

Maybe, tomorrow

**Experiences and hopes
of young people facing
financial hardship in the UK**



Acknowledgement

This research was completed with the support of funding from the Clara E Burgess Charity.

We would like to thank the young people who took part in this research and shared their stories and hopes so openly, and the organisations and charities that worked with us to host the roundtable workshops.

Executive summary

Young people from groups overrepresented at food banks are facing additional barriers due to financial hardship as they transition from childhood to adulthood.

Like adults experiencing financial hardship, young people are being pushed into financial hardship by the high cost of living, inadequate Universal Credit and low minimum wage. However, for young people this is compounded by being entitled to lower minimum wage and Universal Credit than their peers aged over 25.

Young people are struggling to transition from education to work – and facing barriers to finding secure and rewarding work that provides decent pay as they build up their work experience. Young people are also struggling to find safe, secure and affordable housing as they leave their family homes or care placements. Overwhelmingly, young people told us that they are struggling with their mental health, and that the worries they face due to financial hardship are exacerbating this.

Despite the challenges they face, young people remain hopeful that these barriers can be overcome if positive change is made. Young people told us that it is vital that their voices are listened to and their ideas for change are acted upon.

Young people want to see changes to policy to ensure that they can afford the essentials. Within education, young people want practical support surrounding money matters and careers to help navigate their transition to adulthood. Finally, young people want youth centres embedded into their local areas to help them find community, build friendships and connect to appropriate support.



Understanding the experiences of young people with lived experience of financial hardship requires their voices to be amplified and their solutions to be heard.

Introduction

This report amplifies the voices of young people aged 16-25 experiencing financial hardship in the UK. It documents the barriers and challenges that young people are currently facing in their everyday lives, and outlines the solutions they think would break down these barriers.

We know that the number of parcels distributed by food banks has increased by 94% over the past five years.¹ We also know that most people facing hunger have not reached out for charitable food support. While there is no ‘typical’ person who is experiencing hunger or is forced to use a food bank, we know that there are some groups that are significantly overrepresented in the numbers of people experiencing food insecurity and needing to use food banks. These include care-experienced people, disabled people, families with children, carers, the LGBTQ+ community, those experiencing or at risk of homelessness and students. However, most research focuses on the experiences of over 18s as a homogenous category.

We spoke to young people aged 16-25 who also identify as part of these groups, as we wanted to learn more about their experiences transitioning from childhood to adulthood while also experiencing financial hardship. This unique stage of life is not currently as well understood as it could be, and there needs to be more recognition of the importance of this transitional stage.

In roundtable workshops held with 96 young people from groups most likely to need to use

a food bank, young people told us that they are experiencing significant challenges and barriers in their lives.

We encourage you to listen to these young people’s voices. We urge you to take action to break down the barriers that young people face to allow them to thrive in their transition to adulthood, unburdened by the worries of financial hardship.

“

**We need a voice.
Sometimes a
microphone isn’t
big enough.**

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¹ Emergency food parcel distribution in the UK 1 April 2023 to 31 March 2024: EYS-UK-Factsheet-2023-24.pdf



Methodology

To better understand the challenges faced by young people from groups most likely to need the support of a food bank, we hosted 12 roundtable sessions between November 2023 and May 2024 across all four nations of the UK, speaking to a total of 96 young people.

Who we spoke to

We asked the young people to note if they identified with any of the following groups (see table 1).

The numbers above do not total 96, as many of the young people we spoke to included themselves in more than one of these categories. In some of the roundtable workshops, we targeted specific groups, such as disabled or care-experienced young people. Yet participants of other roundtable workshops also identified themselves as being care-experienced or disabled.

For example:

- Eight of the care-experienced young people we spoke to also had a disability.
- Three of those young people were also at risk of or experiencing homelessness.
- Nine of the young mothers we spoke to were also care-experienced.

Many of the young people we spoke to therefore fell within multiple groups that made them more likely to experience financial hardship. This means they were facing multiple and overlapping barriers in their lives, which this report explores.

Table 1 Demographic breakdown of participants

| Group | Number of young people |
|-------------------------------------|------------------------|
| Disabled | 31 |
| Homeless or at risk of homelessness | 14 |
| Student | 45 |
| Care-experienced | 34 |
| Carer | 10 |
| Young mother | 20 |
| LGBTQ+ | 17 ² |

² 19 young people over the age of 18 ticked the box 'prefer not to say'. In addition, this number may also not be fully accurate as we did not ask those under the age of 18 to note their sexuality.

