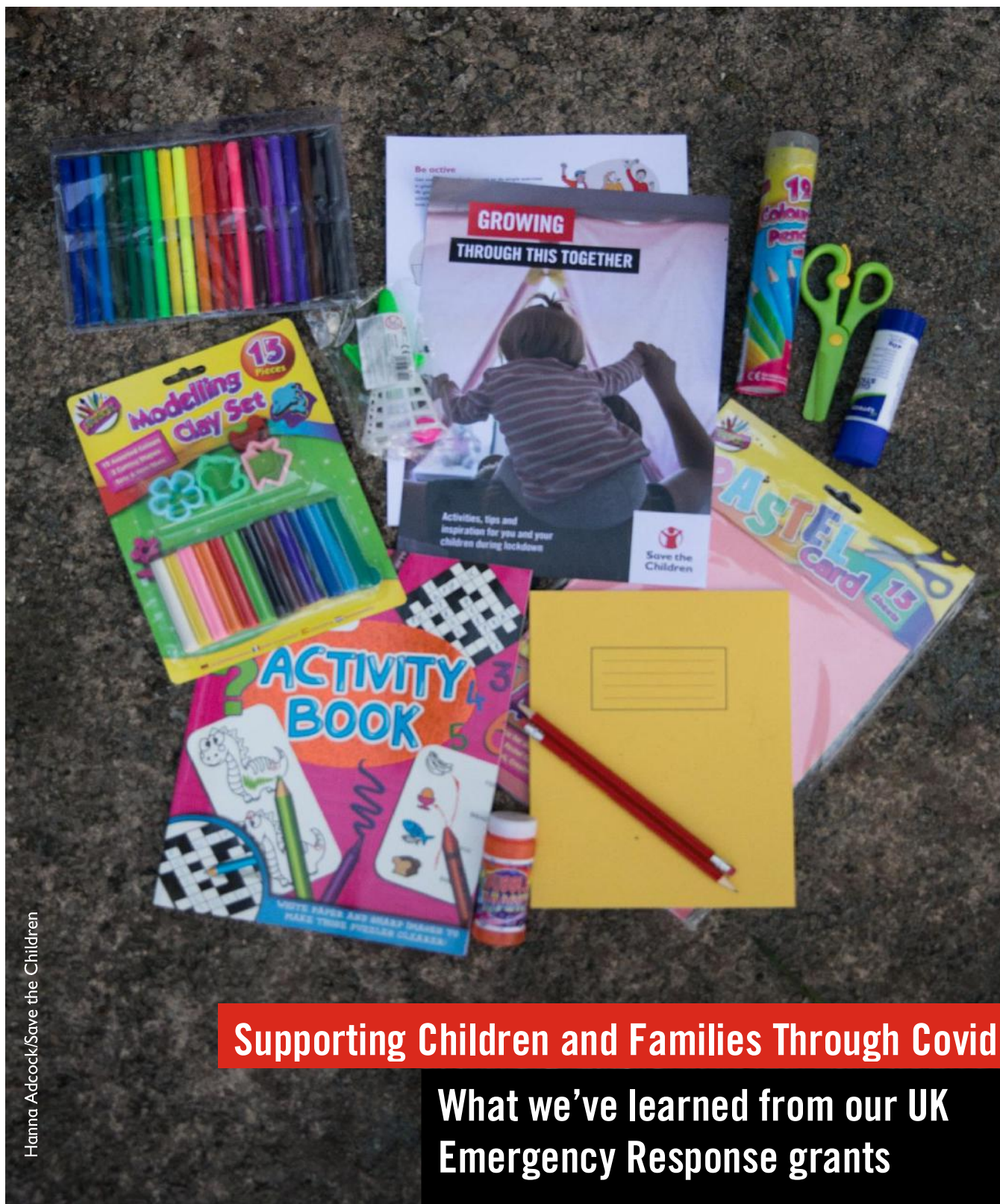




Save the Children



Hanna Adcock/Save the Children

Supporting Children and Families Through Covid

What we've learned from our UK Emergency Response grants

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 Covid-19 pandemic has affected the lives of UK families in countless ways, and those on low incomes have been particularly hard hit. Income falls, additional costs, and disruption in access to services have left already struggling families facing even deeper hardship, and families with the youngest children have struggled to provide their children with the support they need for their early learning and development.

That was the biggest hit when the decision came that my job would be redundant, that was the most difficult part. There was a moment when I had no salary at all and that was really scary. – Akshan, Scotland

Throughout the pandemic, Save the Children has been supporting families on low incomes in communities across the UK through our Emergency Response for Parents and Children at Home. This report presents findings from monitoring data drawn from over 7,000 families with children aged 0-6, looking at the problems families have faced during the pandemic and the impact on children's early learning and development. The findings highlight clear gaps in government support which urgently need to be addressed.

Key findings

The pandemic has caused severe hits to family incomes. Losses to earnings combined with higher bills and new costs meant that families faced deep hardship during the pandemic:

- Many families who we supported had **lost their primary source of income** due to job loss or had seen a reduction in their earnings due to furlough or losing the income they received from self-employed work.
- The need to **self-isolate, shield or look after sick children** also meant that parents had lost jobs or earnings.
- **Additional costs caused by lockdown** and closures of schools and early years settings was a common theme, with parents having to pay for more food, heating and electricity, provide resources for home learning, and needing to rely on more expensive local shops and online shopping.
- Financial difficulties were exacerbated by **delays and closures to services** – for example, backlogs with registrations of births caused delays in payment of child-related benefits. This meant that families were left waiting even longer for support, which pushed them further into hardship and left them lacking the very basics.

