

Title Page

“People shouldn't have to be worried about going broke all the time.” The views of primary school children on their needs, government support for families and Universal Credit

Elaine Bidmead, Senior Research Fellow, Institute of Health, University of Cumbria, Carlisle, Cumbria, UK and NIHR ARC NENC. elaine.bidmead@cumbria.ac.uk.

Karissa Williams, Participation Co-ordinator, Children North East, Newcastle upon Tyne, Tyne and Wear, UK. karissa.williams@children-ne.org.uk.

Catherine El Zerbi, Senior Research Fellow, Division of Health Research, Faculty of Health and Medicine, Lancaster University, Lancaster, Lancashire, UK and formerly NIHR ARC NENC. catherine.elzerbi@lancaster.ac.uk.

Mandy Cheetham, Assistant Professor in Health and Social Care Research and Research Fellow NIHR ARC NENC, Department of Nursing, Midwifery and Health, Northumbria University, Newcastle upon Tyne, Tyne and Wear UK. mandy.cheetham@northumbria.ac.uk.

Cathryn Gathercole, Co-ordinator of County Durham Poverty Truth Commission, Durham Community Action, Durham, County Durham, UK. cathryn.gathercole@durhamcommunityaction.org.uk.

Abstract

Universal Credit (UC) is a UK social security payment to unemployed and low-income adults which includes an ‘additional element’ for children. UC is criticised for inadequate payments and design features which impact children’s rights to provision, protection and participation. Children’s voices are noticeably absent from academic studies and policy documents on UC, which focus instead on the views, experiences and behaviours of adults. This article is novel as it reports findings from a pilot study that used creative methods to explore the views of primary school aged children on

government support for families and UC. 33 children aged 6-to-11-years participated; they offered reasoned and eloquent accounts of their needs and the impacts of not having them met and held views on issues of poverty, homelessness, welfare, inequality and injustice which they articulated clearly.

Keywords: Children's rights; United Nations Convention on the rights of the child; Social security; Universal Credit; Children's needs; Standard of living; Participation

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1. Introduction

This article considers the impact of Universal Credit (UC) on children and their rights under the United Nations Convention on the Rights of the Child (UNCRC). Children’s voices are noticeably absent from academic studies and policy documents on UC. Here, we present primary school children’s views on their needs, the impact of low income on children and government support for families. Alongside this, children’s views on UC rules and poverty are examined.

UC is a social security payment to unemployed and low-income adults in Britain; for claimants with children an ‘additional element’ of support is provided. In May 2025, just under seven million people were claiming UC in Britain, this equated to over six million households, half of which included children. UC was introduced in 2013 by the Conservative–Liberal Democrat coalition government (2010-2015). The aim was to simplify the benefits system to reduce ‘fraud and error’ and make it ‘fairer, more affordable and better able to tackle poverty, worklessness and welfare dependency’ (Department for Work and Pensions (DWP), 2010:2). Work would be incentivised by allowing people to keep claiming UC and a greater proportion of their income when moving into employment and by requiring claimants to meet specified conditions to improve their work prospects (conditionality), with financial sanctions for those not meeting them. It was claimed UC would ‘substantially reduce the level of poverty,’ including for 350,000 children (DWP, 2011a:8). However, this ambition was not realised; by 2023-24, 4.5 million children were reported to be living in households with income below 60% of median income (relative poverty) compared to 3.6 million in 2012-13 (DWP, 2025a).

UC is criticised for inadequate payments for out-of-work claimants and design features which cause financial hardship for economically fragile families, including the five-week wait for first payment, conditionality and sanctions, the effects of which are multiplied by the benefit cap and the two-child limit (Wright and Patrick, 2019; Grover, 2022; Andersen, et al., 2024). These two welfare policies were introduced under the premise of promoting fairness between claimants and non-claimants

1 (DWP, 2011b; 2015). They ended the adjustment of social security benefits to family size, marking a
2 departure from post-war welfare state principles of entitlement being based on need (Stewart et al,
3 2023:10). In April 2025, there were 453,600 UC households (containing 1,665,540 children) impacted
4 by the two-child limit (DWP, 2025b). And in August 2025, 119,000 UC households were subject to
5 the benefit cap; over eight in ten (82%) included children (UK Government, 2025a). A significant
6 increase in families impacted by the benefit cap is inevitable when the two-child limit ends in April
7 2026.
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17 Children of out-of-work claimants are affected by these features of UC in numerous ways (Andersen,
18 et al., 2024), yet consideration of children’s needs is noticeably absent from UC related policy
19 documents (O’Brien, 2018). Aside from predicting fewer children being in poverty the UC Equality
20 Impact Assessment (EIA, DWP, 2011a) did not further consider the impacts for children. While the
21 benefit cap EIA (DWP, 2011b:8) acknowledged that 90% of affected households would contain
22 children, the impacts on them were not considered; nor were they in the impact assessment for the
23 two-child limit (DWP, 2015). One might have assumed impact assessments would consider the
24 impacts of UC on children under the protected characteristic of age, but the UK Equality Act does not
25 apply to persons under the age of 18 in relation to services and public functions (UK Government,
26 2010b).
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42 This is a children’s rights issue. The UNCRC, which the UK ratified in 1991 (UK Government, 2010a),
43 provides a comprehensive framework for the rights of children, covering areas such as education,
44 health, protection, and participation. The UK government is committed to upholding these rights,
45 which serve as a guide for legislation and policy development. Several UNCRC articles that stress
46 signatory governments’ responsibilities in upholding children’s rights are relevant when considering
47 the impacts of UC on them (see table 1.).
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58 Table 1. Relevant articles from UNCRC
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Article 3: Best interests of the child	The best interests of the child must be a top priority in all decisions and actions that affect children.
Article 6: Life, survival and development	Every child has the right to life. Governments must do all they can to ensure that children survive and develop to their full potential.
Article 12: Respect for the views of the child	Every child has the right to express their views, feelings and wishes in all matters affecting them, and to have their views considered and taken seriously.
Article 18: Parental responsibilities and state assistance	Both parents share responsibility for bringing up their child and should always consider what is best for the child. Governments must support parents by creating support services for children and giving parents the help they need to raise their children.
Article 24: Health and health services	Every child has the right to the best possible health. Governments must provide good quality health care, clean water, nutritious food, and a clean environment and education on health and well-being so that children can stay healthy.
Article 26: Social security	Every child has the right to benefit from social security. Governments must provide social security, including financial support and other benefits, to families in need of assistance.
Article 27: Adequate standard of living	Every child has the right to a standard of living that is good enough to meet their physical and social needs

	and support their development. Governments must help families who cannot afford to provide this.
Article 31: Leisure, play and culture	Every child has the right to relax, play and take part in a wide range of cultural and artistic activities.

(UNICEF, 2019)

UC has the potential to both support and hinder children's rights in several significant ways. On the positive side, UC provides families with essential financial resources to meet basic needs (food, clothing, and housing) thereby helping to fulfil children's rights to an adequate standard of living. However, UC may also negatively affect family income through income inadequacy, variability/ fluctuations in benefit calculations, and through the imposition of conditionality and sanctions. Such factors can undermine financial stability and increase family stress thus compromising children's rights to security and a stable home environment, which are critical to their health and well-being. They also adversely affect families' capacity to fund children's participation in everyday activities.

