

“MONEY IS HEALTH IN A WAY, YOU NEED MONEY TO HAVE HEALTH”

YOUNG PEOPLE'S VIEWS ON UNIVERSAL CREDIT IN NORTH EAST ENGLAND

HOW MIGHT THESE INFLUENCE POLICY?

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Contents

04 | Acknowledgements

05 | Executive summary

07 | Recommendations

09 | Introduction

13 | Methodology

19 | Findings

64 | Discussion

70 | References

73 | Appendices

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Executive summary

In North East England, where child poverty rates are some of the very highest in the UK, it is unclear to what extent, if any, young people are aware of Universal Credit (UC) and social security policies. In this report we share insights from our pilot qualitative study with forty-one young people aged 12-16 years. Our aim was to explore how UC was viewed by young people from diverse backgrounds across North East England using interviews, focus groups and workshops. Overall, UC was understood as a proxy for poverty, and poverty was viewed as impacting most aspects of a young person's life, whether at home, in neighbourhoods, or at school, and as determining health, social relationships, happiness and future life chances.

Key insights

01 | *UC*

- Many different understandings of UC, most were familiar with the term *benefits*.
- UC rules and sanctions were described as unfair, particularly for single parent families, carers, people with disabilities, large families and people paid minimum wage.
- Potential for abuses of the UC system were acknowledged.
- UC rules were important, so long as such rules were fair for everyone by accounting for differences in individual needs.

02 | *Health & money*

- Essential items required for a young person to live a normal and healthy life were identified as access to stable income, education, nutritious food, safe housing and neighbourhoods, and supportive family and friends.
- Every person has a right to a basic standard of living to be healthy, though it was uncertain what that threshold would be for different young people.

Key insights

03 | *Perceived*

impact of poverty

- Young people's lives, particularly health, were viewed as negatively affected by economic hardship as they struggle to meet their essential needs and are excluded socially and at school.
- Young people's awareness and understanding of the impact of financial difficulties increased with age and young people know when their caregivers are struggling financially.

04 | *Improvements*

- Community-based youth clubs and personal, social, health education lessons in school were suggested as settings to help young people better understand UC, the social security system, their rights and entitlements, and acquire practical financial knowledge and skills that can be applied in everyday life.

Key message

To support children and young people facing the worst economic hardship, our participants want to see fair and supportive social security policies that account for differences between individuals and household circumstances.

If our government want healthy and happy young people, then our policymakers need to listen to what young people in the North East have to say about social security policies and the impacts of poverty. This will help government to understand how to optimise social security policies to provide all children and young people with fair access to the essential conditions they need to thrive.

Recommendations

01 | *For central government*

- Urgent review of UC deductions and sanctions, particularly any impacts on children and young people's health.
- Urgent review of the Equality Act 2010 to establish legal protections for people who are subjected to prejudicial and discriminatory behaviour on the basis of socio-economic hardship.
- Urgent funding to increase capacity for Citizens Advice, legal aid and local welfare rights advice services to increase awareness and knowledge of how the social security system works in schools and communities.
- Urgent funding of independent research, such as the 'Essentials Guarantee' campaign, to determine the cost of essential items for a household (excluding rent and council tax) to establish a UC standard allowance that meets essential needs for good health.
- Equality impact assessment of UC for those with protected characteristics such as a disability.
- Funding to establish community-led approaches to involving children and young people in future social security policymaking.

02 | *For local authorities*

- Targeted financial support for food, energy and housing costs for those facing the worst financial hardship.
- Investment to improve access to safe housing, legal advice and employment opportunities in economically underserved areas.
- Free access to public transport for children and young people.
- Free access to extra-curricular activities for children and young people.
- Fund and celebrate the work of community youth groups who continue to enable access to resources and opportunities for children and young people.
- Increasing awareness of opportunities for children and young people to engage in politics at local and national levels through local youth advocacy groups.

Recommendations

03| *For schools*

- Dedicated lessons on UC and the social security system delivered by local Citizens Advice services in secondary schools.
- Practical financial knowledge and skills for young people required in the real world.
- Dedicated lessons on the legal rights and entitlements of children.
- Dedicated lessons on preparing nutritious meals on a limited budget.
- Increase school staff awareness of the signs and impacts of economic hardship on children's educational, health and life opportunities.
- Offer universally free school meals to all children and young people to mitigate the effects of food insecurity.
- Remove all financial barriers preventing children and young people living on a low-income from participating in enriching activities.

04| *For researchers*

- Due to the stigmatisation of poverty and potential sensitivities around speaking about the effects of poverty, be flexible and offer potential participants a choice from a range of different methods.
- Co-design with young advisors activities that promote engagement through interaction, play and knowledge, and pilot with young people first.
- Include questions on methodological feasibility and acceptability in topic guides.
- When including activities, ensure there is a direct link to the research topic, with a clear aim, instructions and rules which are explained verbally and are available in written form for quick reference.
- Display visual prompts throughout data collection rather than text-based alone.
- Include space on activity worksheets for open responses.

Introduction

01 | *Children and poverty*

In the UK there were 4.2 million children living in poverty in 2021-22 (Department for Work and Pensions, 2023a). Poverty subjects children to multiple and severe economic constraints, representing a significant risk among children for developing poor health, including persistent mental health difficulties extending into adulthood (Wykes et al., 2021) and reduced life opportunities (Cattan et al., 2022; Wickham et al., 2016). Children are more likely to grow up in poverty if they live in a single parent household, have more than two siblings, are from a minority ethnic group, and if someone in the household has a disability or illness (Department for Work and Pensions, 2023a). Contrary to popular stereotypes, the large majority (71%) of children and young people growing up in poverty live in a household where at least one person is employed (Department for Work and Pensions, 2023a).

02 | *Impacts of poverty*

A UK review of qualitative studies (Ridge, 2011) looking at the impact of low-incomes and poverty on children found that poverty permeates every element of children's lives, from economic and material disadvantage to family and social relationships, social and cultural participation, education and health. In our recent rapid review of UK qualitative evidence (Bidmead et al., 2023), we were unable to identify studies or reports focussing specifically on children and young people's views of UC, although several studies focussed on aspects of poverty and/or family economic hardship. For example, studies explored children's views of *poverty* (Belfast City Council Youth Forum (BCCYF), 2017; Children's Society, 2017; Martin and Hart, 2011; Pople et al., 2013; Ridge 2011; Save the Children, 2013); *the relationship between poverty and debt* (Children's Society & Step Change, 2014), *education* (Elsley, 2014; John et al., 2013) and *food insecurity* (Harvey, 2016; Knight et al., 2018). Other studies focussed on relationships between '*family finances*' and *healthy eating* (Fairbrother et al., 2012) or *health inequalities* (Fairbrother et al., 2021).

Social and environmental characteristics of economically under-resourced neighbourhoods put children and their families at a disadvantage, including chronic disease, poor nutrition and mental health difficulties. Poor housing, high rates of crime, poor air quality, risks from traffic and a lack of access to high quality green spaces for children to play represent risks to health (Marmot et al., 2010). Living in cold, damp and decaying housing leads to respiratory problems (Pople et al., 2013) and results in poorer health (Ridge, 2011). Economic barriers to healthy eating have been identified as cost (limited finances/competing priorities), access (lack of shops locally, unhealthy food being cheaper), availability of unhealthy food (e.g. take-aways), and lack of time (Fairbrother et al., 2022). Lack of access to nutritious food for growing bodies is likely to impact the educational achievement and physical health of children, with impacts extending into adulthood (Knight et al., 2018). Children themselves have connected poor housing to poor health, particularly mental health, as overcrowded, cramped homes remove opportunities for privacy (Fairbrother et al., 2022). Children have also reported lacking basic material items like food, bedding, towels, clothing, as well as toys, bicycles and games; few had holidays, or day trips or other activities with family and friends (Pople et al., 2013).

As noted by Pople and colleagues (2013), transport and participation costs also act as barriers to accessing social and recreational activities that are important for children's physical, mental and social development.

Earlier research showed that the experiences of school for children from low-income backgrounds were varied, with some children reporting good experiences but most reporting that poverty had a damaging impact on their education (e.g. Crowley & Vulliamy, 2007; Ridge, 2002; Walker et al., 2008; Mazzoli Smith & Todd, 2016). Children reported experiencing social exclusion in friendships due to being unable to afford to access and engage in activities and/or purchase items or clothing perceived as *normal*, which enabled them to 'fit in' (Children's Society & Step Change, 2014; Elsley, 2014; Fairbrother et al., 2022; Knight et al., 2018; Martin & Hart, 2011; Pople et al., 2013; Spyrou, 2013). Rates of bullying and victimisation at primary and secondary school have also been shown to be higher for those eligible for free school meals compared to those not eligible for free school meals (Department for Education, 2022a). In terms of improving educational outcomes, a survey indicated that young respondents ranked having a home (91%), having their needs met (86%), and having a supportive family (81%) as most important (Elsley, 2014).

03 | *Universal Credit & North East England*

Universal Credit (UC) is a payment to working-age households with a low income or who are out of work. UC was introduced in the Welfare Reform Act 2012 with the aim of simplifying the benefits system. In August 2022, there were over 5.5 million people claiming UC, 41% of whom were working, and over two million children lived in households receiving UC (Department for Work and Pensions, 2022). Thirty per cent of children and young people are growing up in poverty, and it is estimated that a further 300,000 shifted into poverty following the removal of the £20 per week uplift to UC in October 2021 (Joseph Rowntree Foundation, 2022a). A national survey indicated that 90% of low-income households in receipt of UC were going without essentials (Joseph Rowntree Foundation, 2022b). Indeed, a recent report found that the current UC amount is concerningly too low to meet essential needs, meaning that many people are living without essentials such as food, electricity and gas, clothes and shoes (Bannister et al., 2023).

Despite this, the number of UC claimants serving a sanction (reduced UC payment for a fixed period) reached a new peak of 122,759 in October 2022 (Department for Work and Pensions, 2023b), with the majority (13.8%) of those sanctioned aged between 16-24 (Webster, 2023). Additionally, UC deductions (money taken off UC payment if a person has a debt) disproportionately impacts the North East (North East Child Poverty Commission, 2023).

