

“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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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 briefing, 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 familiar with the term *benefits*.
- UC rules and sanctions 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 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.**

**"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]*

**"Just call it benefits not Universal Credit"**

*[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"**

*[Face-to-face focus group, Newcastle]*

**"You need to go to the dole and if you don't go, it gets stopped"**

*[Face-to-face focus group, Newcastle]*

**"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"**

*[Face-to-face focus group, Newcastle]*

**"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]*

**"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]*

**"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]*

**"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]*

## 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.
- 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.
- Increase 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.

## Further information

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