Moreover, the lack of consideration of children's needs and rights noted within the EIAs is not unusual (Daly, 2020). Daly (2020:344) examined social policy in the European Union (EU) – before the UK left. She found member states 'slow to recognise children as individuals and/or as social rights holders' due to the predominance of family-oriented policies, which can render children invisible (Daly, 2020:346). Nolan and Pells (2020) note a lack of engagement with children's rights by poverty scholars. Further, Heimer and Palme (2016:436) assert that research on welfare 'has been blind to children as actors' while research on children's living conditions and participation 'has neglected welfare state theories,' again leaving children absent from the policy arena. They argue that the participation of children is essential to them 'receiving protection and provisions' (2016:448). But, as Cockburn (2005:110) has noted, children's participation occurs 'in the context of a distinct lack of trust in children by government' underpinned by 'tensions between children perceived as competent and/or incompetent.' Consequently, children are frequently overlooked and marginalised in policy

1 making, with adults speaking for them, rather than collaborating with them as active and engaged
2 agents in their lives (Skyrme and Woods, 2018). Notwithstanding, hearing directly from children is
3 important in privileging their views and experiences to inform policies that directly and indirectly
4 affect their lives. So, what would children say about government support for families and UC if
5 asked?
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12 This study used creative methods to explore the views of children (6-to-11-years) on government
13 support for families and UC. It was led by Org1 (***) in partnership with Org2 research fellows from
14 the Universities of Org3, Org4 and Org5, with support from the Org6. It was part of a package of
15 studies which included engagement activities with children and young people, a rapid literature
16 review (ref1) and a similar pilot study with young people aged 12-to-16-years (Ref2).
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24 25 2. Methodology

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29 The study sample was 33 primary school children of different sexes and socio-economic backgrounds
30 aged 6-11 years.
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34 35 2.2 Recruitment

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37 Using established links participants were recruited through three primary schools offering good
38 pastoral support located in geographically underserved areas lacking access to civil and community
39 assets. Two were in disadvantaged, former industrial areas (see table 2). All areas were
40 predominantly white.
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49 Table 2. School characteristics

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School identifier	Location description	Indices of Multiple Deprivation
School1	Area of social housing on periphery of small industrial town	Two Local Super Output Areas (LSOAs) ranked amongst the 10% most deprived

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School2	Area of mixed housing in rural former mining village	Two LSOAs in the 20% most deprived; one in 50% most deprived
School3	Area on periphery of remote, largely affluent, rural market town	Six LSOAs in the 50-10% least deprived; one in the 20% most deprived.

To encourage participation and ensure the research environment felt safe and familiar we sought to work with small friendship groups (Fairbrother, et al., 2012). ORG1 researchers worked with the schools to identify suitable classes to recruit from and for a mix of demographics (age, sex, ethnicity, socio-economic background) to be included. They visited each selected class to verbally describe study aims; what participation would involve; what would happen to the information given; and how it would be shared. Children were told they did not have to participate and could withdraw from the study at any time but that it may not be possible to later withdraw what they said in earlier sessions because it would be difficult to disentangle their individual contributions from those of others in recordings/anonymised transcripts. This information was written into information sheets for the children (appendix one), and they were invited to ask questions.

2.3 Consent

Children wanting to participate were asked to tell their class teacher; this was taken as them giving verbal assent. Schools then contacted parents/caregivers for consent for their child's participation; they were provided with an information sheet which informed them how to ask questions (appendix one). Parents/caregivers giving consent did so via an electronic form or signed paper consent form. Children with signed consent were considered for participation in the study. Teachers selected the participants based on friendship groups; six friendship groups participated.

2.4 Ethics

Ethical approval for the study was granted by Org3 research ethics committee (reference 22/30, 10 January 2023).

We were mindful discussions relating to family finances may cause emotional distress to participants.

For example, children might have felt embarrassed or ashamed of their families' financial situation.

And there was potential for adverse reactions from others in terms of stigma and name calling.

However, by working with teachers to select participants in friendship groups and by seeking generalised rather than personal responses we sought to mitigate against emotional discomfort.

Data collection was undertaken in schools outside of the classroom by two of three ORG1 researchers (**,**,**) who were experienced child practitioners skilled in collecting information from children on sensitive issues. All had enhanced 'Disclosure and Barring Service' certificates, regular safeguarding training, and were used to working within robust safeguarding policy. Before each session, they reaffirmed the children's wish to participate whilst making clear they could withdraw if desired. The limits of confidentiality were explained. Children were advised that only the researchers and children in their group would know what they said, that the school's name would be anonymised when reporting findings, but if researchers became aware that they or others were at risk of harm they would report this to a member of school staff. Researchers also discussed and agreed acceptable behaviours and boundaries with the children, such as not having to talk about personal experiences, and treating each other with respect and dignity. Systems and staff were agreed within schools so that in the event of any adverse reaction, the school could provide additional support and inform the child's parents/caregivers where appropriate. After each session, information on support available inside school was shared and a debrief letter (appendix two) citing further sources of support was given to participants to share with their parents/caregivers at the end.

2.5 Project Design and Methods

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3 This was a qualitative study that used creative methods as we hoped these would enable children to
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5 express their views. Informed by our earlier engagement with children, pilot study and preparatory
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7 research with therapeutic practitioners at ORG1, ORG1 researchers developed a collection of creative
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9 activities for use with children of different ages including draw/play/write and talk activities; image
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11 recognition activities; scenario activities; and discussion activities. The activities were piloted at one
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13 primary school over two days with groups of children aged 5-to-11-years and proved effective.
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16 Piloting revealed the term 'Universal Credit' was meaningless to younger children. Accordingly, with
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18 them we focussed on what children need for a good life and how the Government can help families.
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21 Older children, aged 10-to-11-years, showed awareness of UC and so with them we focussed on
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23 family finances and UC. A full description of the creative methods is available (see Ref3).
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2.6 Data collection

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29 Data collection was undertaken from January to July 2023 with six friendship groups of children; each
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31 participated in three sessions lasting up to one hour. ORG1 researchers were female, aged between
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33 29-60 years and educated to degree level. The first activity was chosen based on researchers'
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35 experience of working with differently aged children and later activities following assessment of
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37 group capabilities and dynamics. With participants' permission, 15 sessions were audio recorded and
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39 later transcribed. This data was supplemented by field notes, reflective diaries and children's creative
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41 outputs.
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2.7 Data analysis

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48 Academic researchers undertook data analysis in conversation with ORG1 researchers. Data
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50 comprised transcripts, field notes, reflective notes, and creative outputs (templates and drawings)
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52 from 18 data collection sessions. Many transcripts were fragmented due to overtalking; we also
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54 needed to align children's explanations to their creative outputs. Consequently, we used framework
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56 analysis (Gale et al, 2013), as it enabled us to organise this complex data set. Two researchers (**,
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**) familiarised themselves with the data by reading through the transcripts alongside contextual notes and creative outputs. They then independently coded five transcripts, with codes being identified deductively (relating to predetermined themes) and inductively to capture themes emerging through the activities. Both researchers met to agree codes and categories; there was notable consensus. The remaining data were coded and categorised by ** who then created and populated the framework matrix. This was reviewed by **, **, ** and was added to and amended.

3. Findings

Participant characteristics (n=33) are detailed in table 3; no children withdrew from the study. Our sampling, with assistance from schoolteachers, aimed for a mix of socio-demographic backgrounds. However, no participants of minority ethnicity were recruited; teachers explained this was because we targeted friendship groups and none including minority ethnic children came forward. We did not ask for information on religion. Some children may have been from families in receipt of UC, but we did not target such children nor ask about socio-economic status because we were seeking children's views rather than experiences of UC.