Because the weans are in the house they're just constantly going to the fridge and saying "I'm hungry, I'm hungry". And you can't turn around and say "well you're not getting anything to eat." Definitely I've noticed a difference between food, and oil, and electric [compared to] last year. – Stephanie, Northern Ireland

The impact on family incomes along with other challenges of the pandemic have had a clear effect on children's early learning and parents' ability to support their children, meaning that children's learning and development has suffered.

- Lack of money, isolating in limited space, mental health difficulties, and taking on additional home-schooling and childcare responsibilities meant that families **struggled to provide the resources and time to support their children's early learning**.
- Spending time at home with limited space **exacerbated family conflict and parents' mental health difficulties**, meaning that children may have been more likely to have been exposed to traumatic experiences and stress.
- **Disruption in access to services**, such as health visitors and GPs, and children being unable to attend early years settings or school left families without crucial support and meant they struggled to provide their children with a high-quality home learning environment.

Kathy is a single parent with four children living in the south of England. At the time of referral, the family lived in a one-bedroom flat and the children had not spent much time outside due to lockdown. Kathy's younger children had not yet returned to childcare settings. Our referral partner was concerned that the children lacked the resources needed to enable their development.

The support provided by the UK government, in particular the furlough scheme and the £20 per week increase to some benefits, has been hugely welcome and has protected families from suffering even worse effects of the pandemic. However, our evidence demonstrates that these steps have not been enough to prevent families falling into severe hardship.

- Many families we supported were on furlough but struggled nonetheless, given that **even a small earnings reduction** can have a significant proportional impact on families who are already on very low incomes. Furlough itself was cited as a reason for families needing our support.
- The **social security system fell short** of providing adequate support. Families receiving benefits were unable to meet their own and their children's basic needs, and **delays to payments** often left families with no income for several weeks.
- Additionally, many families we supported fell through the gaps in the system due to having **no recourse to public funds** – meaning they had no source of income other than the help provided by charities.

At the end of the month when I got my UC money there was never as much as even a pound or two spare. By the time my bills were paid, my shopping was done and everything like that. For them to take that £20 away again from me, that's going to be my gas for the week or my electric for the week. Every penny of what I get is accounted for. – Shaunie, Scotland

Recommendations

Although lockdown measures have eased over the past few months, the future is unpredictable, and the impact of the pandemic is likely to continue for many months or even years to come. The experience of stress of financial hardship, the debt taken on by families, and the difficulties parents have faced in supporting their children mean that the effects of the pandemic will resonate far into the future. And even once the pandemic is over, it is essential that we have a strong social security system to support families who need it, both in and out of work.

Charities should not be relied upon to fill the gaps in our country's safety net. Save the Children's Emergency Response has provided a crucial helping hand to families with young children across the UK, but the UK government must now take action to make sure that all families are able to live with dignity. The UK government must also invest in the early years of children's lives in England to ensure children have the firm foundations for future success.

- As a first step, the UK government must ensure that incomes are not cut even further in October and **make the £20 increase to Universal Credit permanent**.
- In the longer term, the **social security system must be improved** to ensure that families have enough to live on, find it easy to access support, and are not faced with long delays to wait for payments when their circumstances change.
- It is essential that **support for parents, starting in pregnancy, is factored into all recovery plans for England**, as families tell us that reduced access to essential services has left many families without critical support and with missed opportunities for prevention and early intervention.
- A **recovery plan for services** in England must be established, so that parents facing disadvantage exacerbated by the pandemic can get the support they require. These should include, at a minimum, services such as antenatal support, health visiting, early help, and family support services with sufficient capacity to provide the support parents need when they need it.
- **Early education should receive proportionate investment** as part of the UK government's education recovery plan for England, and that additional investment is evidence-based and weighted towards lower-income families where young children have fallen further behind in their learning.

We cannot let the difficulties of the pandemic have a lasting effect on the lives of the youngest members of our society. We must do all we can to ensure that all children are able to experience a happy and healthy childhood and have the opportunities they need to grow and flourish.

Introduction

The Covid-19 pandemic has had a significant impact on families across the UK. Parents and children across the UK have spent the past year navigating lockdowns, nursery and school closures, changes to their working lives, and managing the impact of illness and bereavement.

These pressures have been faced by all families, but those on low incomes have been particularly vulnerable to the shocks and risks brought by the pandemic. Families who were already struggling financially prior to Covid have been disproportionately likely to have seen an impact on their incomes, with higher rates of job losses and furlough, and being more affected by the extra costs of lockdown and school closures.¹ This has particularly affected those groups who were already the most vulnerable pre-pandemic, with children in BAME families, single parents, and families with no recourse to public funds being especially hard hit by the difficulties of the pandemic.² This has meant that families have been pushed deeper into hardship, the impact of which will be felt for years to come.

These additional difficulties will have long-term effects in many ways, but one crucial area is the impact on children's early learning and development. It is well-evidenced that poverty is linked to poorer early learning outcomes: the pressures associated with living on a low income create key barriers for parents to create the stimulating and nurturing conditions for learning and provide the resources and activities needed to maximise children's ability to play and learn.³

The pandemic has compounded these pressures, with the stresses caused by hits to income, rising costs, and difficulties accessing services all putting extra pressure on families on low incomes. Calls to the National Domestic Abuse Helpline went up 80% in June⁴, and the Institute for Health Visiting estimated up to 50% of professionals were redeployed to hospitals, reducing access to crucial family services and support. Increased parental stress is likely to have affected parents' wellbeing, knowledge, confidence, and capacity to support their child's development and provide the necessary resources⁵, with nine out of ten parents of young children experiencing higher anxiety during lockdown.⁶

This is deeply concerning, as the early years is a vital and foundational stage in children's development. What happens during these early years has lifelong effects on many aspects of health and wellbeing, educational achievement, and economic status, and it is essential that families are supported during this crucial stage.