North East England has one of the highest rates of child poverty of any UK region (Stone, 2022). Eligibility for free school meals is highest in the North East, where around thirty per cent of children currently qualify, compared to around twenty per cent in the South East (Department for Education, 2022b). For a comprehensive overview, two recent reports by the Northern Health Science Alliance (Pickett et al., 2021) and the North East Child Poverty Commission (2022) have outlined extensively the extent to which poverty affects the lives of children across our region.

04 | *Aim*

UK public law acknowledges that children possess knowledge, judgement and foresight, thus recognising and protecting their right to be consulted and adequately informed on matters that concern them. The fundamental rights of children to *survival, growth, participation and fulfilling their potential* are enshrined in the UN Convention on the Rights of the Child (1989), and in England are protected by law through the Human Rights Act 1998, the Children Act 1989 and 2004, the Equality Act 2010, and the Children and Families Act 2014. Despite legal protections, children's voices are conspicuously absent from discussions of UC policy (Bidmead et al., 2023). To date, most research on children's economic and material circumstances has focussed on the general household, usually from the perspective of an adult (The Children's Society, 2016). It is important that our policymakers understand children's and young people's views of UC across different geographic regions to ensure that these are accounted for in the development of effective UK social security policies.

To that end, our aim was to use mixed qualitative methods to understand young people's awareness, understandings and views of UC and its impact on families and households across North East England.

Objectives

- (i) To understand whether, and how, young people were aware of UC and its effects, if any, on children, families and households.
- (ii) To assess the feasibility of creative methods to understand young people's views of UC.

Methodology

01 | *Design*

A 12-month pilot using mixed qualitative methods.

02 | *Setting*

Research sites were based at the offices of our study partners or community-based youth groups located in Blyth, Durham, Gateshead and Newcastle. A classroom-based workshop occurred at a local secondary school during a lunch time break, and a focus group took place in a coffee shop.

03 | *Sample*

Participants were recruited through convenience sampling via study partners and other gatekeeper organisations. Sampling was as inclusive as possible to engage all young people, irrespective of any socio-economic criteria as we were interested in exploring a range of potentially varied views and understandings.

| *Eligibility criteria*

- Aged between 12-16 years.
- Lived in the North East or North Cumbria at the time of data collection.
- Ability to write and read English.
- Able to complete electronic or written informed consent if 16 years.
- Completed assent and legal guardian completed electronic or written informed consent if under 16 years.

| *Exclusion criteria*

- Severe psychological distress or cognitive impairment likely to preclude participation.
- Young person (or guardian if under 16 years) unable to give informed assent or consent.

04 | *Recruitment*

Recruitment was guided by study partners and gatekeeper organisations who provided young people (and guardians) with a study advert. Those who were interested were asked to contact the research team by telephone or email. We then provided electronic or paper copies of a participant information sheet and asked potential participants (and guardians) to provide signed assent or consent if they wanted to take part. A study advert was also shared amongst the social media networks of our collaborators so that potential participants could self-refer if they wanted to. We tried to ensure that potential participants understood that they were not obliged to take part by making this clear in the information sheets, assent and consent forms, and by verbally double-checking with participants throughout data collection.

Study adverts, information sheets, assent/consent forms were informed by a young advisor from the NIHR ARC NENC Young Persons Advisory Network (YPAN) to check that our language was accessible and age-appropriate. Recruitment, consent and data collection were conducted in accordance with the respective safeguarding policies and processes of Newcastle University, Children North East and Investing in Children. Ethics approval was granted by Newcastle University Faculty of Medical Sciences Ethics Committee [2338/230009].

05 | *Methods*

Participants were invited to choose between:

- One-to-one semi-structured interview with a guardian present or paired semi-structured interview with a co-participant who was a friend (45 mins).
- Focus groups with up to four other young people (60 mins).
- Small group activities with up to four other young people as part of a workshop (60 mins).

Participants could choose to participate in-person, online via Microsoft Teams, or by telephone. On completing an interview or group activities, participants were provided with debrief sheet and a high street voucher worth £20 as a thank you.

06 | *Materials*

In practical terms, challenges to public involvement in social security policymaking have been identified, a primary barrier being a deeply stigmatising political economy of social security (Speed & Reeves, 2023; Morrison, 2019; Tyler, 2020). Given this, in this exploratory pilot study we were not seeking young people's personal experiences of UC. Rather, we devised activities and games which we hoped would enable us to create a safe space to discuss UC policy.

Young people's views on UC

Based on preliminary consultation work with our young advisors, we were interested in what was needed for a young person to live a 'normal' life and a 'healthy' life. A brief topic guide (Appendix 1) was developed based on these concepts to provide some overall structure and consistency to interviews and group discussions. We piloted our topic guide with a young advisor to check our language made sense. Main and Pople's (2011) deprivation index, specifically the items perceived as essential, were incorporated into our topic guide, activities and games.

All interviews, focus groups and workshops incorporated the creative activities of drawing and writing to broaden opportunities for communicating, including a graffiti wall and two written activities (Appendix 2 and 3). When conducted online, Google Jamboard was used to facilitate interactive activities. We also used visual prompts relating to UC to help with communication (Appendix 4). For focus groups and workshops, we created a Group Agreement (Appendix 5) with a list of agreed expectations on how to communicate with each other which we went through at the start of group activities and kept displayed on A1 paper throughout data collection sessions.

For workshop activities, TD co-designed with young people five UC-related games for group activities (see our online toolkit), of which four were used.

- **'9 cups'** – to demonstrate protective and risk factors, participants take steps towards or away from the activity depending on strength or challenge factors and throw balls into cups; if successful, they read out the UC general knowledge fact inside.
- **Timed word search** – exploring the claimant commitment and the impact of time as a resource.
- **'Log flume' word association game** – one person writes down an essential necessity or luxury – if the others say the word written down, confetti was thrown over them.
- **Arcade quiz** – an interactive quiz on the price of common utilities and goods, followed by preparing a budget for the month.

We advised our participants before interview or group activities began that they were welcome to create drawings and write notes throughout, and paper, pens and post-its were provided. All drawings and written notes were digitised for inclusion in analysis.

07 | *Analysis*

Interviews and group activities were transcribed verbatim and managed using NVivo 12. An inductive approach to thematic analysis was adopted (Braun & Clarke, 2006, 2019) to show similarities and variation in young people's views and understandings. Following familiarisation with the data, line-by-line codes for each transcript and written data (graffiti walls and activity worksheets) were created by CE with extensive annotations for wider team discussion. Coding continued until a sense of no new codes could be identified. For reliability and transparency, MC, EB and SM conducted line-by-line coding on 66% of the transcripts for comparison with the initial coding frame developed by CE. Following team discussion, coding frames were either extended or reduced, then were mapped and developed into main themes and subthemes which were named and defined. Illustrative extracts for each theme and subtheme were discussed and selected by the research team (CE, MC, EB, SM & TD).

Preliminary analyses were presented at a community-based youth group in Gateshead and the NIHR ARC NENC YPAN for feedback on the validity of the analytical (re)interpretations of the research team.

Outcomes of interest were: i) insight on different young people's views of UC; ii) increased representation of young people's views from diverse communities across the North East; and iii) improved understanding of which creative methods were acceptable to young people for discussing social security policies for research purposes.

Findings

Table 1. Summary of participant characteristics

Characteristic	All Participants (n=41)
Age mean (SD)	13.76 years (1.65)
12	14
13	9
14	1
15	7
16	10
Ethnicity n %	
- White British	29 (70%)
- Ethnic Minorities*	11
Area** n %	
- Durham	21 (51%)
- Newcastle	20

Most participants took part via face-to-face workshops with small group activities (n=21), followed by face-to-face focus groups (n=13), an online focus group (n=4), a face-to-face paired semi-structured interview with two friends (n=2), and a semi-structured interview with a parent present (n=1). The following three themes were identified from our analysis:

- 1. Multiple different understandings of UC;**
- 2. Perceptions of UC rules and sanctions as unfair for certain people;**
- 3. Economic unfairness is the cause and effect of poverty.**

Each theme is outlined below.

*Ethnicity data have been removed as potentially identifiable

**Based on first three characters of postcode

Theme 1: Multiple different understandings of UC

1.1 | *Awareness*

It was clear that participants understood UC in different ways. Some said they were more familiar with the acronym 'UC', whilst others were completely unaware of it. Some thought UC was related to financial support for university, one believed it enabled a person to acquire a house, whilst another mentioned having a parent who claimed UC; they had attended appointments at the Jobcentre and helped with calculating household bills. So, although many had heard of UC, they were more familiar with the term '*benefits*'. UC was described as '*benefits*', the '*dole*', '*free money from the government*', '*government funding*' or '*borrowed money from the government*' (Table 2).

Most participants thought UC was money to support '*basic*' needs, referred to as the '*bare minimum*', namely food, water, housing (shelter, warmth and safety) and household bills (rent, electricity and gas). Many also believed that UC was money to help with the cost-of-living crisis.