Table 3. Participant characteristics

Age	n.	%
6-to-7	5	15.1
7-to-8	10	30.3
9-to-10	6	18.2
10-to-11	12	36.4
Total	33	
Ethnicity		

White	33	100
Sex		
Girls	17	51.5
Boys	16	48.5
School group		
School1a	5	15.1
School1b	6	18.2
School2a	5	15.1
School2b	5	15.1
School3a	6	18.2
School3b	6	18.2

We have included direct quotes from children and images from draw/play/write and talk activities.

Outputs from each group are coded to identify the group, age and gender make-up, codes are detailed in table 4.

Table 4. Group identifiers

School group	Description	Coding
School1a	6-7-year-olds, mixed sex	S1a6-7M
School1b	9-10-year-olds, mixed sex	S1b9-10M
School2a	7-8-year-olds, mixed sex	S2a7-8M
School2b	7-8-year-olds, mixed sex	S2b7-8M

School3a	10-11-year-olds, girls	S3a10-11G
School3b	10-11-year-olds, Boys	S3b10-11B

Using draw/play/write and talk and scenario activities we focussed with School1 and School2 on their perceptions of what they needed for a good life which we discuss first. Children were also asked about how the Government can support families to have the things they need, which we then discuss. Children in School3 were not specifically asked about needs/government support but occasionally talked about them and so their comments are included in these sections. School3 participated in scenario and discussion activities focussing on family finances and UC, which we discuss next. Last, we discuss themes around poverty and inequality that emerged across groups. While the children did not frame their views within a rights perspective links to the UNCRC can be discerned, which we have highlighted.

3.1 What children need for a good life

Through participating in creative activities children in School1 and School2 identified what they needed for a good life. While researchers encouraged the children to distinguish between needs and wants, they struggled to do so; this appeared due to them believing that having only their basic needs met did not equate to a good life. Therefore, we discuss things that children needed and wanted.

3.1.1 Family and friends

Family was identified as essential to a good life (S1a6-7M, S1b9-10M, S2a7-8M, S2b7-8M). Families provide love, care, food, shelter and take children to places, activities and days out (UNCRC articles 6, 27, 31). For example: “you need a family so they can buy you things,” they provide “love and care ... and cooking food,” “buy clothes” and “so you don't need to make a house on your own” (S1a6-7M). Several children mentioned living only with their mothers; one was aware of the pressures on theirs: “I think about my mum a lot. It's really hard for her” (S1b9-10M).

Figure 3. What is needed for a good life – family

[Image 1]



“My picture is my family, because you need a family”. (S1a6-7M)”

Children also shared their need for friends and social connections, which they linked to emotional and mental wellbeing. One said, “If you don't have friends or family then you're just going to be lonely, and you'll feel upset” and “you can get depressed” (S1b9-10M). Friends provide “moral support” by asking people if they are okay; they can offer sweets, cakes, “help and give cuddles ... to show people that you love them” (S2b7-8M).

3.1.2 Basic needs

Children recognised their basic needs for food, water, clothing, shelter and sleep (aligning with UNCRC articles 6, 24, and 27).

Food and water were identified as essential (S1a6-7M, S1b9-10M, S2a7-8M, S2b7-8M, S2b7-8M) to “grow or die” (S2a7-8M). Healthy food was considered important, for example, “You need to eat lots of fruit and vegetables” (S1b9-10M) and “if we only had stuff that wasn't healthy this wouldn't be

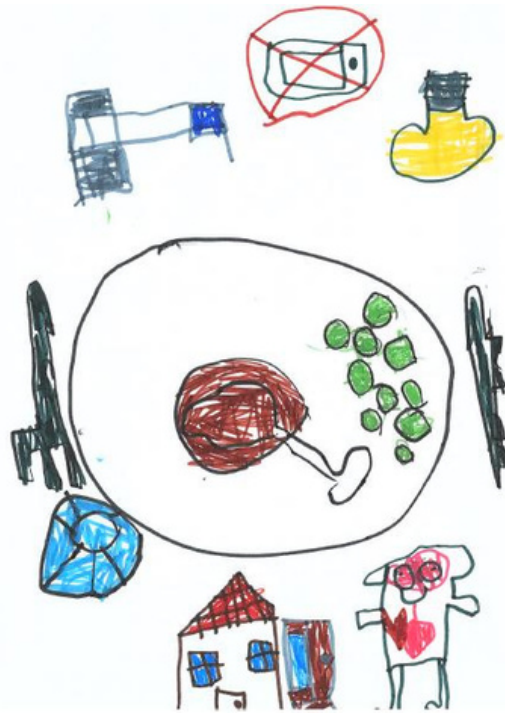
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2 good for your body" (S1a6-7M). Children stressed drinking water needed to be clean (S1a6-7M,
3 S1b9-10M, S2a7-8M, S2b7-8M).

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5 Clothing was deemed a necessity (S1a6-7M, S1b9-10M, S2b7-8M, S3a10-11G, S3b10-11B). Clothing
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7 provides warmth and while some clothing was required (e.g. school uniform), other types were
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9 desired. Children made clear they wanted clothing that 'fit' (size wise) and aligned to what peers
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11 wore and their interests, suggesting clothing held practical, social and symbolic meanings for
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13 children.
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17 All groups identified the need for a home. Homes provide warmth, have rooms (kitchen, lounge,
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19 bathroom, bedrooms), heating and electricity (S2a7-8M); somewhere for storage (for clothes, food,
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21 plates, other possessions) (S2a7-8M); and contain whitegoods and furniture ("You need a bed so you
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23 can sleep" (S1b9-10M)). Sleep was identified as a necessity by three groups (S1a6-7M, S1b9-10M,
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25 S2a7-8M). Sleep "gives you energy" and "if you don't sleep, you'll be tired, and then you can't go to
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27 school" (S1a6-7M). Others identified a need for hygiene and stressed the importance of baths
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29 without which you will feel "stinky" and then "you could get bullied, and you don't want to get
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31 bullied" (S1b9-10M). The girls in School3a highlighted a need for essential products like "soaps, pads,
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33 stuff like that", "shampoo and conditioner" and "deodorant" as well as medicines (S3a10-11G).
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39 Figure 1. What is needed for a good life – a home

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25 “I've drawn a house, I've drawn a wardrobe, I've drawn a glass of water to keep healthy ... I've drawn
26 some food in the middle. I've drawn a bed so you can sleep.” (S1a6-7M)

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31 Home was perceived as a place of privacy and safety, somewhere one can lock the door (S2a7-8M):

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33 “It keeps you safe from thunderstorms,” “lightning,” “robbers” (S1a6-7M). Further, homes should be
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35 warm (a recurrent theme) and of a good standard, “not any old crooked and old and broken house.