Preparing for the roundtable workshops

Each roundtable was facilitated with the support of a partner organisation that held the primary relationship with the young people through the specialised services that the young people access. We worked with two university widening participation departments and five charities.

It was important to recruit young people, and host roundtable workshops, through existing organisations for two reasons. Firstly, we did not have an existing pool of young people to recruit from, due to youth participation being a relatively new area of work for Trussell.

Secondly, we wanted to ensure that the young people we spoke to felt safe and supported when speaking about difficult subject matters. By working through existing organisations that had strong links to young people, we were able to host the roundtable workshops in safe and familiar

spaces in the presence of trusted support staff who were well positioned to provide additional support if the need arose.

Before each workshop session, we also took time to gain informed consent from the young people and, when a young person was under the age of 18, we also gained consent from their parent or guardian.

To better understand the challenges faced by young people from groups most likely to need the support of a food bank, our research took a qualitative approach. We wanted to hear from young people about the complex circumstances that result in a young person experiencing financial hardship to build a nuanced understanding of the challenges being faced by young people across the UK.

We wanted to hear from young people about the complex circumstances that result in a young person experiencing financial hardship to build a nuanced understanding of the challenges.

We scaffolded the sessions around three questions, that allowed the young people to speak generally about their understanding of life as a young person, but also gave them the opportunity to speak specifically about the barriers they themselves faced:

- 1 What does a young person need to live a fulfilled life?**
- 2 What barriers prevent young people from living a fulfilled life?**
- 3 What solutions do you think could help to combat those barriers?**

We designed the roundtable workshops to allow the young people to tell us about their experiences and ideas, leaving room for them to interact as much as they felt comfortable with.

The roundtables were flexible, informal, interactive sessions, that included small group discussion, interactive activities, mind-mapping and drawing.

The roundtable workshops were adaptable, based on the needs of the group. We held four online sessions to allow young people from across the UK to join, and these followed the same pattern, using online breakout groups and mind-mapping. With the help of support staff, we also adapted the language, questions and activities of each roundtable workshop to make the sessions more accessible for a group of young people with a range of disabilities, including more interactive and movement-based activities.

This report

This report is separated into three sections following the structure of the roundtable workshops: Fulfilled life, Barriers, and Solutions. In the report we also include two case studies examining the responses of young mothers and care-experienced young people, in order to highlight the particular issues that these young people are facing. All quotations in the report are from the young people themselves.

Fulfilled life

Establishing what young people in the UK consider as essential to living a fulfilled life was the first aim of our workshops. As the young people we spoke to are often forced to live without the essentials, we wanted to know what they considered as vital to living a life that they deemed as happy and fulfilled.

We wanted to explore beyond the essentials; what things, both material and immaterial, did young people think would improve their lives if they had access to them? What the young people told us can be broadly split into three areas: material needs, wellbeing and access to services.

It is interesting to note that the young people we spoke to were incredibly pragmatic in their responses despite having the remit to think as outlandishly as they wanted. The young people spoke of having easy access to essentials and guaranteed, safe housing. They wanted the ability to care for themselves without worrying that it would leave them short-changed somewhere else.

For young people on the lowest incomes, and from groups identified as being more likely to need a food bank, living a fulfilled life is about having the dignity and freedom to make the best choices for themselves.

Material needs

Young people identified a range of material essentials that they felt were foundational to a fulfilled life.

Safe, secure and affordable housing was seen as non-negotiable.

Young people identified a range of ways in which a house needed to be safe and secure to consider it home. In practical terms, having a safe and secure home means having housing that is warm, well insulated and free of damp or mould. Having the dignity of a home that is well maintained and secure is the bedrock of a fulfilled life.

Affordable housing was also seen by the young people as part and parcel of having safe housing. For young people who have experienced difficult home situations, safety also means being able to afford to live on their own or being able to afford the costs of moving if

“
What do you
need to live
a fulfilled life?”

A safe place
to call home.

”

“
A minimum wage that covers the basics – I’m working all these hours and when I get my pay, it still isn’t enough.
 ”

they need to leave a particular home situation. This means that rent needs to be affordable for one person, as do the costs associated with moving.

An income that comfortably covers the essentials was also considered necessary for a fulfilled life. Those aged under the age of 25 are entitled to lower minimum wage and Universal Credit compared with over 25s. Young people who are responsible for essential

bills face the same cost of living as those over the age of 25. We know that current levels of Universal Credit for those over 25 are too low, which means that young people are being left with even less money to cover the essentials than their older counterparts.

