pandemic, the UK government recognised the importance of social security and announced measures to boost support, in particular a £20 per week uplift to the standard allowance of UC and the basic element of Working Tax Credit. This was hugely welcome, lifting the income of 16 million people across the UK by £1,040 for the year, and preventing a surge in poverty levels.²¹

This increase has made a tangible difference to the lives of families and children on low incomes and enabled them to pay for the very basics they need. Food was the most common item bought with the extra money, with almost half (45%) of survey respondents who were aware of the increase using it to buy food. Respondents also used the money to pay rent or other bills (32%), items for school or home-schooling (27%), and days out or travel (24%).

Figure 5: How families have used the £20 uplift



The £20 increase in April made a massive difference. I don't know how I'd manage to live without it. I'm still paying back my advance and I have four children to look after, so without that I don't know how I'd manage. - Sophie, survey respondent*

This increase is set to be removed in April 2021. The increase was announced as a temporary uplift to support people whose jobs and incomes were affected as a result of the pandemic; however, the need for this support will not have gone away by next spring. The UK government has stated that the need for further lockdown measures is likely to last for at least six months, meaning that families face a winter of

unemployment and lower incomes. In addition, the uplift did not apply to Employment and Support Allowance, Income Support, and Jobseekers Allowance, meaning that many families missed out despite being desperately in need of support.

Over the winter, at the same time as being faced with job losses or pay reductions, parents will need to cover the usual additional winter costs that come with higher heating bills, the need to buy warm clothes for their children, and providing hot meals whilst schools and nurseries are closed over the Christmas holidays. By April, the effects of this will have left family finances enormously depleted, with many paying off debts and arrears accumulated during this time. They will not be in a position to take a sudden cut to their incomes.

Jane's story

Jane* is a single parent receiving Employment and Support Allowance and Child Tax Credit, so did not receive the uplift in the spring. An increase in her income of over £1,000 per year would mean a huge amount to her and would enable her to pay for basic goods and costs for her and her family.

Jane says:

For me, an extra £1,000 would feel like winning the lottery. My hob's broken, my taps are all broken, we are a family of three living in a two-bedroom house and I share with my daughter as I'm ineligible for a council house. I have just discovered a leak in the roof. I had to get my dad to give us his lounge carpet to cut it up to put on my stairs. My car doesn't have the MOT, I'm scared that it needs doing.

Having an extra £20 sounds so little but it means a lot. During the pandemic I received vouchers instead of free school meals and my kids had a better diet because we could buy better food. During the pandemic we had additional expenses such as masks, hand sanitiser, extra cleaning products and I had to put a laptop on a credit card as we didn't have one and I am still paying that back - now we are out of lockdown we need those things on top of all the old expenses that have returned.

As a disabled person my health is changeable and so I don't see my finances improving, I am terrified for the future and it causes me anxiety and depression.

Sabina's story

Sabina has an 11-year-old son and lives in London. She was working as a teaching assistant but lost her job at Christmas. Since then she hasn't been able to find another job.

She said:

Universal Credit has been a lifeline for me since I lost my job. Especially as it's been even harder to find a job since Covid. But I really have to budget as most of it goes on rent and bills. My rent and council tax comes to just under a grand a month – that's more than half of the money I get in Universal Credit. So you're basically just getting by – just living. There are no extras.

When the money runs out, I have to use up every last source of food in my house to feed my son and I will just go without or eat smaller dinners. Recently I didn't have any money for the electric so we went for a whole evening without electricity until I could borrow money from a neighbour to top it up.

Things have been harder since Covid. For a start we're at home more often and we're not able to get out as much as we used to. Because we're at home more, we're eating more. And our electric costs have been huge – it's costing a lot more to run the flat.

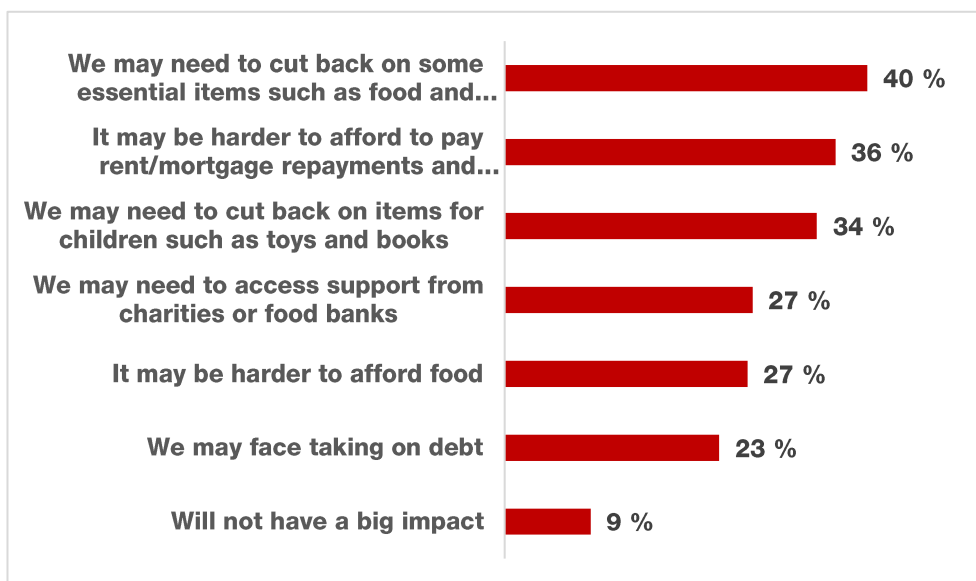
I sometimes have to go without meals, but never my son. If I really have nothing I will take my son to my mums and she'll feed him there. It's a horrible feeling but at least I know he's being fed.