When the pandemic hit, Save the Children recognised the impact it would have on the families we work with, and adapted our priorities to be able to support families quickly and urgently. Our Emergency Response for Parents and Children at Home was launched in April 2020, supporting families with children aged 0-6 with immediate needs and their children's early learning. Between April 2020 and April 2021 we reached over 15,000 children across the UK.

This report draws on a year's worth of monitoring data from the Emergency Response for Parents and Children at Home (ER) to set out what we have learned about families' experiences of the pandemic. The findings provide a rich insight into families' lives and the difficulties they have faced, and highlight the need for far-reaching improvements to protect and support families.

Save the Children's Emergency Response for Parents and Children at Home

At the onset of the pandemic, it became clear that families would be affected and would need extra support, and we rapidly adapted our programmes and priorities in response. Even before the pandemic, it was well known that children growing up in poverty often fall behind their better-off peers from a very young age and find it hard to catch up. The economic conditions brought about by the pandemic meant that families on low incomes needed even more support.

In April 2020 we launched the Emergency Response for Parents and Children at Home to:

- Support families with immediate needs and provide essential items that minimise further financial pressure on families who are already vulnerable.
- Ensure the continuity of children's early learning and minimise inequalities in the home learning environment.
- Use the interaction with children and families to hear their voices, understand how they have been impacted and what they want to see happen and build that into our advocacy calls.

We worked in 21 areas of the UK, through 94 partner organisations to identify the most vulnerable families impacted by Covid-19. Between April 2020 and April 2021 we provided support to 7,149 families, reaching 15,430 children aged 0-6 years old across the UK. The programme has delivered:

- 7,600 early-learning packs that provide age-appropriate educational activities, books and interactive games for children and parents to use together.
- 13,600 e-vouchers for families to purchase essential food and basic products
- 4,300 toys and games from corporate partners Hasbro and Lego
- 2,000 household essentials such as children's beds, highchairs and dining tables
- 35,700 Covid-19 packs filled with guidance for parents and activities for children to enjoy at home, put together by early years experts and distributed by partners across the UK.

Families were referred to the Emergency Response by trusted professionals working in the communities who identified families who were experiencing:

- Recent financial hardships as a direct impact of the coronavirus, and/or:
- One or more of the child's parents/carers meet the low-income threshold and are receiving at least one specified benefit.
- Child at risk of falling further behind in their early learning due to the impact of the coronavirus.

The information in this report is mainly drawn from the application forms that referral partners completed on behalf of families. Referral partners were asked a series of eligibility-related questions, followed by non-compulsory demographic questions and space to provide more information about why families needed support.

The stories are drawn from information provided by referral partners and represent the experience of those families as interpreted through the information provided in the referral. It is important to note that referral partners are likely to have focused on the specific reasons as to why families needed to be referred to the ER, rather than providing a detailed account of families' situations as a whole. This means that the information we have received does not give the whole picture of a family's situation. However, it does provide clear insight into the day-to-day challenges that families were facing through the pandemic.

This report also includes some additional quotes from parents we interviewed in Scotland and Northern Ireland. In early 2021, we conducted interviews with 18 parents in Scotland and 6 parents in Northern Ireland

who had received support through the ER. Some quotes from these interviews are included in this report, and further findings can be found in the relevant reports for each nation.⁷

The data covers the period from the beginning of the ER to the 31st March 2021, from 7,040 families. All names have been changed to protect identity, apart from a small number of cases where the parent asked for their real name to be used. While the data is not representative of the experience of all families across the UK, there is sufficient geographic breadth across our 94 partnerships to provide a rich picture of the range of challenges faced by families.

Profile of families accessing the Emergency Response

The tables and graphics below provide a breakdown of the families we supported through the ER. Certain trends are clear from the data: in particular, 90% of the parents we supported were women, and 64% were single parents; an even higher proportion (95%) of single parents we supported were women.

Just under half (43%) reported that someone in the family had a health problem or disability, with 18% of families reporting a parent with a health problem or disability, 18% a child with either of these, and 6% reporting both a parent and a child with either of these.

Families receiving the ER were relatively evenly split across nations and regions, with the lowest proportion (15%) in Scotland, and the highest proportion (27%) in Northern Ireland.

In terms of ethnicity, the majority (69%) were from White ethnic groups, followed by Asian (10%) and Black (9%) ethnic groups. It is difficult to know how this compares to the ethnicity breakdown of families on low incomes as a whole, as data for this exact group is not available, but by comparison, 69% of children living in poverty in 2017-2020 were from White ethnic groups, 17% were from Asian ethnic groups, and 8% from Black ethnic groups.⁸