“ Money crisis. Money you get from the government ”
[Face-to-face focus group, Durham]

“ Universal Credit, hmmm to me that sounds like, erm, has that got something to do with paying taxes? Because if it's universal then everyone must do it ”
[Face-to-face interview with guardian present, Newcastle]

“ Money for your kids, isn't it? Say if my mam was on Universal Credit and then say if I didn't go to school and have an education, then her money will get stopped, that's it, isn't it? ”
[Face-to-face workshop, Durham]

“ There's a picture of Universal Credit My mam used to go to that [...] we had to go there almost every week ”
[Face-to-face focus group, Newcastle]

**“ Is it like when you have a disabled child?
Like if your mental health is bad for example,
and you can't work for a reason, you can get
like benefits to go on off the government
*If you're not well enough to work, they'll give
you some money for the cost-of-living crisis as
well*
[Face-to-face workshop, Durham]**”

**“ They might work, but they might be on
minimum wage, or like a low paid job, like
they need to work to provide for their family,
but like it's not a very good job, like they've
just got that job to be able to provide
[Face-to-face paired interview, Newcastle]**”

**“ I know loads of people got it during Covid
Yes, because everyone being at home and
not working
Because everyone was unemployed
People were losing jobs, because places
were closing down, because they weren't
making money, because it was just closing
[Face-to-face focus group, Newcastle]**”

Table 2. Verbatim written responses from Graffiti Wall Activity (n=20) - we asked young people what the following terms meant to them

'Social Welfare'	'Universal Credit'	'Benefits'
<p>"School welfare team"</p> <p>"Support"</p> <p>"To help people"</p>	<p>"When the government helps families or people with low incomes by giving them money"</p> <p>"Credit to get to university"</p> <p>"A type of benefit (a monthly amount of money if you don't work or don't work a lot)"</p> <p>"A financial benefit where people who can't or don't work and don't earn a certain annual income get a certain amount of money depending on circumstances like age, marital status etc"</p>	<p>"Awful for parents"</p> <p>"For families who live in deprived areas who struggle to look after themselves"</p> <p>"Lots of kids living in deprivation"</p> <p>"Low paid jobs minimum wage"</p> <p>"Water, gas bills, electric"</p> <p>"Visible disabilities"</p> <p>"Hidden disabilities"</p> <p>"Can work but need extra support financially"</p>

Table 2. Verbatim written responses from Graffiti Wall Activity (n=20) - we asked young people what the following terms meant to them

'Social Welfare'	'Universal Credit'	'Benefits'
	<p>“Universal Credit is when the environment or university will help pay for your courses if you don't have enough money for that opportunity. In the past all courses were paid for by taxes but now it's different”</p> <p>“Even if they do work, their wages could be too small to properly support their daily lives, and so therefore the government supports them with extra money”</p> <p>“Some people take advantage of it”</p> <p>“If people don't earn enough the government make it up”</p>	<p>“Unable to work”</p> <p>“Kids”</p> <p>“Money to people who can't work/have reasons to why they can't work”</p> <p>“Bad housing situation - >gas/electric/water -> furniture”</p> <p>“Pension”</p> <p>“Charity shop”</p> <p>“Disability benefits”</p> <p>“Money”</p> <p>“Basic human needs”</p> <p>“Child benefits”</p> <p>“Food banks”</p> <p>“Low income”</p>

1.2 | Language

“ Just call it benefits not Universal Credit ”

[Face-to-face workshop, Durham]

We asked what specific terms, namely, social welfare, Universal Credit and benefits, meant to young people (Table 2). As noted above, the majority were much more familiar with the term 'benefits'. A few described how they had heard the term 'welfare' at school which they had associated with pupil safeguarding and wellbeing rather than the social security system. Benefits were understood to '*keep a roof over your head*', to buy food, water and furniture, and to pay household bills. Some believed that benefits were '*outside income or money*' which could be a good thing to improve life chances and health ('*actually take care of people and stuff*'), as it was perceived as helping to alleviate the stress caused by a lack of income.

A few were quick to point out how benefits were not enough to buy food, so people resorted to food banks, which participants knew about through direct experience of helping local foodbanks via school.

Others drew attention to how benefits could be normalised for some families, in terms of it being intergenerational. Some said 'benefits' was used as a slur at school, for example '*your mam is on benefits*', to imply a certain stigma was attached to living on a low-income, which was then used as an insult.

“ If their parents are on benefits, they'll say 'oh we're fine we've got money why are we bothered, we don't have to worry'. If you grow up in a family where like that's normalised then I feel like you just want to do the same ”

[Face-to-face workshop, Durham]

“ I feel like it's just like, uh, you don't work, you're lazy, you're jobless, uneducated, so you're on benefits ”

[Online focus group, Newcastle]

However, many participants were aware of these kinds of negative and false stereotypes around the language of benefits and poverty.

Theme 2: Perceptions of UC rules and sanctions as unfair for certain people

None of our participants were aware of UC rules and sanctions. When we described the rules, the majority said they thought both the rules and sanctions were unfair to people with more than two children, single parents and carers, and people unable to work due to disabilities. Some suggested that the rules and sanctions did not appear to account for how difficult it can be to find a job that fits a person's skills and caring commitments. In the following section, we set out some of the conditions attached to claiming UC, and young people's responses to these in turn.

2.1 | *Claimant commitment*

Visual and verbal prompts were used to introduce participants to the rules or work-related obligations and conditions underpinning UC, known as the 'claimant commitment'.

The claimant commitment is a 'personalised' agreement between a UC claimant and the Department for Work and Pensions, outlining what the claimant must do to improve their prospects of finding work. The claimant commitment is designed to be tailored to a person's circumstances, such as their health, caring responsibilities, and whether they are currently employed.

For those claimants able to work, commitments or 'responsibilities' in return for a monthly UC payment include, amongst other things, attending Jobcentre appointments with a work coach, demonstrating they have made themselves available for any work, spending thirty-five hours a week looking and applying for jobs, attending interviews and appointments, and declaring any changes in circumstances. This is known as the 'intensive work-search group'.

If claimants are unable to demonstrate ongoing compliance with these commitments, it will lead to sanctions being imposed, unless someone has specific circumstances which place them in the 'limited capacity for work' group. Expectations may then be adjusted accordingly. For example, claimants may be expected to prepare for work or spend time actively looking for paid work or volunteer opportunities.

During workshops, we asked participants for their thoughts on changes in economic circumstances, such as redundancy, sudden increases in household bills, or issues accessing public transport, via a 'Change in Circumstances' exercise. We specifically asked how certain circumstances might affect children. See Table 3 for written responses and Appendix 6 for a selection of completed worksheets.

2.1.1 | ***Taking any work offered***

Participants were asked to share their views on the work-related conditions of the claimant commitment. In response to the need to take any work offered, employment was seen as an essential part of life as it enabled people to afford the expenses associated with the conditions for living a normal and healthy life.

Most said that employment should be suited to a person's interests as well as physical and mental abilities. One participant mentioned that looking for a job should be expected from UC claimants in exchange for financial support from government.

“If you don't look for a job, it's kind of like you're just getting the money for free and you're not actually putting in the effort to find a job. So, it's just getting it for free
[Face-to-face paired interview, Newcastle]

“I think you should only have to look for work that's suitable for you. They can't expect you to look for something that you know you're not going to be able to do. You're just going to get fired or sacked. It's going to waste your time
[Face-to-face focus group, Newcastle]

“And if you have to take any job possible, like what happens if you like physically can't do it because there's something wrong with you
Or if like that job doesn't equip your needs
[Face-to-face paired interview, Newcastle]

2.1.2 | *Working any hours offered*

On the rule of working any hours offered, many participants suggested the hours worked should be determined by a person's caring responsibilities. That is, the number of hours worked should be conditional on a person's family situation and/or any caring responsibilities and access to childcare, as the needs of dependents would suffer if made secondary to the claimant commitment.

“ That one about working any hours that they give you

Interviewer: Why not?

Because some people might have kids or like they could be carers to like mams, dads, nanas, grandas, so they should be able to put in for the hours they want to work around their family life

Or similar going to the Jobcentre, you might have commitments if you've got kids like

Yeah you might not be able to get people to watch them

[Face-to-face paired interview, Newcastle]

“ See, if you have kids, it's not going to be possible

Yes, imagine if your kids have to go to school and stuff

Well, if you have no family that live around here, you're a single parent with no family around you, you can't afford childcare

Or if they're ill

Yes, or if they're ill. If you can't make it because you're not feeling well, yes

Or their kids are unwell

What if you're caring for someone? What are you going to do?

[Face-to-face focus group, Newcastle]

2.1.3 | *Weekly hours spent looking for work*

There were different views on the UC rule of spending thirty-five hours per week applying for jobs. Some thought this was fair, whereas others said it was an unreasonable amount of time to spend looking for work. An acceptable amount of time spent looking for work ranged between 2, 14 to 32 hours.

2.1.4 | *Two-child*

limit

Mixed views were apparent on the 'two child' rule introduced in April 2017, which means that almost all families having a third or subsequent child are no longer entitled to receive additional support for those children through UC. A majority said it was unfair as a family should be 'entitled' to additional financial support if there were more than two children in the household, because more money will be needed for essential resources such as food, gas and electricity, and school provisions such as uniforms and books.

“A person with five kids means more uniforms more clothes more shoes so a person with two kids gets the same amount as what that person is getting, yes they still need to provide uniform and clothes but she's still only got two kids and they've got five, like she needs more help

[Face-to-face paired interview, Newcastle]

Another commented that it was the choice of a person, not the government, to decide how many children they want, and the two-child rule remained unfair for those who 'are just having kids for a family'.

“It's like your body, your choice. You should be able to have as many kids as you want. If you want 17 kids, go ahead and do it. No one can stop you. Unless you do anything to one of your children

[Face-to-face focus group, Newcastle]

Some believed there could be abuses of the UC system in the form of people having children for additional money ('people would just get babies on purpose'), suggesting that a 'limit' or a 'way of checking up on these things' was required.

“To be fair, if you have like eight kids, there should be a bit of a limit, because that is just claiming at some point. Like if they're treating their children properly, I guess there should be a higher limit

[Face-to-face interview with guardian present, Newcastle]

Young people's views on UC

Views about the two-child limit were contested. On two occasions there were disagreements between participants. Some said they thought the two-child limit was fair, while their friend disagreed on the grounds that an equal amount of money was required for each child.

A few commented on the potential 'abuse' of child support, by parents using the money for themselves. It was recognised that some guardians with legal responsibility for a child or young person may not be good parents, and neglectful parents can be wealthy or poor. Some said the two-child rule should be applied to those parents or guardians who were not 'good' parents.

I reckon it's fair
I think that's completely wrong, but it should be because you have enough money for each kid

[Face-to-face focus group, Newcastle]

But what if the adults use the money that's meant for the children

[Face-to-face workshop, Durham]

The more kids you have, you should get a little bit more, because you need to provide more, you need to buy more of everything

True

But then people would just get babies on purpose

No, they wouldn't

[Face-to-face focus group, Newcastle]

I know some people who just don't care about their kids, like they will kick their children out the house, just because they aren't nice, basically [...] It can be to do with money, and it can be to do with just not being good parents, it could be to do with a lot of things. But some parents don't really care about their children. Some of the kids, I don't think they should be with that parent, whether they're a rich parent or a poor parent or it can be any parent, because I know a lot of neglectful parents

[Face-to-face interview with guardian present, Newcastle]

2.1.5 | *Travel and transport costs*

Some questioned how UC claimants could afford to travel to the Jobcentre to attend appointments, especially when bus fares were so high in the North East and UC standard allowance so low (described as ‘pocket money’ by one participant). The cost of transport was viewed as a barrier to accessing the Jobcentre for people living on UC, as families would not be able to afford public transport or a private car (plus insurance and fuel). They also described how the rule that a person was required to travel up to ninety minutes for work was unacceptable as prolonged separation from a caregiver could affect children in the household, as well as the mental health of the UC claimant. Another said that such sacrifices were to be expected as a job was seen as a lifelong commitment.