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37 We need a safe house, so nothing bad's going to happen to it” (S1b9-10M). Many were aware of
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39 people living “on the streets” and concerns about homelessness emerged in several discussions.
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42 43 3.1.3 Something to do

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45 All groups wanted leisure activities, entertainment, exercise and play (UNCRC article 31). One child
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47 shared a need for “happy things that you want to do”; this was considered important because “if you
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49 didn't do stuff that you like, you wouldn't get happy memories” (S1b9-10M). Children in School3b
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51 desired “activities ... so you can have fun” (S3b10-11B).
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55 Many identified a need for exercise (S1a6-7M, S1b9-10M, S2a7-8M, S3a10-11G, S3b10-11B).
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58 School2a stressed “you need to play” and began a draw and talk activity by creating a football pitch
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1 and swimming pool (S2a7-8M). Children’s narratives made clear that exercise was mostly a
2 structured, taught activity undertaken at clubs (e.g. football, gymnastics, horse riding). Children
3 understood the consequences of not getting exercise which they linked to physical and mental
4 health, for example:
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9 “If you become fat then you become unhappy, and then you could start drinking or do
10 something bad to your body” (S1b9-10M).
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14 “You get sad, and it'll probably lead to depression, and you'll have to take antidepressants”
15 (S3b10-11B).
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19 A need for technology was also expressed (S1a6-7M, S2a7-8M, S2b7-8M, S3a10-11G, S3b10-11B),
20 especially PC/video games. Mobile phones were important to some, and many owned them. Phones
21 were perceived as important for learning: “If you don't go on your phone, you'll never learn things”
22 (S1a6-7M). TV was mentioned as something for watching when bored, but mostly for playing on,
23 which also required a games console. When asked what made them happy, School3b identified
24 “computer gaming” and “eating out at a restaurant” (S3b10-11B).
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35 3.1.4 Money

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37 Aside from School1a, all groups considered money essential, “you would die if you didn’t have
38 money” (S1b9-10M). Children from school2b showed awareness of living costs, for example: “Paying
39 the bills ... like heating, water, taking care of children ... Taking care of pets ... Taking care of
40 yourself” (S2b7-8M). They were aware that money was finite and required careful management; one
41 child suggested, “you need to buy the stuff you need first to see if you have enough money to buy the
42 stuff you want” (S2a7-8M). Money also enabled satisfaction of above-mentioned needs including
43 having things to do and spending time with family and friends.
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54 3.1.5 Education

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56 Education was highlighted (S1a6-7M, S1b9-10M, S2a7-8M, S3a10-11G, S3b10-11B) (article 28, right
57 to education). Education helped children gain knowledge: “School is important as you need to know
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1 things like count money and count forwards and backwards” and to learn how to look after
2 themselves (S2a7-8M). Education also prepared them for future employment: “If you wanted to be
3
4 an author you wouldn’t be able to write [without education]” (S1a6-7M). School1b recognised the
5
6 importance of getting a good job “because you need money” (S1b9-10M). One also highlighted the
7
8 importance of getting a job you enjoy “Because if you don't enjoy your job, your day just becomes
9
10 very miserable and you're always tired ... Take my mum, for example, she doesn't really like her job”
11
12 (S1b9-10M).
13
14

15 16 3.1.6 Environment

17
18 Three groups mentioned environmental issues (S1a6-7M, S1b9-10M, S2a7-8M) (UNCRC article 24).
19
20 The youngest group appreciated the importance to health of air, rain, clean water, sun and trees
21
22 (S1a6-7M); they were also very concerned about dog mess and litter, perhaps offering insight into
23
24 their local area. School1b argued that a good environment helped to produce food, healthy bodies
25
26 and life itself, for example “Sunlight ... helps your body;” “If we didn't have any trees we wouldn't
27
28 have air, and if we didn't have air, we wouldn't be alive” (S1b9-10M).
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32 33 3.1.7 Impacts of unmet needs

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35 Children in School1 and School2 were asked how they would feel if they did not have what they
36
37 needed. Demonstrating the impacts of unmet rights, all expressed feelings of sadness and anger.
38
39 School1a felt life would “look dull,” “it would look weird,” “you would be sad.” They connected
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41 unmet needs to further impacts, such as becoming ill, depressed, and even death, for example:
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45
46 “It would look horrible if you didn't have food, water, parents, families, sleep, shelter, and a
47
48 farm, but if you didn't have them, you would also die.”
49

50
51 “I would feel worried and nothing to sleep in and I would be cold. You might get a cold and
52
53 wouldn’t be able to do things like go to school.”
54

55
56 “A hundred sad faces. Everyone would look sad faces.”
57
58

59 (S1a6-7M)
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Figure 12. Creative output: what if someone does not have what they need

[Image 3]



(S1a6-7M)

School1b related unmet needs to depression and being bullied. School2a said they would feel “mad,” “sad,” “going to bang my head” (S2a7-8M). School2b said they would feel “frustrated,” “angry,” “sad” (S2b7-8M).

Children in School3 participated in a scenario activity where each child was allotted different socioeconomic circumstances (e.g. single parent family with four children, coupled family with two children living in a wealthy area) then asked whether they could/could not afford different things, those that could stepped forward, those that could not stayed where they were. When asked how the activity made them feel there was a general sense of injustice from those that had not moved far; School3b said they felt “Sad,” “Depressed,” “angry I hadn't made it in life” (S3b10-11B). School3a said:

“It's very unfair that they get to be at the front because they get to do whatever they want, while I am just a poor person.”

“I feel angry ... because it's not fair”

“It's a bit weird being the one at the back because I felt that way. It's not the best feeling ... I don't think anybody ... should feel that; it's not good for their health.”

3.2 Government support for families

Children in School1 and School2 considered how the Government can help families; their responses demonstrated a belief that Government had a duty to help through the provision of services (aligning with UNCRC articles 18 and 24), financial support (article 26) and enforcement of laws.

Children identified public services as sources of support. Ambulances, nurses and doctors help you if you are sick or “nearly about to die” (S1a6-7M). Children in School1b suggested several sources of support for Charlie (a scenario character) including “a counsellor,” “mental health doctor,” “social worker,” and “therapist” (S1b9-10M) (article 24). Children in School2b suggested children needing support could “talk to teachers” who can offer emotional support (S2a7-8M). Also, schools could provide activities for children, such as after school clubs and help with school related costs such as school meals, transport, school trips, and activities (S2b7-8M) (article 31). School1a saw a role for police in enforcing laws to protect the environment - as it is “against the law to chop all the trees down”. The police were also noted for their role in protecting people and their belongings: “If you are in danger they protect you;” “They arrest the people who are trying to get your money ... or burgle you ... or break into your house” (S1a6-7M).

When asked what the Government could do to directly help families, the youngest children suggested helping financially and practically, for example “Give you seeds so you can plant and grow vegetables,” and give “money to pay water bill” (S1a6-7M). They also saw a role for government in looking after their local environment and suggested the Government could “stop people from littering” and “Get them to clean up dog poo” (S1a6-7M, article 24). When asked what messages they had for the Government, one said they wanted the Government to “treat you with respect” and to make the world a better place by stopping littering (S1a6-7M).

Children aged 7-10-years perceived a role for government in “getting people work” (S2b7-8M). In recognition activities, a small number of children knew the Job Centre Plus logo and understood it as

1 “somewhere you go for a job” (S1b9-10M). Children in School2b suggested the Government could
2 help people get work by paying for childcare and care for grandparents (S2b7-8M) (article 18),
3
4 demonstrating awareness of parents’ wider caring roles. They also suggested the government could
5
6 pay for children’s activities (S2b7-8M) (article 31).
7
8

9 Children aged 7-10 had limited understanding of UC, although several recognised the UC logo, and
10
11 two mentioned family members were claimants. There was awareness of the Government’s role in
12
13 providing financial support to families though. One child had seen TV adverts and understood
14
15 government help was available to help with the cost-of-living crisis:
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19 “What I've seen advertised, they should ring, they should email government because I've
20
21 seen that there's over 50 ways that you could get household money for gas, electric and
22
23 normal human necessities.” (S1b9-10M)
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25
26

27 Children in School2b thought financial help from government a good thing and that they could help
28
29 people in need by “paying some stuff for them” (S2b7-8M). School1b proposed the government
30
31 should offer a safety net for people in need (article 26), providing food, money, jobs, housing,
32
33 medication, warmth and by reducing prices and providing some items for free:
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35
36

37 “Buy food for the homeless” and give them “some money”

38
39 “Give people ... a job what they like”

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41
42 “Government should lower prices as they are too expensive”

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46 “Give them free houses and water and everything – food, medicine and radiators that are
47
48 warm”.