Figure 1: Geographical breakdown of families receiving an ER grant

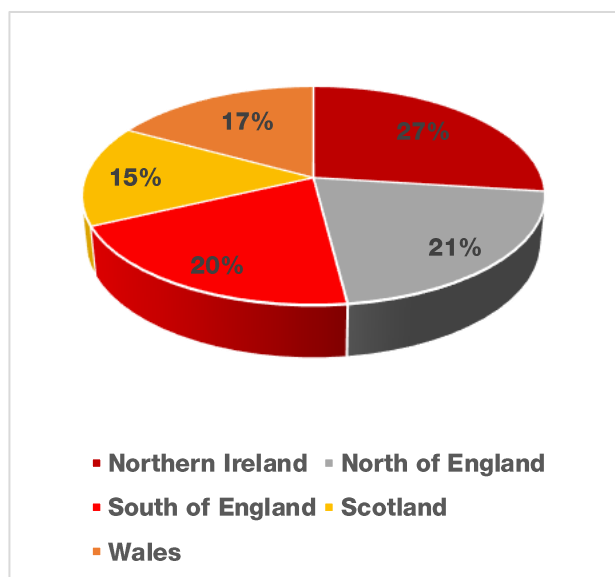
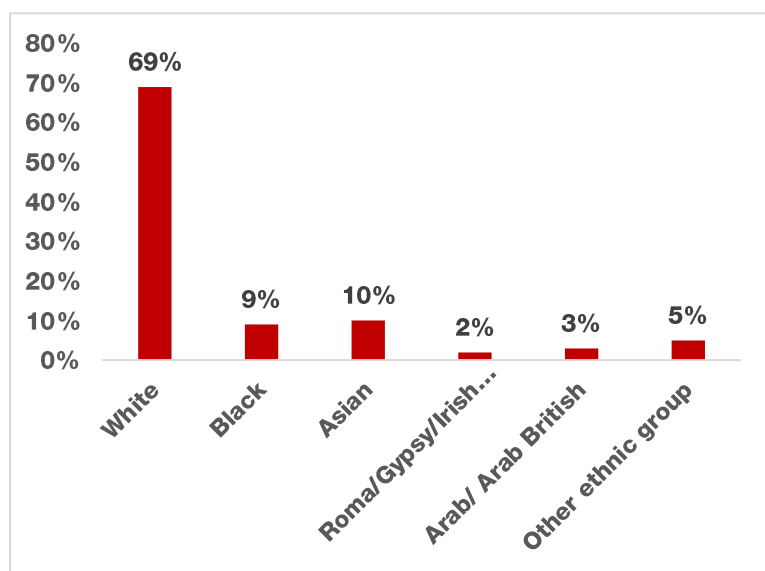


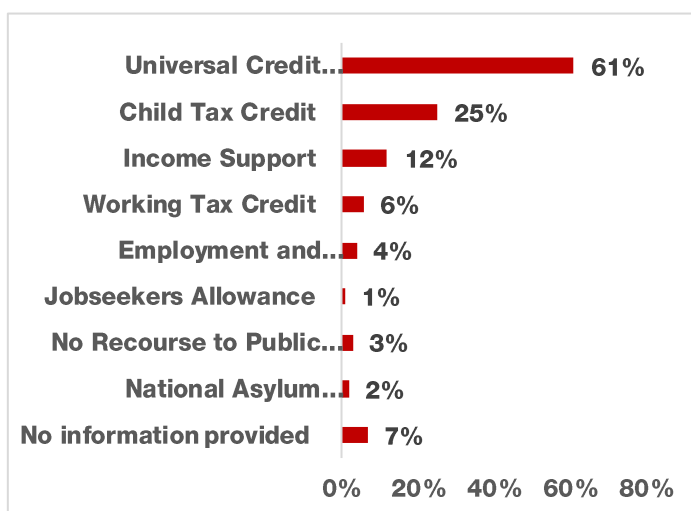
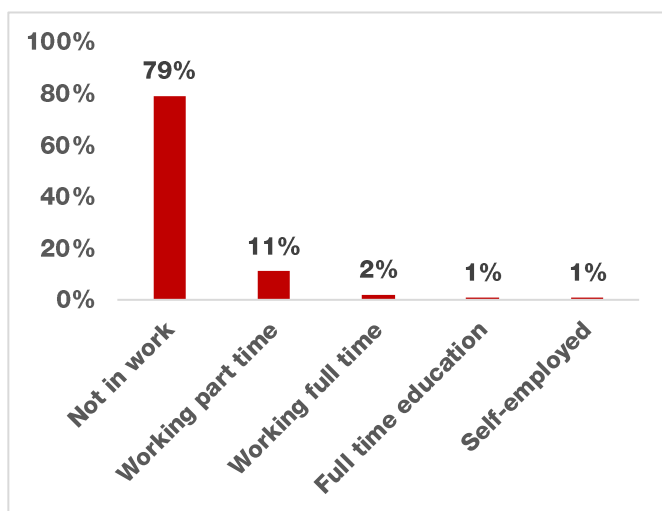
Figure 2: Ethnic group of families receiving an ER grant



There were also clear patterns emerging in terms of working status and benefit receipt. The vast majority of parents (79%) were not in any form of paid work, with only 2% working full time. This was reflected in the figures on benefit receipt, with almost all families (95%) receiving some type of benefit, and Universal Credit being the most common.

Figure 3: Working status of parents receiving an ER grant

Figure 4: Benefits received by families receiving an ER grant



Family incomes have been hit hard by the crisis

There is a wealth of evidence to show that family incomes have been significantly affected by the pandemic, particularly for those who were already on low incomes pre-Covid. Families who were already facing instability and financial constraints were particularly vulnerable to the impact of the pandemic and more likely to be exposed to risks, with people who were in poverty before the pandemic more likely to have lost their jobs or been furloughed⁹.