Local transport costs for young people were also highlighted by several participants, and how such costs impacted the extent to which young people could participate in social activities outside of school. Without access to transport, young people living on a low-income would be unable to leave the confines of their neighbourhoods. The notion of ‘downward spiralling’ and being ‘stuck’ or ‘trapped’ in such circumstances were reiterated by many.

“If they have like a family and things, to travel ninety minutes in the evening, leaving the kids alone in the house for that amount of time isn’t very safe
I think for your mental health that wouldn’t be a very good way of going about it
It would be expensive driving for two hours a day
Well a job is for the rest of your life so you have to do something for it

[Face-to-face paired interview, Newcastle]

2.1.6 | *UC Amount to under 25s*

A majority of participants thought the rule that people aged under 25 years received less UC was unfair as “everyone should get the same”, with another mentioning that younger people may need more, not less money “I think you need more. If you’re younger, you need to get your life started.” On the other hand, one participant agreed with the lower UC payments based on age, reasoning that it could teach younger claimants financial skills. It is important to note however that our participants had not experienced life on UC as young adults and the little income it provides, even at the over 25 years rate.

Table 3. Verbatim written responses to 'Change in Circumstances' activity in workshops (n=21)

<p>'Your energy bills are going to double. What difference does this make to your family?'</p>	<p>'What will be the impacts on the children in the family?'</p>	<p>What reflections on Universal Credit do you have after this activity?</p>
<p>Happiness: "we don't pay for energy" "it's very stressful"</p> <p>Physical health: "pretty normal health"</p> <p>Mental health: "very stressed" "you won't have money to do the things you like and you will be very stressed and worried"</p> <p>Hopefulness: 'because if the price of everything is going up then you won't have hope that it will go"</p>	<p>"Bit colder"</p> <p>"They won't be able to get the things they want, and not all the things they need"</p> <p>"No treats for them"</p>	<p>"That people probably need to get more money from Universal Credit because the price of everything is expensive and going up a lot"</p> <p>"Spend money wisely"</p>

Table 3. Verbatim written responses to 'Change in Circumstances' activity in workshops (n=21)

<p>'Mam finds out she is pregnant, so you are expecting an extra child to join your family. This will mean that overall you will have less money per person in your family. What difference does this make to your family?'</p>	<p>'What will be the impacts on the children in the family?'</p>	<p>'What reflections on Universal Credit do you have after this activity?'</p>
<p>Happiness: "because the more children, the less money per person" "they are happy to have another child but won't be able to support it properly"</p> <p>Physical health: "lot's of check-ups" "can't get proper treatment" "when you are pregnant you get sick, tired and if you are trying to work a lot you are going to get tired"</p> <p>Mental health: "you are really stressed about having another child and working but you are happy to have a child"</p> <p>Hopefulness: "exciting"</p>	<p>"Less space and personal environment"</p> <p>"Will have to help out"</p> <p>"The family will no longer receive credit so the children will be raised poorly"</p> <p>"Happy for baby but stressed. Timer on working life"</p>	<p>"Unfair because money should be given out equally"</p> <p>"We have learnt and developed our understanding"</p> <p>"That it is unfair that Universal Credit only helps a family of 4"</p>

Table 3. Verbatim written responses to 'Change in Circumstances' activity in workshops (n=21)

<p>'A big local employer closes. People will lose jobs they have, others will find it harder to find work. What difference does this make to your family?'</p>	<p>'What will be the impacts on the children in the family?'</p>	<p>What reflections on Universal Credit do you have after this activity?</p>
<p>Happiness: "you'll be super stressed because you can't get money" "because they won't have enough money for what they need" "we still have some sort of money /income in the family"</p> <p>Physical health: "stress takes a toll on you" "stress might affect your body – high blood pressure, costs to keep healthy" "because stress can affect your physical health as you may not eat as much or too much" "we didn't lose any actual health from it"</p>	<p>"They won't know much but they'll get less advantages like toys"</p> <p>"The children might be oblivious. Children might find it hard to cope – if you don't have good facilities"</p> <p>"They won't be able to do everything they want, won't have a lot of choices and will see their parents upset so they will get upset too"</p> <p>"Toys will be unavailable to buy, life will be much harder for the and the parent won't have time for them"</p>	<p>"Opens your eyes and you realise how hard it may be when you're in a situation like this"</p> <p>"Good – it would possibly help them. Fair"</p> <p>"That Universal Credit could be really helpful to many families like this one"</p> <p>"Why isn't it called 'benefits?'"</p> <p>"Criteria open to homeless people"</p> <p>"Good – free money"</p>

Table 3. Verbatim written responses to 'Change in Circumstances' activity in workshops (n=21)

<p>'Transport engineering works are taking place and you're struggling to get to work? What difference does this make to your family?'</p>	<p>'What will be the impacts on the children in the family?'</p>	<p>What reflections on Universal Credit do you have after this activity?'</p>
<p><i>Happiness:</i> "if you can't get to work, you'd get less money to save for your family, 3 children and a single mum in this case" "you can still be hopeful for another job position" "they have a car so they aren't adversely affected" "you can access stuff online with own computer"</p> <p><i>Physical health:</i> "if you're stressing, you are going to get headaches" "you will be healthier if you have to walk" "they aren't adversely affected"</p> <p><i>Mental health:</i> "single parent will have to leave kids for longer" "slightly stressed about interviews and being late"</p> <p><i>Hopefulness:</i> "hopeful to get the job"</p>	<p>"Cut down on toys, access stuff" "Might have to walk to school, might get more independent" "They'll be home alone for longer times" "The children will struggle to get to school, activities they will have to put on hold" "Money from Universal Credit would go on travel, cancel each other out" "Mam won't get money from work so no money for food gas and electric"</p>	<p>"Better understanding" "Should take into account individual circumstances. Claimant commitment is alright -> gives you a chance to get a job, 35 hours a week is too much" "A very tedious process to be eligible" "That it's good for everyone and is helping the environment" "Just get a job closer"</p>

2.2 | *Sanctions*

Our participants understood some of the conditions associated with receiving benefits but different views on UC sanctions were apparent. Most suggested that cancelling UC payments was unfair as this removed the financial means by which claimants acquired the basic essentials for survival, which were identified as food, water, shelter, warmth and safety. A dominant view was that sanctions would leave people with nothing to live on, which increased the risk for poor health, particularly mental health, and potentially could lead to homelessness.

Others suggested that the requirement to attend job interviews or appointments may interfere with those who have caring responsibilities, particularly impacting children. For example, if a person cannot find childcare to work any hours or attend Jobcentre appointments, as set out in their claimant commitment, then they may be sanctioned.

“ You need to go to the dole and if you don’t go, it gets stopped ”

[Face-to-face focus group, Newcastle]

Stopping payments was described as ‘*not necessary*’ and ‘*bribery*’. Others remarked that UC sanctions would prevent claimants from attending mandatory job interviews by taking away the means for them to afford transport.

One participant highlighted how some parents were working every hour they could and were still ‘*struggling*’ financially, meaning that children spent less time with them, which was seen as unfair, particularly for single parent families. Another mentioned that having to take any job offered could impact those with disabilities if the employer does not make reasonable adjustments, as legally required, to accommodate certain needs (again, both visible and hidden disabilities were mentioned).

Perhaps most importantly, the majority raised how it was necessary to recognise that different people have different needs, and how some needs were more complex and costly than others, such as those who use wheelchairs and require physical help to move around, or those with refugee status without access to family support and with a limited ability to speak and understand English.

“ I just don't agree with it [sanctions], say that's the only money they're physically getting, say they've got kids, they're not able to provide for their kids, they're not able to put food on the table, they're not able to provide a roof, water, gas, electric, bills, they won't be able to provide any of that, or even for school, like school uniform ”

“ Well, if they're going to stop your money, you're not going to be able to afford to go to the interview ”

[Face-to-face focus group, Newcastle]

[Face-to-face focus group, Newcastle]

“ Facilitator: What do you think about the idea that your money can be stopped? ”

Pathetic

I think it's horrible, it's not fair

What would happen if you can't go to the dole one day?

Or if you're ill

If you're ill, yes

[Face-to-face focus group, Newcastle]

2.3 | *Improvements to UC*

Our participants had lots of views on how to optimise UC. One said that UC could offer an opportunity to improve children's lives by alleviating the stress caused by not having enough money.

“If you can like get outside income or money that can really assist in helping the children to get a better life and enjoy their life and not being stuck in a household which is always stressed out because they don't have enough money

[Face-to-face focus group, Newcastle]

Several mentioned how free access to public transport would be helpful, particularly as the cost of public transport was high in the North East.

“They can pay your money to get there [Jobcentre] and they can actually try harder than what they do try

Free buses

Free buses to get there

Or reimburse you with the money that you spent

[Face-to-face focus group, Newcastle]

Some mentioned a need for government to address the damaging stigma around UC and benefits, to reduce the potential for shame and embarrassment for people claiming UC.

“I think it needs like more of like attention, there's a really bad stigma around it. So I think they need to figure out how to get rid of that and like be more open about talking about it

[Online focus group, Newcastle]

A few referred to the 'wrongness' of UC sanctions, because entire families were relying on UC payments, with one favouring the idea of a 'strike system' instead, whereby warnings were issued for minor infringements before money was stopped completely.

“That's wrong like, they should have a strike system like they do in school, or de-merit, or a misdemeanour [...] It definitely needs improvement, like from what I've seen, it doesn't look stable at the minute, especially that strike system, or that there isn't one in place and you just instantly get it taken away from you for like one small error, that's not right

[Face-to-face interview with guardian present, Newcastle]

Increasing the amount of money in line with rising costs to people who need it and making it easier for people to get good jobs were also mentioned as improvements.

“ I would obviously give people more money who need it. Help people out more. Make it easier to get jobs ”

[Face-to-face focus group, Newcastle]

“ You need the money. You’ve got to live. They can’t make everything so expensive and then not give out a lot of money ”

[Face-to-face focus group, Newcastle]

Some participants felt the government could be doing a great deal more to support people and were perceived as intentionally ‘choosing’ not to provide help and support to those who desperately need it.

