

Report: “The plight of the most disadvantaged and vulnerable children in the UK is deteriorating”

## Worsening child poverty in the UK

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A new report issued by Buttle UK, “The Real Face of Child Poverty in the UK in 2017,” paints a picture of the desperate financial plight of many families.

Buttle UK is a charity that disburses grants to needy children. Its chief executive, Gerri McAndrew, said, “While this is not a state of emergency, it is beginning to look like one. Urgent action needs to be taken.”

Buttle UK is the largest charity directly dispensing grants to families with children and young people in need. Over the last 10 years it has had 125,000 requests. The database of these requests means the charity has been able to make a detailed analysis of life in the UK for millions of poor children, who have suffered as years of brutal austerity measures have been unleashed on them by successive Labour and Conservative governments and local authorities of all political stripes.

The foreword to the report notes: “The plight of the most disadvantaged and vulnerable children in the UK is deteriorating—more are living in poverty than at any time in the last 10 years. Government figures show that the number rose by 200,000 in 2014/15, the first increase in levels of child poverty since 2011-12. It meant there are now 3.9 million children across the UK living below the headline.”

This means, taking the Office of National Statistics figure for 2016, that of 11 million children under 18 in the UK, a third are living below the headline.

One item the charity is asked to provide for children is a bed, and since 2006 it has given out 13,000 beds. The need is rising, and in 2015/2016 alone it gave out 3,000 beds. This represents around a third of the 10,000 families helped last year. The report states, “These are children who do not have a suitable bed to sleep in

because they are sharing with parents or siblings; they are sleeping on the floor or their beds are damaged to the point where they are simply not fit to use.”

Based on figures compiled by the charity, it estimates that around 400,000 children in the UK are without a suitable bed. The report comments that this “is a staggering figure, and surely not one that is acceptable in the UK in 2017.”

Over the last decade the charity has already distributed the following to poor families:

- 18,885 washing machines
- 16,564 cookers
- 13,311 children’s beds
- 9,954 fridge freezers
- 5,023 grants towards children
- 1,394 pieces of household furniture

The areas of the country where most of the requests for assistance have come from are the large cities, including families in Birmingham, Leeds, Sheffield and Glasgow.

Among its key findings, the report noted the changing profile of the families it helps. While noting that the number of people in work is at an all-time high, “there has been a big shift in those classed as experiencing ‘in-work poverty,’ a rise of 1.1 million people since 2010/11. As a result two thirds of those children classified as poor are so despite the fact that at least one of their parents is in work. More people are living in private rented housing where costs are high and tenancies lack stability,” and this has led to “a staggering 60 percent rise in the number of evictions by private landlords, between 2010/11 and 2015/16.”

Another key finding is how economic changes are hitting the poorest families hardest and subjecting them

to a “poverty premium.” The report explains: “Benefits have been frozen but prices are rising, adding increasing pressure to weekly budgets. Child benefits will have risen by just 2 percent between 2010 and 2020 compared with projected price rises of 35 percent.”

Families on low incomes are not able to access cheap credit or lower cost energy tariffs. Many of the families live in what it calls “ATM deserts” and are only able to access cash from machines charging a fee. The End Child Poverty Coalition calculated the “poverty premium” for a typical low-income family to be up to £1,700 a year.

The report notes that parents are forced into having to make detrimental choices because of financial constraints: “These combined pressures make the reality of everyday life incredibly challenging. Children...are isolated and lack forms of engagement and stimulation beyond the home. Their diets are poor. When money is so tight, the ability to meet basic material needs is an ongoing battle: a cooker or washing machine breaking down—or moving into a new unfurnished property—can create a crisis.”

The report highlights the increasing dependence on the privately rented sector (PRS) for housing by low-income families. This dependence is linked to increasing insecurity, instability and higher costs associated with having to make more frequent moves: “The number of people living in poverty in the PRS has doubled in a decade, from 2.2 million people in 2004/5 to 4.5 million today. ... Almost three quarters (73%) of people...living in the PRS pay more than a third of their income in rent...compared to 28% of owner-occupiers and 50% of social renters with similar income levels.”

The cost of housing is exacerbated by the erosion of the value of Housing Benefit, which is no longer linked to a typical local rent figure. While rents in the PRS rose by nearly 12 percent between 2010 and 2015, the erosion of the value of Housing Benefit entitlement meant families faced a shortfall of £82 a month by 2015. This will rise to £154 a month by 2020.

The Buttle UK findings echo those of an End Child Poverty report, “Feeling the Pinch,” issued in January. It noted: “Forecasts suggest that child poverty rates will rise significantly in coming years. Low income families really are ‘feeling the pinch’—trapped between support being eroded by the cost of living rising much faster

than benefit rates, and facing some of the highest prices on basic essentials as a result of a ‘poverty premium’ on key goods and services.”

Many struggling families are relying on credit just to get by. A July report by the charity StepChange noted the high cost of credit and explained, “There are too many families on tight budgets who have to turn to credit, including high cost credit, as a ‘safety net’ to meet the costs of everyday essentials. These households are particularly likely to be struggling to manage but vulnerable to falling into problem debt.

“Our new research finds that an estimated 8.8 million people in Great Britain have turned to credit to pay for their everyday household expenses in the last year. Of these, 1.1 million of them are using a form of high cost credit including payday/instalment loans, doorstep loans and rent-to-own stores.

“The regular use of high cost credit to meet essential costs can severely damage the already tight budgets of families who are struggling to manage. Moreover, having to repay loans with high interest rates and charges can significantly increase the risk of these households falling behind and spiralling into problem debt.”



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