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51 (S1b9-10M)
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54 Figure 13. What can the government do to help – provide free essentials
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57 [Image 4]
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“I think all essentials should be free: water, food and medicine, so they don’t have to worry about how to buy food” (S1b9-10M)

Nonetheless, a child in School2b felt it was important that requests for support were genuine, “They can look in their bank accounts, see how much money they have to make sure they’re not lying about anything” (S2b7-8M).

3.3 Universal Credit

Children in School3 participated in UC focussed budgeting and discussion activities. They appeared more aware of UC from the outset. School3b identified reasons for claiming UC as “You’re poor, unemployed, and have children” (S3b10-11B). UC was described by one as: “It’s like the government pays you money for not having a job because, well, you need at least some money” (S3b10-11B).

3.3.1 Budgeting on Universal Credit

Children were given a family scenario, told the amount of UC that family would receive monthly, then asked to complete a budget template covering their family’s basic needs then wants. They were asked to cover the costs of daily living first (i.e., housing, utilities, food) before moving on to wants

1 but the children soon became aware that they were unable to afford all they both needed and
2 wanted.

3
4 Following the activity, the children were asked what they had learned. School3b said they had
5 learned “how to spend money properly and not just waste it”, although they felt this would be “hard
6 and annoying” (S3b10-11B). In School3a, one shared that they had greater understanding of their
7 parents’ situation: “I’ve just realised how my parents feel when I say, ‘Oh, can I have that?’ And they
8 say, ‘No.’” Another said, “I’ve learnt that the Government isn’t very smart at giving money” (S3a10-
9 11G). The children showed awareness that life circumstances impact people’s choices and access to
10 things, such as some children not having “everything they need in life” (S3a10-11G), or that some
11 people “don’t get a lot of money. There’s not enough for food, groceries, and all that” (S3b10-11B).
12 School3b recognised that life on UC would be difficult, “That life is not fair” which would be “sad”
13 and “annoying” (S3b10-11B), but there was also some acceptance of this situation, “You can’t always
14 afford stuff that you need, and that’s it really ... You’ve just got to deal with it” (S3b10-11B).
15 Alternatively, School3a expressed shock at how much their scenario families had to forgo, including
16 many items they thought essential, as one child explained:
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36 “Medicine is very important. Clothes are important. All I would say, maybe, that isn’t so
37 important is toys, but I still think they have a big effect on children. I would say everything in
38 that list is pretty important. I think there are a load of things that are also important, that
39 could have been included as well [...] Like if this person can’t afford Wi-Fi, public transport
40 and personal hygiene, which is just a basic thing in life, I think that’s quite messed up”
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48 (aligning with articles 24, 27).
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51 (S3a10-11G)
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54 3.3.2 Universal Credit discussion activity

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56 Researchers read out some UC rules and other statements (Ref3) and then asked the children how
57 much they agreed with the rule/statement and to explain their reasoning.
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1 Children in School3a could not understand why there were lower UC payments for under 25-year-
2 olds; this was generally perceived as “not fair:”
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4 “I think it's ridiculous because ... it's actually unfair ... they're not able to get the best jobs
5 because they won't always have the same amount of experience, which means they should
6 be given more Universal Credit because ... they're going to be struggling with money the
7 most.” (S3a10-11G)
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14 In School3b, while one child asked, “Why should it matter about your age?” another agreed with the
15 rule and suggested that younger people may “just spend it on wine and stuff, and that's just wasting
16 money” (S3b10-11B).
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22 The two-child limit prompted much discussion in School3a. Some disagreed with it and questioned
23 how parents could look after three or more children “with just two child’s worth of money. It's not
24 enough.” Others considered reasons for the limit which led to discussion around what was an
25 acceptable family size. One child suggested “the most common amount of kids to have is three or
26 two” and theorised larger families were a choice: “if you're getting more than three kids, it's probably
27 not an accident”. Therefore, “if someone's having, like, eight kids, obviously, they're not going to be
28 paid the same amount for each one.” Consequently, this group thought a three-child limit more
29 appropriate and that families “should be like, given more money” (S3a10-11G).
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42 Alternatively, children in School3b tended to agree with the two-child limit:
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44 “I think that's fair, because if you think of it, everyone in Universal Credit, sadly they can't
45 work, and they're not doing anything. So, all of them should get the same amount of money,
46 shouldn't they?”
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52 (S3b10-11B)
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55 Children in School3a disagreed with the minimum five week wait for first UC payment, they
56 believed this would place financial pressure on families and may result in homelessness:
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“Say you really were desperate for the money, you'd have to wait a month, month and a bit ... imagine waiting all that time just for not even that much money.”

“Could get kicked out of their house or they might not have enough money to buy food.”

(S3a10-11G)

Children in School3b held differing opinions. While one felt the five-week wait was “bad” others were less convinced; two suggested UC recipients should show gratitude for their UC payment and compared the wait to monthly wages:

“At least you get money.”

“Yes ... be grateful for that. You only get paid once a month for other jobs. So, it’s fine.”

(S3b10-11B)

Most in School3a were convinced that sanctions for breaking conditionality rules were wrong on the basis that people get UC because they need it and sanctions would cause hardship:

“If you have kids ... You have to pay for the house. You pay for food. You have to pay for baby food. You have to pay for toys ... So I think all your money will be gone by then.”

“Universal Credit is given to people because of their problems ... It shouldn't be removed from them, and it shouldn't be given to them unless they need it. People who need Universal Credit should be given Universal Credit.”

(S3a10-11G)

These children saw sanctions as inappropriate punishment causing stress and anxiety; “people shouldn't have to be worried about going broke all the time.” (S3a10-11G). One child reasoned whether a sanction was fair or not depended on circumstances. So, if someone “just can't be bothered” sanctions would be appropriate, whereas, if the person had a busy life (e.g. caring responsibilities), then sanctions would not be (S3a10-11G).

1
2 Alternatively, participants in School3b believed sanctions were an acceptable consequence for not
3 obeying rules and that being sanctioned would help people learn not to break the rules again:

4
5 “If you don't do the certain things you're supposed to, you're going to have to face
6
7 consequences.”
8

9
10 “It helps you learn ... and then you might not do it again.”
11

12
13 (S3b10-11B)
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15 3.4 Poverty and inequality 16

17 Children’s views on poverty emerged during activities. Some, notably the youngest, tended towards
18 notions of absolute poverty; they understood poverty as destitution, for example, “living on the
19 streets” and drinking water from “dirty puddles” (S1a6-7M). But with age, children appeared to
20 become aware of nuances such as circumstance and chance. In School2b, the children called upon
21 notions of both absolute poverty (e.g. homelessness) and relative poverty while demonstrating
22 awareness that things can go wrong for people (S2b7-8M). One older child understood poverty as a
23 spectrum:
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35 “It's a full, kind of, spectrum. There are obviously people who are just struggling with money
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37 and then there are people who obviously can't afford food or water and there are people
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39 who just can't afford to basically live a healthy life.” (S3a10-11G)
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41

42 Homelessness was viewed as a visible sign of poverty. Children in School3a pointed to the
43 homelessness they encountered when visiting larger cities as evidence of poverty in the UK, “I've
44 seen loads ... when you go into cities, it's like every street has a couple of people” (S3a10-11G).
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48 School3 believed homeless people deserved help. Nonetheless, one child pondered whether some
49 people might be faking homelessness:
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53 “Sometimes I feel like homeless people are, kind of, like, faking it, some of them, because
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55 some of them have just really nice stuff. I know some people might have given them, but
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1 couldn't they sell that stuff? ... I don't want to sound bad. But if someone's actually
2 homeless, I do agree that they should get money.” (S3a10-11G)
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4 The idea of some homeless people ‘faking it’ was also held by a child in School2b, they thought
5
6 “some people do pretend that they're homeless. They're actually not, and they try and get money”
7
8 (S2b7-8M).
9