“ They’re [government] not doing enough to help you, they can do so much more to help people who are struggling financially and stuff like that, they can do so much more, but they’re choosing not to ”
They’re keeping all the money to themselves

Because they have money, not everyone has money, but they do so they’re just snobby little, I’m not even going to say ”
They’re not doing enough, they can do so much more than what they actually are doing

They get me so angry

[Face-to-face focus group, Newcastle]

Two suggested that a basic minimum income should be ‘normalised’ based on what all young people need to thrive, then this amount should be normalised for young people.

“ Like whoever provides this money needs to look at their life and think, well if I’m getting this, this and this, then I need to think and be like well this is what every person needs. Like that normal amount of money to provide everything that a person needs, and then anything on top of that is just a bonus. So a decent amount of money to be able to provide everything should be normalised ”

[Face-to-face paired interview, Newcastle]

2.4 | *Minimum rules needed to prevent potential “abuses” of the UC system*

Most participants perceived the potential for abuses of the UC system. Many believed that if a person was well enough to work, then it was only fair that they should ‘*give it a go*’, as one put it. A minimum set of rules was important, so long as such rules were fair for everyone.

“ If there’s not a specific reason why you can’t work, and you’re choosing just not to go to the Jobcentre and you’re choosing not to do whatever then that’s not right, you shouldn’t really be getting it, like if you can physically and there’s nothing wrong with you and you haven’t got kids and you haven’t got commitments that you have to watch over constantly, that should be a rule but I think some of them are a bit stupid where you’ve got to do certain things if you physically can’t

[Face-to-face paired interview, Newcastle]

“ There should be rules, like minimum rules, but like that aren’t stupid in a way. Fair rules. They need to work it around their family lives, like and if that’s stopped then they can’t provide, because if it was them they wouldn’t like it

[Face-to-face paired interview, Newcastle]

2.5 | *Potential sources for UC information provision*

A majority of participants said young people had a right to know about UC and if their family was impacted by poverty, however some highlighted how this knowledge might worry rather than empower a young person, which could negatively affect them, suggesting caution was needed. There was broad agreement that education on UC and social security policies could start around secondary school age, though views on ages were varied.

**“Secondary
Yeah, like once you go to
secondary”**

**Like when you're Year 7,
you're bit more mature,
understand it a bit better**

[Online focus group, Newcastle]

**“I want to say fifteen but still
that's quite young, fifteen
minimum, and maximum like
probably about twenty-one,
by that age that's when it'll
actually become useful
information”**

[Face-to-face paired interview, Newcastle]

**“I'm sure your parents would
rather that you were not
worrying, but if you think
about it, you do have a right
to know, it's your situation
just as much as theirs. But I'm
sure your parents would
rather you weren't worrying
about things like that,
because it's your kids it's like
they shouldn't have to worry
about it it's my problem”**

[Face-to-face paired interview, Newcastle]

Views were mixed on where the best place would be for young people to learn about their rights concerning UC and social security policies. Some mentioned that school could be a good place to learn, and suggested an external speaker from the Jobcentre would be ideally placed to deliver this information, rather than a teacher. Advertisements on social media platforms such as TikTok were mentioned as potential sources for information, however the importance of using humour in adverts was underlined so the information appealed to young people.

Theme 3: Economic unfairness is the cause and effect of poverty

3.1 | *UC as a proxy for poverty*

Claiming UC appeared to be understood as a proxy for poverty. Understandings of poverty cohered around not having access to stable employment, and 'basic' and essential everyday material items such as food, furniture and items needed for warmth or hygiene. Poverty was linked to poorly resourced neighbourhoods, poor housing and poor nutrition, which was seen to negatively impact a young person's family, health and school life. Most participants talked about poverty as underpinned by economic unfairness rather than individual factors or behaviours.

“People go down a downward spiral because of their family situation or whatever, like housing, it's not good for them, do you know what I mean, like they won't be happy and healthy

[Face-to-face paired interview, Newcastle]

“Families who live in deprived areas, and they can't look after themselves because they can't get themselves a stable job, and they're struggling with school and stuff, and they're stuck where they are so they can't actually help themselves or their family, if they've got like children and stuff

[Face-to-face interview with guardian present, Newcastle]

“If you've got money, you can live in a better area as well so that's like more safer and umm you can buy this like organic stuff, which is better for you and I don't know, like you can go to better schools if you've got more money and stuff

[Online focus group, Newcastle]

Some referred to how poverty could be intergenerational and all-encompassing in terms of how some people were perpetually 'stuck' in difficult economic circumstances (*'it's like a constant spiral'*). Several drew attention to the plight of people affected by homelessness when talking about poverty.

“ I feel like a young person focusses a lot on the education, but if they're like homeless, like they might start focusing on other things just so like to make sure they have a home ”

[Online focus group, Newcastle]

“ But for homeless people, once you're stuck there, it's very difficult to dig yourself back out [...] Homeless people should probably get more help than what they do ”

[Face-to-face work shop, Durham]

3.2 | *Housing and neighbourhoods*

Many participants drew attention to the ways in which young people's lives were affected by low quality housing and poorly resourced neighbourhoods. Some mentioned how access to high-quality green and recreational spaces, such as well-maintained parks for children and young people to safely play and explore, were limited in economically underserved areas relative to affluent ones, which was regarded as unfair. Lack of access to spaces for recreation was viewed as increasing boredom for young people, which some participants mentioned subsequently increased the risk of anti-social behaviour. Several talked about the rise of foodbanks, soup kitchens and charity shops in their neighbourhoods, and how this was a sign of a community affected by economic deprivation.

For some, social welfare had been '*normalised*' in their communities as it was seen to be intergenerational. They explained how limited employment opportunities in areas affected by a lack of investment and infrastructure meant that people, especially young people, may have difficulties in finding a job. High numbers of UC claimants were therefore to be expected in such areas. Area-based discrimination was said to exacerbate the difficulties of finding work.

The impacts that inadequate and unstable housing could have on a young person's education, life opportunities and health were frequently raised. A lack of safe, secure and stable housing was viewed as affecting educational outcomes, which were linked to future life opportunities, which were in turn connected to health.

“Housing because like housing situation to be able to go out to earn a stable home like it's really important to have a house [...] That's the thing with what happens with some naughty kids I think, if their housing situation was better they'd be a lot better in school

[Face-to-face paired interview, Newcastle]

“I put safe home environment because like the house might not be a safe place for them, so might not be like a normal life. So that every young person should have a safe place

[Face-to-face work shop, Durham]

“I said home because everyone needs like a house to live in. Like you need somewhere to sleep and like, just go home to

[Online focus group, Newcastle]

One participant questioned whether a safe home environment and neighbourhood were essential for a normal life, as their own experiences of growing up in the 'roughest areas' enabled them to become a 'nice' and 'happy' person. When asked what was meant by safe environment, participants described a home that was peaceful and comfortable, free from fear of abuse.

Others mentioned the importance of access to space in their house to be able to spend time alone to relax or study, which was not an option for some young people living in overcrowded houses.

Participants who were members of local youth clubs highlighted the important role of these groups in enabling opportunities for young people to live a normal and healthy life. Some mentioned the importance of sharing with friends who were less well-off financially, in addition to free access to sport and recreation activities, as strategies they themselves used to mitigate the impact of economic inequalities on the lives of young people.

“ Like at home and a good area like there's not as much crime as you don't have to like, constantly be worried about, like what's going to happen if you're, like, walking around. Even if the people you hung out with like, if they're not good people, then you're going to get negatively influenced *And then just like peace, you're comfortable, like you could have like a home, but it could like not be safe. It could be abusive or something. So that's not really safe. So like somewhere where like you're comfortable with, like you're not scared* ”

[Face-to-face paired interview, Newcastle]

3.3 | *School and education*

School was viewed as necessary for an education and gaining qualifications which determined access to higher education, an array of career opportunities, a 'good life', and an ability to financially support themselves and their families in the future.

“ Education again, because you start from being what, at five and it takes you all the way up to eighteen, how many years of an education, which preps you for life after school, families, housing and all that, and it sets you up for a good life

[Face-to-face paired interview, Newcastle]

“ Imagine you fail your exams and then people are like, oh, I'm gonna be living on benefits

[Online focus group, Durham]

“ If they don't have a good education, they might not be able to get a job, a good job or anything, so they won't be able to support themselves

[Online focus group, Durham]

“ Education, because how you going to get a job to support your family and stuff

[Face-to-face focus group, Newcastle]

Most participants viewed a good education as a prerequisite for young people to progress in whichever direction they wanted. Again, frequent mention was made to how this progression was made extremely difficult for those young people living on a low income, relative to their affluent peers. **Unfairness** was a recurring theme when discussing views on poverty, school and education. The quality of education received could be linked to the neighbourhood in which a young person lived, and how well resourced that neighbourhood was in terms of the quality of available opportunities.

“If you’re born round here your family is not going to have as much money as someone who is born in a more wealthy area obviously, so then if you’re born with less education, with parents that expect less of you because you’re like from around here, so I think it’s obviously different to somewhere like [affluent area] [...] I feel the education in the schools that are like posher like the private schools and everything is a lot higher, so like you’ll be more likely to do well, like school excels you, but no one is good in that school really

[Face-to-face paired interview, Newcastle]

Many identified that a safe home environment, access to a nutritious diet, personal space and time, and access to technology and the internet outside of school were needed to be able to focus on school work, otherwise a young person's educational outcomes could be negatively affected if these conditions were not met.

“Let's say they [young person] haven't ate all night, and then they get homework and they've got to go home and do homework, like they'd be thinking I haven't eaten I'm not in the mood to do my work, my mam and dad are arguing like, I'm cold I haven't got electricity, I'm not going to be bothered about being given a piece of maths homework when I've got much bigger things to worry about

Because eating provides energy so you're not able to concentrate on your work

[Face-to-face paired interview, Newcastle]

There was a cost related to fitting-in with peers at school. Most described the importance of possessing branded trainers, clothes and mobile phones as a minimum, with a few mentioning that possession of such items could protect against being picked on at school. A lack of branded items indicated negative difference, including assumptions from others about low-income status. The costs of not fitting-in for young people were embarrassment and social exclusion of oneself and by others.