This was reflected in our data, with job losses, reductions in hours, and furloughing a common reason why families needed our support. Many families had lost their primary source of income as a result of lockdowns caused by the pandemic, with parents being unable to work due to job loss, the closing of their business or reductions in their working hours. Parents who worked in sectors directly affected by lockdowns, such as the hospitality and retail sectors, were particularly at risk: some examples of the families we supported who had lost work in the pandemic include a self-employed cleaner, a beauty therapist, and a delivery driver.

I belong to the hospitality sector. That was the most affected industry. Slowly my worry became more and more [...] That was the biggest hit when the decision came that my job would be redundant, that was the most difficult part. There was a moment when I had no salary at all and that was really scary. – Akshan, Scotland

The pandemic also directly caused hardship through illness, parents needing to self-isolate, or take on additional caring responsibilities if a family member was sick or needed to isolate. Parents struggled to be able to go shopping and provide for their children while needing to self-isolate or look after sick children, and for those who were unable to work from home, needing to self-isolate or shield caused an immediate drop in income, with some parents losing their jobs completely. This was particularly difficult for single parents, who did not have a partner to rely on and a more limited income.

Sarah is a single parent living in Wales. Before the pandemic, she worked as a carer in the community, but when Covid hit was advised to shield for 12 weeks due to being pregnant. This meant she had to leave her job, and our referral partner explained that this left her facing financial hardship.

Another key theme running through the data was the hardship caused by extra costs associated with lockdown. Existing evidence has shown that families with children have seen large increases in daily living costs due to having children at home all day¹⁰, and this was strongly reflected in our data. Referral partners frequently cited the extra costs of food, heating, and electricity as contributing to financial difficulties, as well as the need to provide resources for learning at home and pay for additional data and digital products. Parents also experienced higher costs due to needing to rely more on local shops, the extra costs of online shopping, and being unable to shop around for lower prices.

Sophie is a single parent living in the south of England. Our referral partner told us that she found buying food, nappies and milk increasingly expensive due to shops increasing prices and shortages noted in some items. She was self-isolating at home, which meant that she was eating more and using more electricity and water. This meant that she was struggling with her finances.

Because the weans are in the house they're just constantly going to the fridge and saying "I'm hungry, I'm hungry". And you can't turn around and say "well you're not getting anything to eat." Definitely I've noticed a difference between food, and oil, and electric from [compared to] last year. Even the electric I've noticed it going every couple of days, instead of about a week I used to get out of it. – Stephanie, Northern Ireland

While falls in income and hardship faced by families were not always directly related to the pandemic, many existing situations were exacerbated by the impact of Covid. Difficult personal circumstances were a common reason behind application for emergency grants: these ranged from being a lone parent without support networks to being asylum seekers, or women fleeing abuse, relationship breakdown and domestic violence.

While these were not necessarily directly caused by Covid, the pandemic often added to families' difficulties and made it harder to access support, particularly because many services faced backlogs and delays. Referral

partners repeatedly mentioned that Covid-related delays to services were compounding families' problems and leading to families facing hardship while they waited for support.

For example, backlogs with registrations of births meant that families had to wait to receive child benefit and the child element of UC, and delays to Habitual Residency tests meant that families who may have been entitled to benefits were not able to receive them. In one case, delays to local authority housing allocations meant that a family had to rent privately at much higher cost, causing them significant financial hardship.

Laura is a single parent living in the north of England who had recently given birth to her first child at the time of referral. Our referral partner explained that Laura had struggled to get her benefits claim brought up to date since the birth, as she needed a birth certificate and registrations for births were delayed due to the pandemic. She was also struggling to claim the learning allowance which she was entitled to as a student, as she had had difficulties getting in contact with student finance staff due to lockdown restrictions.

In many cases, these problems interacted closely with mental health difficulties. Many parents experienced stress or depression which was either caused or exacerbated by the difficulties of living on a low income, which in turn led to further hardship due to parents being unable to work. Again, while mental health difficulties usually pre-dated the pandemic, the additional stress and worries associated with Covid further exacerbated these difficulties.

Niamh is a young single parent we supported in Northern Ireland who was waiting to be housed at the time of referral. She had had to move in with her friend, who also had three young children. Our referral partner told us that Niamh suffered with depression, and her current housing and financial situation was causing her moods to become lower. Her daughter had outgrown her pram and had very few clothes.

The pandemic has pushed already struggling families deeper into hardship, and made existing problems worse or harder to manage. Even a small drop in income or short delay to a benefit payment can have a huge impact on families when they are already living on a very low income, and the multiple effects of the pandemic on work, costs, and access to services combined to push families into deep hardship and stress. This has had a significant and concerning impact on children's early learning.

Children's early learning and development has suffered

There is a wealth of evidence to demonstrate that poverty puts tremendous pressure on families and creates barriers which make it harder for parents to create the conditions or provide the resources and/or activities needed to maximise children's ability to play and learn¹¹. Our findings illustrate ways in which the pandemic has exacerbated these difficulties, meaning that disadvantaged children are at higher risk of falling further behind in their early learning.

Widening inequalities & family life

The impact of poverty and the stresses associated with the pandemic on children's early learning were clearly highlighted in our data. Families living in poverty struggled to support their children's early learning at home due to lack of money to purchase learning resources, the impact of digital exclusion, isolating in cramped living conditions, experiencing mental health difficulties, and adverse family circumstances.

Kathy is a single parent with four children living in the south of England. At the time of referral, the family lived in a one-bedroom flat and the children had not spent much time outside due to lockdown. Kathy's younger children had not yet returned to childcare settings. Our referral partner was concerned that the children lacked the resources needed to enable their development.