10 School3 were asked whether the Government were doing enough for people living in poverty. Whilst
11
12 one child in School3b felt “Not really, because there is some people still on the streets, trying to
13
14 survive” another countered “but they're doing more than nothing, aren't they?” (S3b10-11B).
15
16 School3a pointed to a disconnect between words and actions, for example “the government says
17
18 they care, but why are there still so many people in poverty if the government cares?” They
19
20 concluded that “They don't care. They only care, really, about what people think of them” (S3a10-
21
22 11G). One child put this down to the social distance between government and people in need and
23
24 argued for more public involvement in policy decisions:
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32 “... Government don't really pay attention to these problems because all the Government are
33
34 privileged ... With privilege, there are always things that will be easier in life. Loads of people
35
36 who aren't privileged will just have to deal with these things ... I think they need more
37
38 perspectives from people who aren't just as well-off ... they don't understand these
39
40 problems.” (S3a10-11G)
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43

44 Inequalities between groups of people were also recognised. That some people could afford
45
46 everything whilst others could not was viewed unfair by children in School2b. However, they were
47
48 undecided whether inequalities in wealth were unfair, believing this would depend on
49
50 circumstances. For example, they felt some people had too much money which they spent on things
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52 they did not need nor do anything good with, but if poor people had not been careful with their
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54 money, then having less money would be fair (S2a7-8M).
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1 Children in School3 discussed economic inequality directly. With regards paid employment, School3b
2 believed earnings should be deserved, based on how hard you work or how hard your job is, for
3
4 example:

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7 “I think you need to deserve things in life because if everyone got the same amount of
8
9 money then that wouldn't be really fair.”

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12 “If I was saving people's lives each day and someone was doing an easy job like a waitress or
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14 something, and how would that be fair if each person was on 50 grand or something like
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16 that?”

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20 (S3b10-11B)

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22 Nonetheless, School3b were cognisant of barriers to employment for single parents due to childcare
23 issues, “it’s just a lot harder.” They also highlighted that the job one gets may be related to social
24 circumstances and/or background, “It's not always your choice” (S3b10-11B). Some in School3a
25 thought likewise, one suggested that inequalities were inevitable, and that luck or good fortune
26 played a part: “Not everyone can be rich. Not everyone can be wealthy ... It's not like that. Some
27 people do, kind of have that, but definitely not everyone” (S3a10-11G).

28 29 30 31 32 33 34 35 36 37 38 4. Discussion

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41 In this pilot study we asked primary school children about what they needed for a good life, how
42 government can support families, and UC. The creative methods facilitated children’s participation
43 and enabled them to share their views on a range of topics. Countering the argument that children
44 lack capacity to express their views on matters affecting them, the children offered reasoned and
45 eloquent accounts of their needs and the impacts of not having them met. They also demonstrated
46 political and social awareness, holding views on issues of poverty, homelessness, welfare, inequality
47 and injustice which they articulated clearly. While the children did not themselves align their views
48 with the UNCRC, links were discernible, most notably to UNCRC articles 6 (life, survival and
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development), 24 (health and health services), 27 (social Security), 27 (adequate standard of living) and 31 (leisure, play and culture).

Children understood that some families were living in poverty and while there is not a right to 'freedom from poverty' in the UNCRC (Nolan and Pells, 2020:117) they generally felt this unfair, especially when children did not have things they needed, and families could not afford to meet their basic needs (buy food or pay bills). They were aware that things can go wrong for people (e.g. losing employment or experiencing bereavement) which could result in financial hardship (aligning with the 'risks and contingencies' covered by social security systems (Langford and Khalfiq, 2019:1000).

Children also showed awareness of structural inequalities (education and wealth) and how these might impact a person's chances of getting a good job. Further, they believed life to be more difficult for some groups than for others (e.g. disabled people and lone parents) and they recognised the barriers to employment they faced. The children were concerned about families unable to meet their needs and perceived a role for government in providing financial support to families (UNCRC article 26). They also understood the value of public services in supporting families through education, healthcare and keeping families and the environment safe (articles 6, 18 and 24). They therefore valued the welfare state.

Children aged 10-11-years discussed UC and were almost unanimous in viewing lower payments for under 25-year-olds as unfair but beyond that, opinions appeared divided by sex, with girls generally less in agreement with UC rules than boys. However, varying, sometimes contradictory views became apparent as children moved between individualised and structural explanations for inequalities.

Several children referenced deservedness. They pointed to individual behaviours which might explain and/or justify a person having less money, such as apathy, laziness and profligacy (e.g. people who "can't be bothered" or "waste" money). The potential for people to defraud the system by "faking" poverty was also raised, hence some felt checks were needed to ensure benefit claimants were genuine. Some boys believed that remuneration from employment should be deserved, based on

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how difficult a job is, or the level of responsibility attached to it. Further, the girls debated what an acceptable family size should be and, referencing a discourse of individual responsibility, some decided upon a three-child limit rather than two. Two boys reasoned that people without employment were “doing nothing” and therefore all UC claimants should receive the same payment. Nonetheless, most believed UC should be based on people’s personal circumstances, including caring responsibilities.

Other studies have reported children and young people to hold contrasting views on welfare. In research by Belfast City Council Youth Forum (2017:6) some children expressed concern about the inadequacy of welfare rates while others felt the 'system was abused' by a 'benefit culture' amongst people not in need. Some participants in research by Martin and Hart (2011) felt benefits disadvantaged lone parent and larger families whilst others perceived benefits to disincentivise education and employment. Alternatively, Fairbrother et al. (2022:18) found young people to move between individualised and structural explanations in ‘malleable and dynamic ways,’ rather than having fixed opinions (Fairbrother et al., 2022:12); which was evident in this study.

The views of children on UC reported here mirror those of UK adults who tend to favour higher spending on disabled people, carers, families with young children, lone parent families and working families but not on people who are unemployed, without children or have larger families (Abey and Harrop, 2021). Abey and Harrop (2021:14) suggest this is due to the belief that parents should take responsibility for how many children they have, that many claimants ‘are not deserving of support, and that the system is too open to abuse and fraud.’ Nevertheless, like the children in this study, contributors to Abey and Harrop’s research (2021) supported a personalised system to take account of differences in individual circumstances (including caring responsibilities) and to equalise the levels of UC received by people under 25-years with those over 25-years.