“As soon as Year 7s come into school, like the older years make fun of the Year 7s for what they're coming to school in

If someone came into school with Primark shoes, everyone would take the mick out of them, like it wouldn't be normalised

Yeah like someone has ripped shoes or Primark shoes they'd be made fun of in an instant

[Face-to-face paired interview, Newcastle]

Young people's views on UC

Overall, school was problematic for the majority, with many describing how their choices were limited and their future aspirations were not listened to or were even dismissed by their schools, despite asking for more tailored learning to help prepare for the future. Several mentioned that they would like to be learning practical financial skills at school, like budgeting, saving, and how banks and mortgages work, which were referred to as 'necessary life skills' by one participant.

There were mixed views on learning about UC policies at school. Some were in favour, though suggested that secondary schools were not doing enough to help young people understand the social security system. Alternatively, a few believed that school would not be the right setting to learn about UC as they found it difficult to listen to certain teachers.

“You’re not going to have done the right things you wanted to do in school, because you weren’t allowed”

[Face-to-face focus group, Newcastle]

“I don’t think education is kind of that fair, because we don’t get taught how to pay rent and all that”

[Face-to-face focus group, Newcastle]

“The stuff we learn is pretty pointless though. They should be teaching us stuff like life skills, they don’t do that, they do nothing that’s going to help, they don’t tell us about this in school”

They don’t learn us anything, just nothing like this

They don’t prepare you for the life that’s coming ahead of you

[Face-to-face focus group, Newcastle]

“Interviewer: Do you think it would be useful to learn about this in school?”

Yes because its preparation for the future [...] Well the stuff about benefits, Universal Credit, the welfare system, all of it [...] especially now that we’re in the last year of school, we could do with learning about stuff like that to prepare for college

[Face-to-face focus group, Newcastle]

“We should learn about it [UC] more in depth in school because you only had it like a one-off thing in the morning one day like never really elaborated on how much”

[Face-to-face focus group, Newcastle]

3.4 | *A normal life*

When we asked what was needed for a young person to live a 'normal' life, most participants asked us what we meant by normal. In response, we said that normal was different for everyone, and for each of them to define normal in their own way.

“As long as they have a roof over their head and some sort of entertainment, that's a pretty normal life

[Face-to-face interview with guardian present, Newcastle]

“It's like normal changes over time for all of us, but even then, like a house, and things we've got like a phone, jewellery, clothes and everything, that's not normal to people that can't afford stuff like that

Yeah like people who live in poorer areas, with a poorer house and poorer lifestyle, that's normal to them

[Face-to-face paired interview, Newcastle]

There was consensus on things considered to be essential for a young person to live a normal life, with variation in how these were ranked from most to least important. Commonly reported essential items and activities needed for a normal life included housing or 'a roof over your head', good health, access to education and learning, nutritious food, a space and time to be alone to chill, a 'good and supportive family', 'good social life', 'good and supportive friends', and to a lesser extent designer clothes, shoes, a mobile phone, holidays and pocket money. Overall, attention was drawn to the physical, mental and social needs of young people (see next page and Table 4).

“ Safe living environment.”
Write that down. Money.
Heating. Electricity.
Actually, mental health.
Friends

[Online focus group, Newcastle]

“ Good support, friends
and family, have time to
chill and have a quiet
space to complete tasks

[Face-to-face focus group, Newcastle]

“ If you don't have the
correct nutrition, you
always need it because
you can get stuff like
diabetes from not having
the correct nutrition, like
Type 1 or 2, and that can
just screw you over, and
that can link back to how
different people need
different things, because
things can change as well
for different people

[Face-to-face interview with guardian present, Newcastle]

“ Getting out of the house,
jobs and meeting new
people

[Face-to-face focus group, Newcastle]

“ Food, home, shelter and
support from family, that's
like – some of them are
mental, some of them are
physical, but food is kind of
both, because it's just like
basic

[Online focus group, Newcastle]

“ Because like food is just like
a basic human need, home
and shelter is like hygiene
and stuff and family and
support is like happiness

[Online focus group, Newcastle]

“ A good family situation,
friends, I feel like if you didn't
have friends you'd be quite
lonely then it would impact
you

[Face-to-face paired interview, Newcastle]

“ A caring family, education
and food and water

[Face-to-face focus group, Newcastle]

“ To have a life. Like to actually
go out and do stuff, but
everything's too expensive
now

[Face-to-face focus group, Newcastle]

Table 4. A selection of verbatim written responses from Activity 1 (n=20) – 'What is most important for a young person to live a *normal* life?'

First choice	Second choice	Third and fourth choice
<p>“Money” “Housing/things in your house” “Education” “Family, partner, money” “Supportive family and friends” “Food/water” “Food” “Education” “Education” “They should all get treat the same” “Education” “Everyone should be treated the same no matter where you’re from” “Money” “Education”</p>	<p>“Safe living environment” “Clothes” “Housing” “Food, friends” “Good social life” “Family” “Clothes” “Job” “Stable finances” “Education” “Money” “Good qualifications” “Home” “Social life”</p>	<p>“Good health” “Stable income” “Materialistic items” “Family & friends” “Food, clothes, water, gas & electricity” “Good family and domestic situation” “Holiday, phone” “Losing people who you love” “Food” “Learning how to pay rent etc” “Education” “Have time to rest and take a minute” “School/education” “Family/support” “Money” “Social life” “Learn better things” “Social life” “Money doesn’t always make you happy”</p>

Young people's views on UC

Several stated that '*money can't buy happiness*', however, they also perceived money to be an essential item for a normal life. It costs money for a young person to have a social life, and as noted by some, to live in a resourced neighbourhood and attend a good school to get a good education. A good education was required to be able to get a well-paid job, which could lead to a good home and social life, and enable access to all the other essentials required for a normal life. Money also enabled access to nutritious food and a '*safe living environment*' which were '*necessities*' for young people.

Most suggested that a normal life for a young person was to be the same as their peers, yet fitting-in costed money.

Some said it was expensive to feed and clothe young people as they are growing, with one describing the costs involved as causing '*a lot of damage*'. A young person was viewed as needing access to '*stable finances*' to engage in activities presumed to be normal and healthy. They suggested that some young people might be financially unable to afford to live a normal life, and that needing to access foodbanks and soup kitchens should not be a normal life for a young person.

“There's money to buy food, yeah, like you need money to buy like things and necessity, yeah, the necessities that you would need”

[Online focus group, Newcastle]

“I feel really like [it is a] consumerism-driven society, so like the most stuff you have, the cooler you are, like more popular and stuff, so like to fit in, you want to get all the best stuff”

[Online focus group, Newcastle]

“Money and living environment, because I feel that money can buy a safe living environment [...] I think good physical health also like aligned with food. So physical health and mental health”

[Online focus group, Newcastle]

“The need, the finances, to have a social life. So, they need to be taught a good education about how they can get the money to have a social life”

[Face-to-face focus group, Newcastle]

3.5 | *A healthy life*

Mixed views emerged on what a young person needed to live a healthy life (Table 5). Overall, to be healthy, young people were said to need access to money to be able to afford safe and secure housing, nutritious food, education and learning, sport and recreation, supportive family and friends, employment or a job, a mobile phone to socialise, freedom and to 'get out of the house'.

“ Money is health in a way, you need money to have health [...] Good friendships and self-care, freedom to do things that they enjoy, and a way of connecting to people online [...] Again if you're not getting all the right food and everything you know to look after yourself so you can fuel that growth ”

[Face-to-face interview with guardian present, Newcastle]

“ To be healthy, you need like healthy food like healthy support systems, good environment, good schools ”

[Online focus group, Newcastle]

“ Healthy eating, is that a thing? ”

Yes

Good mental health

Good people around them

Good surroundings

A stable home life, is that the right word, 'stable?'

[Face-to-face focus group, Newcastle]

“ Education is obviously important but if you don't have those two things [food and decent housing] then you're not going to be that bothered about education, it's not going to be the top of priorities ”

[Face-to-face focus group, Newcastle]

Young people's views on UC

Frequent reference was made to the importance of access to nutritious food, or *'getting the things that you do need'*, and for a young person to know how to prepare nutritious food (*'make like varied proper good food for themselves'*), which participants suggested would help to prevent health conditions like diabetes, and increase focus at school. As well as being unable to afford nutritious food, many suggested that some young people might not know how to prepare and cook nutritious food.

A few mentioned how travelling and being able to go to new and different places were important for a healthy life, as was *'seeing the world'* because *'you can't just be stuck in the same place all your life. It's just boring'*. Some participants suggested that to be healthy, young people need to be able to learn about the things they find enjoyable and interesting, however there was a financial cost to doing so.

Table 5. A selection of verbatim written responses from Activity 2 (n=20) - 'What is most important for a young person to live a **healthy** life?'

First choice	Second choice	Third and fourth choice
"Safe environment" "Freedom to do things they enjoy" "Housing" "Good family and friends" "Physically healthy" "Support from family and friends" "Food" "Income" "Good health" "Mental health" "Healthy – food, not sick, medicines" "Their parents"	"Education" "Balance of good friendships and self-care" "Food/diet" "Stable home" "Mentally healthy" "Quiet space" "Home/shelter" "Healthy eating" "People around you" "Good surroundings" "Be social" "Being outside"	"Healthy lifestyle" "A way of connecting to people online" "Education" "Health diet" "Emotionally healthy" "Time to chill" "Healthy diet (but also to eat unhealthy things)" "Family/support" "School" "Positive mindset" "Family" "Good job" "Health eating" "Good home life" "Family with respect" "Healthy food"

Having all these things in place was viewed as enabling a young person to have a 'good quality of life' and to cope well with challenges (see p. 57). Most acknowledged that it costs money to live a healthy life, so access to money was essential for good health. The cost-of-living crisis was brought up repeatedly in relation to the unaffordability of basic essentials such as food, warmth and transport that enable a young person to live a healthy life.

“When my mam puts the emergency [electricity] on or something, the leccy on, it just goes straight away in a matter of seconds. You're just like, “Wait. What the hell?” It just disappears

[Online focus group, Newcastle]

“Some people can't eat because it's that expensive, it's pathetic

[Face-to-face focus group, Newcastle]

“You can barely keep warm in the winter man, it's so expensive

[Face-to-face focus group, Newcastle]

“Especially with like all the bills and everything going up, with everything going up, the amount of money that people are getting, not many people have enough money to provide for everything anymore, like petrol for cars, car insurance, everything like that, like there's not enough money to provide for it all

[Face-to-face focus group, Newcastle]

3.6 | *Money doesn't equal happiness, but certainly helps*

As outlined above, money was understood as essential to gain access to certain opportunities and skills that would enable a young person to develop confidence and high expectations of themselves to progress in life. In terms of life trajectories, money enabled a young person to get a good education which could lead to a stable and well-paid job.