In addition, parents were taking on new, additional home-schooling and childcare responsibilities, balancing supporting multiple children at difference ages of development, as well as securing work or money to cover increasing costs, with limited or no access to support services and professionals.

Akeem and Zainab are a couple with three children living in the north of England. At the time of referral, Zainab was in ill health and waiting for an operation, which meant that Akeem was home schooling all three children as well as doing work around the home. Our referral partner explained that this was a struggle for him and put pressure on the family.

Previous research by Save the Children has found that lockdown meant that many families were spending more quality time together, enjoying home learning environment activities, like baking, crafting, playing and physical activities. They reported that this helped to improve parent-child relationships and increase responsive interactions and play at home.¹² However, the experiences have been varied and the ER data showed that, for many disadvantaged families, the significant reduction in income meant that parents lacked the money to purchase resources that children need at home, whilst early years settings, play groups and schools were closed.

Maryam is a lone parent and an asylum seeker living in the north of England. During the lockdown, she was unable to access baby groups as they were closed, and our referral partner told us that she was unable to buy toys due to living on a low income. This meant that it was difficult for her to stimulate her child or enhance her learning.

Adverse personal and family circumstances also impacted children's early learning through increased parental stress, family disruption and changing circumstances. A common reason for families being referred to the ER was experiencing or fleeing domestic abuse. This often meant children would move into safer housing in new environments that provided limited access to basic items and resources that would support their learning and development.

Zahra is a single mother with four children living in the north of England. At the time of referral, the family had recently fled domestic violence and the children had been taken out of school and had not yet been given a place at a school in their new area. Our referral partner explained that this, together with the experience of domestic violence, had affected the children's learning.

While Covid was not necessarily the cause of this, family conflict and situations were often exacerbated due to families spending extended periods confined together at home, with parents often under exceptional pressures and with limited access to their usual support networks and services. This is backed up by evidence showing that children were more likely to experience neglect or come to serious physical harm, with calls

to the National Domestic Abuse Helpline increasing by 80% in June 2020¹³. Child safeguarding referrals also fell by more than 50% during the first few weeks of the pandemic¹⁴, which is likely to be due to children not attending school or other services where instances of safeguarding might be raised.

As a result, many children have had increased exposure to traumatic experiences, stress, and parental anxiety, which is likely to have made it harder for parents to provide the nurturing, responsive caregiving which children need.

Ella is a single parent with three children living in the north of England. Our referral partner explained that the children's father had been very abusive towards Ella and the children, meaning that the children had witnessed physical and emotional violence and suffered emotional violence directly. They had struggled in school because of this.

Rosie is a single parent living in the north of England who was pregnant with twins at the time of referral. Rosie fled domestic violence with only a bag of clothes and had to buy everything she needed for the twins and her new home. Rosie had severe mental health problems due to the trauma caused by domestic violence, and our referral partner was concerned that the experience of stress in utero could cause developmental problems for the twins.

Access to services

We relied on our remarkable and dedicated partners to ensure that the ER could reach the most marginalised families across the UK. There have been so many wonderful examples where partners and organisations have galvanised support and resources to help children and families.

However, continued disruption to access to essential services such as health visiting, GPs and family support workers have left many families without critical support and have resulted in missed opportunities for prevention and early intervention. Some parents often lacked the support from professionals that would help them to build their knowledge, confidence, and capabilities to provide a quality home learning environment and stimulate play and learning.

Harry is a child living in the north of England whose family received support through the ER. Our referral partner explained that the nursery Harry attended had closed down due to the pandemic, meaning that at his two-year review in August 2020 he was well below the expected level of development. His mother had just had another baby and was struggling to devote enough time to Harry. Our referral partner advised that he was in need of some books and toys to stimulate his development.

Reduced opportunities to play, more sedentary behaviour, and disrupted sleep patterns have all been identified as lockdown trends with the potential to damage children's long term development. In particular, our data highlights the impact on children's social-emotional development and language development. In many cases, during lockdown families' lack of access to specialist support services and increased isolation were compounded by other factors, such as speaking English as a second language or having additional support needs, resulting in missed crucial play and socialisation.

Ria is a parent living in the north of England. Our referral partner told us that Ria's son, Jamie, had been diagnosed with ASD and Development Language Delay, but specialist support help for this had been delayed due to the pandemic. He had also missed months of nursery due to closures. Ria's daughter Rachel was receiving speech and language support, which was also delayed.

These findings are deeply concerning, given that early childhood is a period of rapid physical and mental growth and change, and offers the greatest opportunities for learning and development. The pandemic has brought many unknowns and it will be some time before we fully understand the impact it has had on children and families. But there is a real risk that the disruption caused by the pandemic will have lasting impacts on children's development and affect their lives for many years to come.

Government support for incomes played a key role – but has fallen short

At the onset of the pandemic, the UK government recognised the impact it would have on families' incomes and took steps to mitigate the effects, in particular through the Coronavirus Job Retention Scheme (CJRS), Self-Employment Income Support Scheme (SEISS), and by introducing a temporary £20 per week increase to Universal Credit and Working Tax Credit. These were hugely welcome steps, and have been essential in protecting families from suffering even worse effects of the pandemic; however, our data demonstrates that these steps have not been enough to prevent families falling into severe hardship.

The CJRS and SEISS were major new policies intended to protect incomes and prevent high levels of unemployment, which have undoubtedly been a significant help to many families. However, our evidence shows that this in itself was not enough to prevent hardship: for families already earning very little, seeing their incomes fall even a small amount under the furlough scheme caused serious financial difficulties and furlough was cited by many referral partners as a reason for families needing support through the ER. In addition, the design of the scheme meant that some families were not eligible, or received less than 80% of their usual wage as they usually relied on overtime hours to top up wages.