Children’s views on what is needed for a good life provide important insights into their opinions on what constitutes an adequate standard of living (article 27) as well as the potential impacts of

1 financial hardship on children. While family was of utmost importance, children also expressed a
2 range of needs they deemed essential to a good life. These included what might be conceptualised
3 as basic needs, such as healthy food, clean air and water, clothing, shelter and sleep. But they
4 wanted more than just shelter, they wanted decent, warm homes in clean neighbourhoods with
5 multiple rooms, furniture and belongings. They wanted more than just clothes; they wanted clothing
6 that fit and aligned with their peers, allowing them to fit in - thus reducing the risk of stigma. And
7 they wanted more than just to subsist, they wanted to join in things with others such as exercise,
8 entertainment, leisure and play which also required possessions to enable their participation (e.g.
9 clothing, equipment, and money). The children made clear that they did not want children to go
10 hungry or to be excluded from activities and possessions due to a lack of money.
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24 The above needs can be considered determinants of children's health, wellbeing and life chances
25 and were recognised as such by the children. Children communicated how they would feel if their
26 needs were not met. They highlighted feelings of unfairness and injustice, counteracting the DWP's
27 position that UC and associated policies promote fairness. They shared a range of emotional
28 responses, particularly anger, frustration, sadness and worry. They also described other impacts
29 such as bullying, social exclusion, and loneliness. Further, the children imagined negative
30 consequences for their health and wellbeing including poor mental health (depression, sadness),
31 physical health (colds, diseases, weight gain) and even death. They understood that not having needs
32 met would impact childrens' survival and development (article 6).
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46 Such findings challenge the idea that children are too young or naive to have discussions about
47 family finances, and the impacts of financial hardship on health. They concur with those in other
48 studies in which children and young people have articulated their needs (e.g. Children's Society,
49 2017; Jordan and Rees 2020; Ref2). For example, participants in Jordan and Rees' study (2020)
50 acknowledged the importance of family finances in meeting needs and fostering a sense of social
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2 inclusion; they also recognised that stress around family finances could impact the mental health of
3 everyone in the household.
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5 The 10-11-year-olds participated in a UC budgeting activity wherein they struggled to cover basic
6 needs, let alone wants, and appeared shocked at how much they had to forgo, including many items
7 they thought essential. The Joseph Rowntree Foundation has produced a minimum income standard
8 (MIS) which was calculated for different types of household by costing a list of essential items. The
9 list covers more than just 'food, clothes and shelter. It is about having what you need in order to have
10 the opportunities and choices necessary to participate in society' (Stone and Padley, 2025). The list
11 includes things argued for by children in this study, such as travel costs, leisure goods, entertainment
12 and recreation and social and cultural participation. The latest MIS update shows that income from
13 out-of-work benefits for coupled households with children equates to only 37% of what is needed for
14 a socially acceptable standard of living (Stone and Padley, 2025).
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29 This matters because UC is causing childhood poverty in non-working families. It means that some
30 children in Britain are being denied their right 'to a standard of living that is good enough to meet
31 their physical and social needs and support their development' (UNCRC article 27). It also excludes
32 children from everyday activities, causing harm to their mental and physical health and wellbeing
33 (Ref1; Rainer et al., 2024). Children of out-of-work claimants, especially those in larger families, are
34 likely experiencing the anger, frustration, sadness and worry imagined by children in this study as
35 well as negative impacts on their health, mental health, social inclusion and future life chances, as
36 has been evidenced in other studies (Ridge, 2011; Ref1).
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49 UC is an adult benefit designed to resemble, encourage and reward employment (DWP, 2011a).

50 While there is an 'additional element' for families with children, children are barely considered.

51 Children are directly affected by UC but policy makers appear to have failed to prioritise 'the best
52 interests of the child' (UNCRC article 3) and neglected to seek the views of children in consultations
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(article 12), as demonstrated in the EIAs for UC, the benefit cap and two-child limit (DWP, 2011a, 2011b, 2015).

Daly (2020:355), in her review of EU policy regarding children, differentiated ‘three ideal type approaches:’ ‘family-oriented’, ‘childhood-oriented’ and ‘children-oriented.’ UC fits with the family-oriented approach; its focus is on the adult world. The welfare of children is perceived as best met by resourcing the family and/or seeking to influence the behaviours of parents; underpinned by the belief that children should be brought up in working families (Daly, 2020:350). Stewart et al. (2023:1) go further, they argue that ‘financial support for children in the UK ... is increasingly conditional on the behaviour or decision-making of the adults in the family,’ which is unusual in Europe. They contend that the two-child limit was purposively ‘designed with adult decision-making in mind’ with regards ‘employment, partnership and fertility’ (2023:14-15). O’Brien (2018:701) used the UNCRC to interrogate the legal basis of the two-child limit and proposed it was ‘the most significant violation of human rights that has yet been written into the fabric of the UK social security.’ She (2018:732) argued that the limit was based on ‘a corrosive narrative of welfare decadence;’ invoked an ‘inverted politics of envy;’ ‘punishes children for the act of being born’ and ‘for the actions of their parents’.

O’Brien (2018:732) concluded that ‘If this rule does not infringe the UNCRC best interests [of the child] duty, no social security policy will’. Stewart et al. (2023:15) introduced an additional ‘ideal type approach’ to Daly’s model which they termed ‘adult-behaviour-oriented.’ This approach encompasses child contingent financial support oriented to ‘influencing, rewarding or penalising adult behaviour.’ Such an approach accepts ‘that children may be required to live in hardship if the adults in the household do not fulfil the expected conditions’ (2023:17). In this way, the duty on governments to act in the best interests of the child (UNCRC article 3) as well as ensure children’s rights to life, survival and development (article 6), parental support and state assistance (article 18), social security (article 26), and an adequate standard of living (article 27) are compromised due to the ‘sins of the parents’ (Stewart et al., 2023). This is an infringement of children’s economic and social rights (Nolan and Pells, 2020).

1 Childhood-oriented policies see childhood as a life phase to be resourced through services such as
2 early childhood education and care, schools and youth services. Here children are recognised but
3
4 conceptualised in age categories and services are future-adult oriented, treating children as
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6 ‘becomings’ rather than as ‘beings’ (Daly, 2020:353). While children in this study were cognisant of
7
8 their future life opportunities they mostly talked about what they needed in the present. Play and
9
10 doing things with others was enormously important and they made clear that they did not want
11
12 children to be excluded from the activities they took for granted because of a lack of money. Lott
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14 (2022:777) foregrounds ‘play’ as an economic, social and cultural right because it has a ‘distinctive
15
16 value in supporting children’s cognitive, social, emotional and physical development’ and wellbeing.
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18 Therefore, investment in childhood-oriented approaches, such as children and youth services, could
19
20 support children’s right to development and access to leisure, play and culture (enshrined in UNCRC
21
22 articles 6, 27 and 31), which could potentially offset some of the negative impacts of financial
23
24 hardship on children in UC households. However, UC was introduced alongside Government imposed
25
26 ‘austerity’ measures which caused the contraction of youth service provision, the closure of over 500
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28 children’s centres and cuts to local authority funding (Alston, 2018) leading to the neglect and decay
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30 of children’s play areas (Grant and Duncan, 2023)
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38 Lastly, Daly (2020) identified two variants of children-oriented policies. One is child-focused,
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40 perceiving children as distinct from adults and ‘conferring resources to them via rights and
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42 entitlements’ (Daly, 2020:356). Examples include Disability Living Allowance for children; Educational
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44 Maintenance Allowances for 16-18-year-olds in further education; or the once universal Child
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46 Benefit. This could also include other entitlements to counter financial barriers faced by children in
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48 UC households. Free public transport, for example, or free entry to local facilities such as sport
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50 centres and swimming pools would support children’s physical, social and developmental needs and
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52 rights to leisure, play and culture (articles 27 and 31) which would have been welcomed by children
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54 in this study. The second variant aligns with UNCRC article 12, it treats children as subjects and aims
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56 to enable their agency to participate in adult institutions (Daly, 2020:354). Daly (2020:354) argues
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1 this is the hardest to attain, partly due to too few legal provisions and a lack of clarity about what
2 participation means. As previously highlighted, we can find no evidence of children’s participation in
3
4 the policy development of UC.
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6 7 5. Strengths and limitations 8