“ **Facilitator: Why else might young people need more money do you think?** ”

School stuff. Like university and that

To get a better education and stuff

[Face-to-face focus group, Newcastle]

A normal life for a young person, then, was coming from a household that has access to a stable and readily available income. A few participants mentioned that to reach that point, however, a neighbourhood first needed connections to stable jobs with fair employment conditions plus good and affordable public transport links. Money was viewed as connected to a healthy life too. Access to money was seen as providing access to health, safe housing, security and reassurance; not having money was viewed as increasing the likelihood for mental health difficulties. A few said that a young person could live happily and have a 'good time' in a place affected by economic underresourcing. From this perspective, a young person did not need money to be happy due to the fact certain activities, such as visiting a local park, were free. Other participants however pointed out that there were no well maintained parks near to their neighbourhood.

“I reckon happy is, like, happy can come from having a lot of family and friends, just like living normal. I guess you only need it from certain people, like your parents or grandparents or carers or guardians

[Face-to-face focus group, Newcastle]

Others described how a lack of money would cause a great deal of worrying and stress for parents, which they might 'hide' to protect children from the impacts. One participant suggested that protecting children in this way was a good thing as it would enable young people to focus at school, especially during exam time. Some mentioned that as children get older, they will notice if their families were worried about money, and that young people have a right to know what was happening.

“You can see when your parents are struggling, if they're worrying about something then you're going to worry about it because why are they worrying if I shouldn't worry like. Let's say your house, if you couldn't pay your rent, oh well where am I going to live, what am I going to do, if I can eat what am I going to do. If my mam is struggling then I'm going to be struggling [...] The older you get the more you're going to clock on, the more you're going to realise when something's not right here [...] the younger we were, we wouldn't have understood. Now we're getting older like we're starting to realise, we're getting to this age now where we understand what's going on

[Face-to-face paired interview, Newcastle]

3.7 | *Views on impact of economic inequalities on young people*

Perceived impacts of poverty for young people included struggling at school and reduced access to items associated with childhood and adolescence such as toys, bikes, games, trainers, mobile phone and branded clothing. Some drew attention to how families living on low incomes might find Christmas particularly difficult due to the expenses involved and may not be able to afford vet bills if their pet(s) was ill or had an accident.

Participants talked about what they thought might happen to a young person if they did not have access to what was needed for a **normal** life. Some mentioned that a young person '*could go off the rails [...] It could ruin them, as people [...] You might end up on these streets*' and '*they might like find it hard, like focus on school and stuff*'. Others listed a number of potential impacts (see Table 6), most frequently mentioned were '*depression*' and '*homelessness*'.

Table 6. Verbatim written responses from Activity 1 (n=20) – 'What might happen to a young person if they do not have access to what is needed to live a **normal** life?'

"Homelessness"
"Struggle"
"Anxiety"
"Affecting their education"
"Stealing"
"Depression"
"Mental health issues"
"Homelessness"
"Lead to crime"
"Their safety can be affected and their social skills can be cut-off"
"Feel alone, not wanted"
"Feeling lonely and helpless"
"They may lead an unhealthy lifestyle"
"Depressed, homeless, unemployed, malnourished"
"Their life would be at a standstill because all of those things are stepping stones"
"End up on the streets, bad mental health, not gonna get nowhere in life, lonely"
"Homeless, depressed, lonely"
"Could be homeless, depressed (lonely)"
"Will end homeless, not fair"
"Could be depressed/go nowhere in life"

We then asked participants what might happen to a young person if they did not have access to what is needed for a **healthy** life (Table 7).

“You need all them to be healthy. If you didn't have all of them then you wouldn't be OK really like, you wouldn't be, like I know if I didn't have my house, the food I eat and my school I probably wouldn't be the person I am now. Like I don't think I'd be able to cope very well

[Face-to-face paired interview, Newcastle]

“If they haven't got food then obviously they're not going to be very healthy, if they haven't got a house, how can they be happy and healthy if they haven't got somewhere to live, or like a good family situation or like things like that, so they need money to in order to like live really. And they're not going to be happy and healthy if they haven't got it. And even if they're physically not healthy, they're not going to be mentally healthy and happy

[Face-to-face paired interview, Newcastle]

Table 7. Verbatim written responses from Activity 2 (n=20) – ‘What might happen to a young person if they do not have access to what is needed to live a **healthy** life?’

“Mental health problems”
“Drugs/bad habits”
“Illnesses”
“Crime”
“They could end up being isolated from their happiness and a good quality of life”
“Depressed, lonely”
“They will become sad”
“Malnourished, unemployed”
“Really bad mental health”
“They will be homeless, depressed and lonely”
“They could become depressed”
“End up homeless”
“Might die”

Frequent reference was made to the impact on mental health, specifically depression, and how financial hardship could diminish a young person's ability to cope. They also said if a young person could not afford to see friends or engage in essential and formative social interactions, then they would be isolated and lonely, and their mental health would be severely affected, and potentially their lives.

“ **Very depressed**
Become suicidal and that can lead to worse problems
They become very ill and end up in hospital

[Face-to-face focus group, Newcastle]

“ **Then the last one, lazy, poor, weak and damaged**
Facilitator: Damaged in what way?

Well, like, in your health

[Face-to-face focus group, Newcastle]

“ **Your mental health isn't going to be good because you can't go to your friends because you've got no money, like I can't go out with my friends because I've got no money so I can't really speak to them. Obviously it's not embarrassing when you think about it as us, but they'll be thinking oh well I can't do that, like their mental health is going to be down**

[Face-to-face paired interview, Newcastle]

4. Some reflections on methods

4.1 | *What we think worked best*

In terms of the feedback on the different methods we offered, we judged that the most successful approach was the paired semi-structured interview using creative activities with participants who shared a pre-existing friendship, alongside two researchers. It should be noted however that this assumption is based on our judgement (rather than participants), and therefore should be interpreted with caution as it was conducted only once with two participants. Due to time restrictions, it was difficult to obtain detailed feedback from participants engaged in our focus groups and workshop activities. More research is required on co-developing creative methods such as interactive workshops to discuss poverty and social security policy alongside young people, and what young people's views are on the best methods to do this.

Notwithstanding, when we asked our participants for their thoughts on the paired semi-structured interview, they told us that they found contributing in friendship pairs easier as they felt less pressure, and would have felt less confident in expressing their views if more people were present.

Writing and drawing activities alongside group discussions were regarded as useful by several participants as they could be used as prompts to reflect on perspectives. When asked how we could improve our methods, some suggested they themselves could conduct interviews and collect data on the views and experiences of young people.

“ In a big group it’s like you feel you’ve got more pressure, but when it’s like say just the two of us and two of you then it’s like we feel like, we feel like we’ve got a voice, we can speak. Where like if we’re surrounded by loads of people then the less confidence we’d have

[Face-to-face paired interview, Newcastle]

4.2 | *Safety*

4.2.1 | *Group Agreement*

For focus groups and workshops, we drew up a Group Agreement (Appendix 5) with a list of agreed expectations on how to communicate with each other, which was displayed on A1 paper throughout data collection sessions. Prior to each session, we spent five minutes going through the statements on our Group Agreement, which participants were asked to add to as well. Our Group Agreement was the first activity undertaken to make explicit the basic ground rules for communicating, which were to be referred to throughout sessions. This was an important element for safety, especially where our young participants had not previously met each other. Via our Group Agreement, we emphasised how we were keen to hear about general views rather than personal experiences. We also highlighted the importance of differences between people as a strength, which was a stated value on our Group Agreement, especially when seeking young people's feedback on concepts such as 'normal' and 'healthy'.

Values stated on our Group Agreement included the importance of listening, respecting and including everyone's views, one person speaking at a time, and treating everyone with dignity and respect. There was an occasion when two participants arrived late and so missed the Group Agreement, which meant they were unaware of rules and boundaries for communicating in the context of a data collection session. Given the potentially sensitive nature of group discussions about poverty and its impacts, social security policy, health and money, we recommend that latecomers are admitted to group sessions only if a researcher has gone through the Group Agreement with them. To make this point clear to potential participants, procedures for latecomers should be specified in advance on participant information sheets and listed as a statement on assent and consent forms.

4.2.2 | Games

One of our community partners, Investing in Children, worked with young people to co-design four UC-themed games for use in group activities (see our online toolkit). We felt using games in this way had a beneficial pedagogical element as participants acquired knowledge about UC while reflecting on their own views, which is a more equitable approach to conducting research with young people. Evidence-based UC facts were incorporated into games, which included word association, true or false verbal responses, physical movements (ping pong), paper-based word searches or laptop-based games (arcade-style budgeting). Throughout the games, participants were given written prompts to read out facts about UC and to pose UC-related questions to each other.

For those who took part in the two data collection sessions involving games, participants were asked to form small groups consisting of 4-5 people. Different demographic details for fictional families or characters were provided on activity worksheets, which participants were asked to respond to. We then asked them to agree on a family name for their group, which was important for creating a safe distance for responding to UC-related questions. Given the potential stigma attached to UC, games were used to enable a way to safely talk about UC and the impacts of living on a low-income while minimising the potential risk for humiliation and distress.

Games based on prioritising essential needs and budgeting proved useful in engaging participants in discussions about UC. Introducing an element of competition and team work to games was popular and provided forward momentum. For a few, however, competing with peers overshadowed engagement in the research topic. Most games had twists and turns, where 'Changes in Circumstances' worksheets were introduced so we could gauge participants' views on alternating and unexpected economic circumstances, which could happen to anyone.

During workshops, we incorporated a pre- and post- measure for each participant at the start and end of the sessions, to capture change scores as they moved through the games. This was useful to track changes (if any) in individual views rather than group views, as participants learnt facts about UC as they played each game.