I don't know if I got the extra £20 in April as I got my first payment in April so I didn't know what amount I should have been getting. But I need to find out because if they take it away it would affect me a lot. At the moment I have hardly any money for about 10 to 14 days. So if that's potentially £80 taken off me, that's a lot and it will be a struggle. That would mean even more days without any money.

Removing the £20 uplift would mean that 16 million people would see their incomes cut by £1,040 per year.²² This would pull 300,000 more children into poverty across the UK and have a serious impact on parents' ability to cover their basic costs and provide for their children.

Our survey found that parents overwhelmingly said that removing the uplift would have an impact on their ability to afford food and other essentials and to pay rent and bills. Over a quarter (27%) said they may face debt as a result, and the same proportion thought they may need to turn to charities or food banks for help. Only 9% said that removing the uplift would not have a big impact on them or their families.

Figure 6: How removing the £20 uplift would affect families



Benefits were already at extremely low levels prior to the pandemic. Years of cuts and freezes had eroded the value of social security, with 10 million families losing an average of £420 per year as a result of the benefit freeze²³ and unemployment support at a record low.²⁴ In this context, the £20 increase was desperately needed to move benefits further towards the levels needed to cover basic living costs.

Parents who were new to using social security in the pandemic were surprised at how little protection it afforded, compared to when they were working, and in the survey, 40% of respondents said they did not think the government was doing enough to help families like them.

This is the first time I've been on benefits – and it's a huge difference from when I was working. Sometimes I think to myself, I've paid enough into the system so why can't I get enough back when I need it? - Sophie, survey respondent*

In addition to maintaining the £20 uplift, families with children are urgently in need of additional support to enable them to stay afloat. The £20 uplift was welcome, but was applied at a flat rate regardless of how many people lived in a household. This meant that families with children have had to make that money stretch much further than someone without children, at the same time as facing the extra costs associated with children, which were especially high during the period of school closures and are likely to affect families again in the coming months, as many children stay at home to self-isolate.

The evidence presented here shows that, despite the £20 uplift, families are missing out on the very basics they need to get by and to give their children what they need for a happy childhood. Families are struggling to cover the cost of food, rent, bills and essential items even with the protection afforded by the uplift, showing that more support is urgently needed to help them through the winter, when household costs normally rise, and beyond.

A Winter Plan for Children

The UK government has set out its Winter Economy Plan to help support jobs, but there has been little recognition of the challenges families with children are facing right now, and policy decisions that respond to that reality. As the Prime Minister has said, ‘talent is uniformly distributed but opportunity is not, and the first step to changing that is by helping those who have fallen behind to catch up’.²⁵ It is essential that we support families and help give every child the best start in life.

The UK government has adapted and evolved a great deal in the support it has already put in place for jobs, and we now need to see this reflected in its support for families. Save the Children are calling on the UK government to bring in a Winter Plan for Children, by providing support in three key areas: social security, childcare, and food.

To reassure families that support will not be stripped away next year, and provide extra support through the winter and beyond, the UK government should:

- Continue supporting low income families through the social security system by **making permanent the temporary increase of £20 per week to Universal Credit and basic element of Working Tax Credit**. It should **extend this increase** to Employment and Support Allowance, Jobseekers Allowance and Income Support.
- Prevent children from bearing the brunt of the financial pressures this crisis has put on low-income families **by putting in place, at a minimum, £10 per week uplift in benefits for families with children**, via either child benefit or the child element of Universal Credit and Child Tax Credit.

In addition, to enable parents to return to work and work the hours they want to where possible, it is essential that they are provided with the childcare they need. Affordable and accessible childcare helps reduce the risk of child poverty by allowing parents to work and boost their incomes, and high-quality childcare helps to support children’s learning and development.

Help with childcare costs for low-income working parents across the UK is available through Universal Credit, where up to 85% of costs are covered. This is a key source of support for many families but has one major flaw: parents must pay the costs upfront, before waiting up to a month to be reimbursed. With the average cost of a month’s childcare for a one-year-old in England coming to £1,000²⁶, many parents do not have the money to pay this. Parents are left to take on debt, fall into hardship, or are prevented from working altogether due to being unable to pay these costs.