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10 The strengths of this pilot study sit with the voices of the children who shared their views and the
11 creative methods that facilitated their participation. Their voices have provided insight into the
12 potential impacts of UC on children and their rights. We did not engage the children in an exploration
13 of their rights which was a missed opportunity and something to consider for future research.
14
15 Furthermore, there are voices missing, notably those of ethnic minority children. Also, our
16 understanding of how UC is experienced by children remains limited, primarily because at this
17 exploratory stage we intentionally did not target children from UC households until we were assured
18 that the methods for doing so were safe, feasible and acceptable to children.
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30 31 6. Conclusion 32

33 The views of children on government support and UC are noticeably absent from related policy
34 documents and the academic literature. This article has offered insights into what children would say
35 if asked. It shows that young children have views and opinions which they can express given the right
36 conditions. The creative methods facilitated children’s participation and enabled them to share their
37 views on a range of topics in a safe and enjoyable way. Further research is now needed with children
38 with lived experience of UC so that we can truly understand the impacts on them and their rights to
39 provision, protection and participation.
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50 The current economic climate is causing significant financial hardship to many families with children.
51 For families relying on UC as their only income this hardship is exacerbated due to benefit levels
52 being well below what is needed for a minimum socially acceptable standard of living; scrapping the
53 two-child limit will not alter this significantly due to the benefit cap. UC has compromised the rights
54 of children in UC dependent households by failing to prioritise the best interest of the child and to
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1 protect children’s rights to life, survival and development, social security, an adequate standard of
2 living and access to leisure play and culture. This matters because financial hardship excludes
3 children from activities, living conditions and amenities perceived as customary in society. This
4 causes them harm and can have significant negative and lasting impacts on their physical health,
5
6 mental health, wellbeing and future life chances. Notwithstanding, UC could potentially support
7
8 children in low-income households if policymakers consider the rights of children as outlined in the
9
10 UNCRC. They should assess how the various aspects of UC affect children's rights and well-being to
11
12 ensure UC is equitable, accessible, and supportive of children’s needs. Continuous evaluation and
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14 adjustments may be necessary to safeguard children's rights within the broader context of welfare
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16 reform.
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Understanding children's views on Universal Credit using creative method

Dear Parent

[ORG1] are carrying out research with children aged 5-11 who live in the North East of England. The research will help us know what children understand about Universal Credit and the benefits system, and how it effects children and families. We are doing this research to make policy makers aware of children's views. The research will use creative methods such as drawing or using puppets. This will help us understand effective and fun ways to engage children in research.

The following information has been shared with your child and they have said they would like to take part in the research. Please read the information carefully and sign below to give your consent. Then return the signed form to your child's school.

Many thanks for your support.

Yours sincerely,



About the Study

[ORG1, the NHS and people from ORG4, ORG3 and ORG2 universities are doing some research. Research is finding out things, by asking questions or doing activities.

This research is with children aged 5-11 who live in the North East. We want to find out two things.

- What children need for a good life,
- How the government can help families to have the things they need and do the things they want to do.

We will share what we find out with people who make decisions so that they understand what children think. We hope this will help more children have a good life.

Some questions you may have about the research:

Why have you asked me to take part and what will I do?

You have been asked to take part because you live in the North East or are between 5 and 11 years old. You will meet [redacted] from [redacted] in your school for up to this one, two or three times this school year. You will do some fun activities like drawing, or talking, or using puppets, or making models.

How do I take part?

If you want to take part tell your teacher. If you change your mind, that is okay. You do not have to tell us why you have changed your mind.

What happens to the things you make or tell us?

When we meet, we will record your voice and make notes. Afterwards we will write a report of what was said and done. This will be stored on a computer. We will keep or take photos of the things you make.

We might include things that you have said, and pictures of things you have done in notes and reports. You will be anonymous, which means we will not use your name or say what school you are from. Only the people in your group and the people you talked to will know who you are and what you said. Personal information such as your name, address and your parent's name will be kept safely by the school.

We will collect information from lots of children. It will all be kept safely on ORG1 computer systems for five years. We will follow rules for data protection, as explained in the Data Protection Act 2018.

How will the research be reported?

We will share what we learn from things that children said and made. This might be in a report, or a video, or speaking to people. We will use social media and websites to share what we have learnt. When we have finished doing the research, we will tell your teacher what we found out.

How can I find out more information?

Please contact [name] directly.

Safeguarding and Child Protection

Your safety is really important to us. If you say something which we think means you might be in danger, we will follow [REDACTED] Safeguarding rules. This means we will tell the safeguarding lead in your school what you have said.

Who is doing the research?



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What if I want to complain about the research?

If you are not happy and want to complain about the research, please contact [name] at ORG1

If you are still not happy, contact [name], Chair of Research Ethics at research.office@ORG2

If you agree with your child taking part in the research, please confirm your consent by completing the form at [form address] or by signing the form below and returning it to your child's school.

Consent Form

I have read and understood the above information and I consent to my child taking part in the research, 'Understanding children's views on Universal Credit using creative methods' organised by ORG1.

Name of person with parental responsibility:

Signed:

Date:

Mobile or email contact:

Relationship to child:

Name of child's school:

Name of young person (Forename):

Name of young person (Surname):

Preferred name:

DOB:

Gender identification:

Ethnicity:

First Language:

Postcode:

Please indicate any accessibility needs:

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Understanding children's views on Universal Credit using creative methods

Thank you for helping us today, please share this information with your parent or carer.

We are speaking to children aged 5-11 across the North East. We want to find out two things.

1. What children need for a good life.
2. How the government can help families to have the things they need and do the things they want to do.

If you change your mind about helping us, please tell us as soon as possible.

When we have finished talking to children, we will let your school know what we have found out. If you want more information, please ask your teacher to contact [name] at ORG1.

We want you to be safe and happy. If you are upset by anything we talked about, please tell a trusted adult, such as your teacher or parents.

If you or your parent feel you need more support, please contact [XXX school pastoral support] who can tell you about other support if you need it.

You can also contact Childline www.childline.org.uk or call 0800 1111.

Your parents can contact Family Lives, <https://www.familylives.org.uk/>, telephone 0808 800 2222 or the Samaritans, www.samaritans.org, telephone 116 123.

Thank you again for helping us!

[Name] and [name]

ORG1

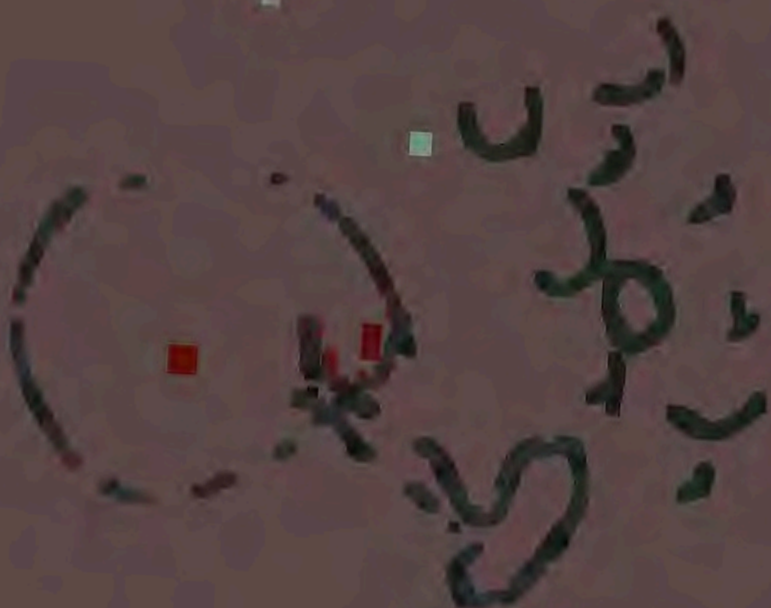
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