4.3 | **Acceptability of research materials**

The language and design of our study adverts, information sheets, assent and consent forms, and topic guides were reviewed by a young advisor for accessibility before use. Our young advisor suggested that we include written definitions on the information sheet and verbally explain any potentially difficult concepts in advance. We learnt from participants that it was important to specify age ranges (e.g. 12-16 years, or 5-11 years) on activity worksheets and during games when referring to 'children' or 'young people' as these were large and varied categories. We included space on activity worksheets for free responses as we wanted our participants to share their own views and insights. To promote understanding, we used visual prompts (Appendix 4) which proved useful. For example, while one participant had not heard of UC, they recognised the Jobcentre and UC logos.

“ My mam keeps getting letters with that symbol on, the UC one

[Face-to-face focus group, Newcastle]

4.4 | **Suggestions for future research**

Conducting and sharing UC research alongside claimants with lived experience was suggested to help government understand how UC may negatively affect certain people, so that both individuals and government recognise and understand any potentially damaging impacts of UC. Another suggested conducting research such as surveys with people claiming UC to identify how UC affects them, especially during the cost-of-living crisis.

“ With inflation as well, I think people should do maybe a survey that people who are like on Universal Credit, maybe we could do like a survey and say how it affects them, the inflation rates that are going up

[Online focus group, Newcastle]

“ The people who are actually getting the Universal Credit should also, like, get the research and they know themselves how it's like affecting them

[Online focus group, Newcastle]

Discussion

| *Main findings*

To our knowledge, this pilot qualitative study is the first of its kind to explore young people's views of UC. Our analysis has shown that there were many different understandings of UC. Commonly reported was the notion that UC comes from government and was intended for people living on a low-income and those who could not work because of poor health or disability. Our findings indicated that most participants viewed UC rules and sanctions as unfair for certain people, specifically the rules of having to take any work offered on any days or times and the two-child limit. As money was understood as enabling the conditions for a young person to live a normal and healthy life, stopping UC payments via sanctions was felt to be unfair as it left individuals and families with nothing or very little to live on, especially families with more than two children. Most acknowledged the potential abuses of the UC system and agreed that rules were important, so long as such rules were fair for all, especially for those with complex health needs.

Difficulties were also highlighted for caregivers who needed to spend time away from children to work many hours for low pay, at the expense of losing valuable time to spend with their children. A specific issue here is having to pay for childcare on a low income if the hours offered on a low wage do not fit around their children. That is, unaffordable child care costs effectively make it unfeasible for caregivers to work for such a low wage. A further problem is that caregivers may be trapped in part-time and low wage jobs as these are often the only ones that fit with caring responsibilities. Although people in receipt of UC may get financial help with childcare costs, it is unclear whether this only applies to the first two children.

Neighbourhoods were seen as determining a young person's access to certain opportunities, with the notion of being 'trapped' in unfavourable economic circumstances repeated by many, which was felt to span across generations in many instances. This trap was understood to be because of a lack of investment in neighbourhood infrastructure, specifically education, employment opportunities and local public transport systems.

Young people's views on UC

Effects of poverty were perceived to induce chronic stress, which may increase the risk for health issues (specifically mental health and substance misuse) and crime, which in turn was viewed as decreasing the safety of neighbourhoods. Overall, the views reported in our study were in keeping with empirical evidence demonstrating that poverty represents a significant risk within children for developing poor health and reduced life opportunities (Wykes et al., 2021; Cattan et al., 2022; Wickham et al., 2016). Conversely, affluent neighbourhoods were perceived to enable greater access to educational, employment, leisure and social opportunities and activities. Clear distinctions were made between wealthy and economically under-resourced neighbourhoods, with the quality of schools viewed as better in affluent areas. There was a resounding view that certain school teachers held higher expectations of children and young people from affluent backgrounds, which again was seen as unfair. Access to money was also mentioned by all as necessary to access education, and a good education was seen as a key ingredient to acquiring a stable and well-paid job in the future. A stable job in the future was viewed as enabling a person to acquire the essential resources they needed to be able to care for themselves and families, and without the opportunity for a stable income, a person or household would be perpetually 'stuck' in poverty.

Education or information provision on UC and social security policies were reportedly minimal or not provided at all in school. As little information on UC and what it entails exists for young people (and adults), we suggest that providing young people with correct and engaging facts about UC may help to mitigate the damaging stereotypes of anti-welfare discourse that have been operationalised through UK political communication and news media (Morrison, 2019; Tyler, 2020).

Our insights show the diverse ways in which young people's lives were understood by our participants to be negatively affected by low household incomes, particularly their education and mental health, as they struggle to fit-in and join in socially and at school with peers. This echoes previous studies which have shown that children may find themselves outside of the cultural norms and expectations on account of economic barriers to participation, such as the cost of transport and social activities (Pople et al., 2013). The absence of branded clothing, trainers and mobile phones indicated low-income status, which contributed toward experiences of stigma, bullying and social exclusion, which was in line with previous reports (Ridge, 2011; Elliot & Leonard, 2004; Hakovirta & Kallio, 2016). Limited access to money was seen to negatively affect social relationships by removing opportunities for young people to develop friendships by sharing common experiences with their peers.

Young people's views on UC

Our findings show that access to money, shelter, warmth, food, a nurturing family and social life were seen as major determinants of a young person's health, educational and future life chances.

Access to a stable income was therefore viewed as enabling young people to be educated, to pay bills, to travel, to buy trendy clothes, trainers, phones and haircuts, to get a car, all the things that young people identified are needed to live a normal, healthy and happy life. The views of our participants were also consistent with our recent review which indicated that growing up in poverty can have significant impacts on children's health and subjective wellbeing, causing feelings of embarrassment, shame and a sense of unfairness (Bidmead et al., 2023). For some, however, access to money did not equate to happiness, though it did help by making life easier. There was a clear awareness of the financial costs associated with everyday life, and our study challenges the idea that parents and carers can protect children and young people from the toxic effects of poverty.

Overall, a young person's economic circumstances were described through a combination of structural injustice regarding unfair social security policies, as well as luck, 'blessing' and fortuity. All participants asserted that in a fair society, everyone should have a basic set of standards for living a normal and healthy life, though it was difficult to put a cost on this for young people. To this end, our findings provide further evidence for the policy recommendations already outlined by the Children's Society (2022), the North East Child Poverty Commission (2022), and the Northern Health Science Alliance (Pickett et al., 2021). We think it is crucial that legal protections are urgently put in place to protect children and young people from prejudice and discrimination on the basis on socio-economic status, especially in the North East where child poverty rates are some of highest.

| *Strengths*

We co-developed with our community partners and a group of young advisors a set of methods which used creativity, games and play to explore perceptions of UC with young people. Despite this, some young people did choose to share personal experiences, particularly in friendship groups, and others did not. We made efforts to ensure this was a choice rather than an expectation, and recommend others do the same.

While our convenience sample was not representative of young people across the North East, it was ethnically and geographically diverse, which may explain the variations across understandings and views. Additionally, we offered a range of methods via our assent/consent form, and in doing so, participants were able to choose in advance how they would like to participate in the research (with flexibility as they could change methods if they wished), which we believe enabled us to engage a wider range of young people.

| *Limitations*

This was a small pilot study conducted within a limited timeframe and budget. For ethical reasons, we intentionally did not gather information on the socio-economic circumstances of our participants, nor were we able to glean views from those living in rural areas such as North Cumbria.

We did not ask about young people's views on UC deductions nor we were able to examine how popular and social media played a role in influencing young people's views and understandings of UC, especially in the absence of information about UC provided elsewhere. During data collection, we reminded participants to speak one at a time so audio-recordings could be transcribed, however there were occasions when this proved more difficult in practice, specifically in workshops where participants were engaged in lively games. The result was that the audio-quality for these two sessions was poor, as it was too difficult to hear individual voices, though we did acquire written data from worksheets. Keeping to time during the workshops where we used games was also difficult, despite the presence of three facilitators. When incorporating games into research methods in future, more time than usual should be allowed to enable rules to be explained, questions to be answered, and for everyone to have a turn. Further, while our analysis involved four researchers and feedback on preliminary themes from young advisors, it is important to note that our own views and experiences might have affected our analytical interpretation. As our study progresses over the next twelve months with children aged 5-11 years, we will continue the process of gathering young people's advice on our findings and recommendations, both of which will be reviewed on an ongoing basis.

| *Future research*

As the current UC amount is set without consideration for what households need to survive, we recommend future research builds on recent work done by the Joseph Rowntree Trust (Bannister et al., 2023) to establish the minimum income needed to enable the conditions for a healthy life. It is from this basis that people can build healthy lives and futures for themselves and their children. Future research directions include exploring young people's views of UC living in remote and rural areas such as North Cumbria. What remains unclear is how children and young people are affected when UC deductions and sanctions are imposed on households, so this should also be explored in future. Concepts of economic unfairness, affluence, control and power were unexpectedly brought to the fore by our participants, and therefore potential studies could focus on how young people understand economic-based privilege and entitlement. Additionally, how young people want to find out about social security policies, and at what age, warrants further investigation. While participants spoke highly of community youth groups as potential sources of advice, support and information for UC, further research is required to identify and understand what funding, infrastructure and resources will be needed to enable community groups to deliver this.

While we did not ask about participants' economic circumstances, future studies will benefit from collecting such data to hone which methods might be most acceptable to those young people whose lives are impacted by economic hardship. More research into community organising is required to establish ways to overcome the structural barriers preventing children and young people, and all citizens, from participating in social security policymaking (Speed & Reeves, 2023). As suggested by some of our participants, future research may benefit from adopting a co-designed peer research approach using creative and mixed methods, preferably in collaboration with young people and community-based youth clubs who could offer expertise on local context, best ways to implement the study, and advocacy for young people. Finally, a longitudinal approach to seeking views throughout childhood and adolescence from different regions will further our knowledge on how views and understandings of UC and social security policies may change and compare over time and place. In doing so, we will learn more about the dynamic natures of poverty and wealth from young people's perspectives as they grow and change over time, which can be considered when developing future social security policies.

| *Conclusion*

Socio-economic conditions of young people were viewed as a major determinant of education, health and future life opportunities.

Fair and supportive social security policies that account for differences between individuals and household circumstances are needed to support young people whose families receive UC.

Enabling all young people to have an opportunity to learn about UC and to inform local and national policy will help policymakers to develop fair social security policies that give children and young people the best start in life.

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Appendices

Please see our accompanying Appendices document.

Thank you for reading our report

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