Pete is a parent living in the north of England. He is a self-employed taxi driver, but was unable to work during the pandemic as his son has respiratory problems and is in a high-risk category for Covid. He was entitled to the SEISS grant, but our referral partner told us that the family continued to struggle financially despite the support.

This is an understandable result of a policy which was brought in quickly and in response to an unprecedented situation, and it is unrealistic to expect the furlough scheme to have protected all incomes in their entirety. For those on low incomes or those not covered by the scheme, social security was there to provide extra support; however, our data shows that the system has fallen short in many ways.

Social security, particularly Universal Credit, has played a crucial role during the pandemic. Applications for UC rose sharply in the first few weeks and months of lockdown, with the number of claimants receiving UC now double the number prior to Covid.¹⁵ While the system held up well in terms of being able to cope with the volume of new claims¹⁶, existing problems with the design and adequacy of the benefit have been thrown into sharp relief. Families interacting with social security for the first time, as well as those moving over from the legacy system, have found that it often does not provide the support they need and have been surprised at how little protection it affords.¹⁷

Our data highlights the importance of the benefits system for families on low incomes. The vast majority of families we supported (more than 93%) were in receipt of some kind of benefit, with 61% receiving or having applied for Universal Credit. Given the fact that an overwhelming majority (80%) were also not in any form of employment, the importance of social security for families cannot be overstated – for many, this was one of their few, if not the only, sources of income.

However, the fact that so many of families were in receipt of UC or other benefits clearly demonstrates that the amounts provided are not enough to live on – even with the additional £20 per week. The data shows that families receiving benefits were often unable to meet their own and their children's most basic needs such as food and paying bills, leaving them constantly struggling to make ends meet. Simply living on UC or other benefits was frequently cited by referral partners as a reason in itself for families needing to access the ER – a strong sign that the system does not provide families with enough to meet their needs.

At the end of the month when I got my UC money there was never as much as even a pound or two spare. By the time my bills were paid, my shopping was done and everything like that. For them to take that £20 away again from me, that's going to be my gas for the week or my electric for the week. Every penny of what I get is accounted for. – Shaunie, Scotland

In addition, there were numerous other problems with the benefits system which led to families needing to seek support. The most commonly reported issue was delays to receiving payments, which occurred as a result of a number of factors.

It is well-documented that the inbuilt five-week wait in Universal Credit causes high rates of hardship, and this came through strongly in our data. This was true both for families who had recently lost jobs, and for

those who had experienced a change in circumstance requiring them to transfer from the legacy benefits system.

Jenny is a single parent with two children living in the north of England. When the first lockdown ended, Jenny started a new job, but was made redundant in the second lockdown. At the time of referral, Jenny had applied for UC but was waiting for her first payment. Our referral partner told us that Jenny had very little money to provide her children with what they needed because of this.

In some cases, even finding a new job caused difficulty while families waited for their UC payment to come in; one parent we supported found that their income support stopped when they found work, meaning they had to get by on a much lower income until their UC was paid. This caused a great deal of stress for the family.

However, it was not only the five-week wait that caused problems: families also frequently found themselves waiting for payments to be changed or updated due to changes in circumstance, such as a new baby or a family separation. These times of change were often difficult and stressful for the family already, and having to wait for UC to be updated exacerbated this stress. As discussed earlier in this report, Covid-related delays to UC and other services caused even longer waits and further hardship.

Annie is a single parent living in the north of England. Our referral partner told us that Annie separated from her partner, meaning that her benefits were affected and Annie had to manage on a much reduced income while she waited for her income claim to be brought up to date. She has very little family support and suffers from enduring mental health problems.

Lastly, the data highlights the difficulties faced by those who are ineligible for much of the support provided by social security due to their immigration status. Some families who we supported were not able to claim most benefits due to having no recourse to public funds (NRPF) or being asylum seekers. 3% of families we supported had NRPF, meaning they had effectively no source of income to fall back on if they lost their jobs, and 2% were receiving support from the National Asylum Support Service (NASS). These families in particular were heavily reliant on support from charities and food banks to cover their essential costs.

Paul is a parent living in Scotland. He worked as a delivery driver prior to the pandemic, but the company he worked for closed, leaving him unemployed. He had no recourse to public funds due to the family's immigration status. Our referral partner explained that the family were receiving food from their daughter's school and food banks but had no other support from family or friends.

Social security should act as a safety net which comes into its own in times of crisis, providing a helping hand to families and preventing serious hardship. This data clearly shows that it is failing to fulfil that role - and parents and children are bearing the brunt, particularly those who are already vulnerable due to having disabilities, having experienced domestic abuse, or whose families are refugees or asylum seekers.

The UK government must put in place more support for families

This evidence demonstrates the magnitude of the difficulties faced by families on low incomes, and the impact it is having on their children. Families we helped were facing multiple challenges both caused and exacerbated by the pandemic, and as a result were struggling to provide the resources and support their children needed.

Although lockdown measures have eased over the last few months and the vaccination programme is progressing at speed, the future is uncertain and the impact of the pandemic is likely to continue for many months or even years to come. The experience of dealing with a fall in income, compounded by extra costs and other challenges, will have lingering effects far into the future, in particular as many families will have taken on debt to cope. Previous research by Save the Children found that 60% of families on low incomes had gone into debt since the pandemic, with 50% going into arrears with rent or other bills. On average, families had borrowed over £1,700 in two months alone – sums that will take a long time to repay.¹⁸

And families' problems did not start with Covid-19. Prior to the pandemic, child poverty was rising and projected to reach record levels within the next few years¹⁹, and cuts to social security meant that unemployment support had hit its lowest level in real terms since 1990.²⁰ Although many of the problems outlined in this report, such as extra costs and difficulty accessing services, are specific to the pandemic, it will still be essential to have a strong social security system in place – both to provide a safety net for those who cannot work or are in temporary hardship, and to boost the incomes of those working on low pay.