We therefore call on the UK government to explore **removing the childcare element from UC** altogether and replacing it with a separate system where parents do not have to pay costs upfront. This could be modelled on the Tax-Free Childcare system for higher-earning parents.

Finally, our research has demonstrated that food is a particular problem area for families. No child should go hungry because their parents cannot afford to feed them, and a healthy, nutritious diet is crucial for children’s development. At the moment, too many children are missing out on having the food they need.

All parents should have an adequate income to enable them to feed their children, and social security plays a crucial role in making sure this happens. But to ease pressure on family budgets in the immediate term, the UK government must build on existing policies to provide direct help with food and protect children from hunger. Free school meals and Healthy Start vouchers are crucial in supporting parents and children with the cost of food, but eligibility is limited, meaning that many children are missing out. In England, 31% of children are living in poverty, but only 17% are covered by the free school meal scheme.

The UK government should protect children from hunger by:

- **Extending eligibility for free school meals** in England to all children where a parent or guardian is in receipt of Universal Credit or equivalent benefits.

- **Extending the Holiday Activity and Food Programme** to all areas in England, so that summer holiday support is available to all children in receipt of free school meals.
- **Increasing the value of Healthy Start vouchers** in England, Wales and Northern Ireland to £4.25 per week, and expand the scheme to every pregnant woman and to all households with children under four where a parent or guardian is in receipt of Universal Credit or equivalent benefits.

All children deserve a happy and healthy childhood. This pandemic has had a huge impact on the youngest members of our society, who will be feeling the effects of the crisis for years to come. The UK government must prioritise protecting childhoods and ensure that children have the support they need through this crisis and beyond.

¹ * denotes name has been changed

² Maddison, F. (2020) *A Lifeline for Our Children: Strengthening the social security system for families with children during this pandemic*. York: JRF/London: Save the Children

³ Save the Children (2020) *Life Under Lockdown: Children's experience of the pandemic and lockdown in the UK*. London: Save the Children

⁴ Opinion conducted an online survey, using a sample provided by Dynata, between 17 and 30 September 2020. The findings are based on 3,100 parents of children under 18, who are in receipt of Child Tax Credit (CTC) or Universal Credit (UC). These results are not directly comparable with the previous survey run by Save the Children and JRF in June, due to differences in question wording and weighting.

⁵ Brewer, M. et al (2020) *The Living Standards Audit 2020*. London: Resolution Foundation

⁶ Maddison, F. *A lifeline for our children*

⁷ Maddison, F. *A lifeline for our children*

⁸ Trussell Trust (2020) *Lockdown, Lifelines and the Long Haul Ahead: The impact of Covid-19 on food banks in the Trussell Trust network*. London: Trussell Trust

⁹ Trussell Trust 2020, *Lockdown, Lifelines and the Long Haul Ahead*

¹⁰ Parkes, H. & McNeil, C. (2020) *Estimating Poverty Impacts of Coronavirus: Microsimulation Estimates*. London: IPPR

¹¹ Cooper, K. & Stewart, K. (2013) *Does Money Affect Children's Outcomes? A systematic review*. York: JRF

¹² ONS (2020) *Labour Market Overview, UK: September 2020*. Available at <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/september2020> [accessed September 2020]

¹³ Brewer et al 2020, *The Living Standards Audit*

¹⁴ Maddison, F. *A lifeline for our children*

¹⁵ Benzeval, M. et al (2020) *The Idiosyncratic Impact of an Aggregate Shock: The Distributional Consequences of COVID-19*. Understanding Society Working Paper Series No. 2020 – 09

¹⁶ Joseph Rowntree Foundation (2020) *UK Poverty 2019/20*. York: JRF

¹⁷ <https://www.bbc.co.uk/news/uk-england-52934822>

¹⁸ Bell, T. et al (2020) *The Winter (Economy Plan) is coming*. London: Resolution Foundation

¹⁹ Leslie, J. & Smith, J. (2020) *The Macroeconomic Policy Outlook*. Quarterly briefing Q3 2020. London: Resolution Foundation.

²⁰ Brewer et al 2020, *The Living Standards Audit*

²¹ Porter, I. (2020) *Autumn Budget - why we must keep the £20 social security lifeline*. York: JRF

²² Porter 2020, *Autumn Budget - why we must keep the £20 social security lifeline*.

²³ Johnson, P. (2019) *Spring Statement 2019: IFS Analysis*. London: IFS

²⁴ Porter 2020, *Autumn Budget - why we must keep the £20 social security lifeline*.

²⁵ Langford, E. (2020). *Boris Johnson brands school closures 'morally indefensible' amid suggestions pubs and shops could shut to keep them open*. Politics Home, 9th August 2020

²⁶ Save the Children (2019) *It's Just Constant Debt: Why parents need better support for childcare under Universal Credit*. London: Save the Children