The £20 increase was a welcome boost and demonstrated a recognition from the UK government that benefits at their pre-pandemic levels did not provide enough to live on. This uplift is due to end in October, cutting families' incomes by £1,000 per year. Given that families are already struggling to get by even with the additional £20, this cut will be a severe blow to families' ability to cope and is likely to lead to even higher levels of hardship than we have seen already. This will particularly hit families in groups which are most vulnerable to poverty and hardship, such as BAME families, families where someone has a disability, and single parent families.²¹

Save the Children's Emergency Response has provided a crucial helping hand to families with young children across the UK – but charities like ours should not be relied upon to fill the gaps in our country's safety net. The UK government must take action to make sure that all families have enough to live on and are able to support their children via investment in the social security system. Given the evidence that high quality early years provision plays a significant role in children's long-term learning and development, the UK government should also invest in the early years of children's lives in England to ensure children have the firm foundations for future success.

- As a first step, the UK government must ensure that incomes are not cut even further in October and make the £20 increase to Universal Credit permanent.
- In the longer term, the social security system must be improved to ensure that families have enough to live on, find it easy to access support, and are not faced with long delays to wait for payments when their circumstances change.
- It is essential that support for parents, starting in pregnancy, is factored into all recovery plans for England, as families tell us that reduced access to essential services has left many families without critical support and with missed opportunities for prevention and early intervention.
- A recovery plan for services in England must be established, so that parents facing disadvantage exacerbated by the pandemic can get the support they require. These should include as a minimum services such as antenatal support, health visiting, early help, and family support services with sufficient capacity to provide the support parents need when they need it.
- It is important that early education receives proportionate investment as part of the UK government's education recovery plan for England, and that additional investment is evidence-based and weighted towards lower-income families where young children have fallen further behind in their learning.

All children deserve to have a happy and healthy childhood, and children living in poverty must be afforded the same opportunities as their peers. We must ensure that the right support is in place for families both now and in the future, so that all children have what they need to grow and flourish.

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- ¹ 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
- ² Joseph Rowntree Foundation (2021) *UK Poverty 2020/21*. York: JRF
- ³ Cooper, K and Stewart, K (2013) *Does money affect children's outcomes? A systematic review*. York: Joseph Rowntree Foundation
- ⁴ Kelly, J. & Graham, S. (2020) *Coronavirus: Domestic abuse helpline sees lockdown surge*. BBC News, available at <https://www.bbc.co.uk/news/uk-53498675> [accessed 14 July 2021]
- ⁵ Education Endowment Foundation (2021) *Challenges in Home Learning: Emerging findings from the Big Lockdown Learning Parent Survey*. London: EEF
- ⁶ Best Beginnings, Home-Start UK, and the Parent-Infant Foundation (2020) *Babies in Lockdown: listening to parents to build back better*.
- ⁷ Further information and quotes can be found in: Save the Children (2021) *Dropped Into a Cave How families with young children experiences lockdown*. Edinburgh: Save the Children; Save the Children (2021) *Ten Years Too Long: A Decade of Child Poverty in Northern Ireland*. Belfast: Save the Children
- ⁸ Department for Work and Pensions (2021) *Households Below Average Income*. London: DWP. It is important to note that these figures are not directly comparable to our data, as the definitions for each ethnicity may differ and the HBAI poverty data refers to a different group of families than our data.
- ⁹ Wilson, T & Buzzeo, J (2021) *Laid low: The impacts of the Covid-19 crisis on low-paid and insecure workers*. London: Institute for Employment Studies; Brewer, M. et al (2020) *Jobs, jobs, jobs: Evaluating the effects of the current economic crisis on the UK labour market*. London: Resolution Foundation
- ¹⁰ Maddison 2020, *A Lifeline for our Children*; Brewer, M. & Patrick, R. (2021) *Pandemic Pressures: Why families on a low income are spending more during Covid-19*. London: Resolution Foundation
- ¹¹ Cooper and Stewart 2013, *Does money affect children's outcomes?*
- ¹² Data from unpublished survey of families in Northern Ireland, June 2020
- ¹³ Kelly, J. & Graham, S. (2020) *Coronavirus: Domestic abuse helpline sees lockdown surge*. BBC News, available at <https://www.bbc.co.uk/news/uk-53498675> [accessed 14 July 2021]
- ¹⁴ Weale, S. (2020) *Fears for child welfare as protection referrals plummet in England*. The Guardian, available at <https://www.theguardian.com/society/2020/apr/08/fears-for-child-welfare-as-protection-referrals-plummet-in-england> [accessed 14 July 2021]
- ¹⁵ Department for Work and Pensions Universal Credit statistics available on Stat-Xplore: <https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml> [accessed 14 July 2021]
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- ¹⁸ Ibid
- ¹⁹ Brewer, M. et al (2021) *The Living Standards Outlook 2021*. London: Resolution Foundation
- ²⁰ Porter, I. (2020) *Autumn Budget - why we must keep the £20 social security lifeline*. York: JRF
- ²¹ JRF 2021, *UK Poverty 2020/21*