For young people, affording the essentials means being able to buy the food they want, including food that is healthy and nutritious that they currently find too expensive. It also covers the costs of mobile phones and data that some of the young people could not currently afford. Not having access to a mobile phone with data causes stress, as they are so essential for interacting with the world. The young people told us how their mobile phones were necessary

for booking appointments with GPs, accessing their Universal Credit accounts, applying for jobs and communicating with their support systems.

“
Spare money is security and security is safety.
 ”

A major part of a fulfilled life is having spare money. Young people told us how they felt it was important to have money that wasn’t earmarked for anything in particular. This would give young people freedom to be able to spend without worrying that there would be nothing left by the end of the month, and would also give them the opportunity to save money for the future.



Having spare money would also allow young people to deal with unexpected costs such as their car breaking down or being able to move away from an unsafe situation. For disabled young people in particular, access to a car to get to work, education or to socialise is essential, and the prospect of this breaking caused them a lot of stress and anxiety.

Part of a fulfilled life is also being able to spend money on yourself without being worried about the consequences. For example, one young person told us:

“

I'm supposed to have glasses but I haven't bought them as they're so expensive.

”

Young people told us that in their fulfilled life, they would have clothes that are clean, enough hot water to run a bath, new glasses when they needed them and the ability to enjoy a meal out at a restaurant.

Being able to spend money without feeling guilty was particularly resonant for young mothers. Young mums commented that they rarely had enough money to get everything they needed for their children, such as nappies, clothing and other essentials, let alone being able to afford something like a haircut or a facemask which was seen as a luxury.

The material things identified by young people as necessary for a fulfilled life are not extravagant; indeed, many of them are life's essentials, but they are things that many of the young people we spoke to cannot currently afford.

Wellbeing

A fulfilled life, young people say, is not just created by material things.

Relationships and community are an essential component of a fulfilled life. To maintain their wellbeing, young people told us that they need to spend time with their friends, family and wider community, as they provide feelings of love and acceptance. Spending time in this way makes young people feel nurtured and gives them a sense of belonging – which was categorised by young people from all four nations as integrally important to a fulfilled life.

Community groups, charities and youth centres were identified as essential for a fulfilled life and maintaining a feeling of community and support for young people. The majority of young people we spoke to were engaging with us through a charitable community group they regularly interact with, and it was clear that these organisations support the young people in significant ways.

“

What do you need to live a fulfilled life?

Human contact.

”

For young people who have struggled to find their place within traditional institutions, such as school, or those who are in situations where they lack familial support, charitable community groups support young people in accessing essential services, finding employment and supporting educational opportunities, as well as providing community and pastoral care. These organisations significantly contribute to a young person's wellbeing, and in supporting them to live a more fulfilled life.

An essential part of a fulfilled life is having opportunities that enable young people to work towards finding their purpose in life. Opportunities to explore career paths, try new things and have experiences that aren't restricted by geography, social class or financial access were all things that young people felt were important to have.

Strong wellbeing was associated with having some control over choices related to the future, and not being restricted by the circumstances young people currently find themselves in. The ability to progress, grow and explore were deemed vital to wellbeing and an overall fulfilled life.

Access to services

Underpinning the material and wellbeing needs identified as essential to a fulfilled life are public services that appropriately support young people.

“
What do we need? To be treated as people.
”

At every roundtable workshop, effectively run public services were listed as an essential part of a fulfilled life. Importantly, young people wanted the public services they use to engage person-centred approaches that recognised the complexities of life and aim to ease them, rather than contribute more to the burden. Public services that deliver education, healthcare and transport were seen as being the most essential.

Affordable and reliable public transport was seen as an essential element of everyday life. Young people rely on public transport to navigate their lives, to get them to school or work, to drop off their own children to childcare providers, to go to appointments, and to see friends or family.

“
Cheaper public and school transport – I shouldn’t have to worry about how to pay to get to school.
”

More effective public transport would better cater to the needs of those who are often most reliant on it. Disabled young people, across many of the roundtables, said that to live a fulfilled life, there needs to be more public transport that is accessible to people with differing needs. This would enable young people the ability to live more independently and to ensure that they remain connected to their support networks.

A fulfilled life for young people includes an education system that supports young people through hardship. It should also provide opportunities for young people to develop and reach their full potential regardless of their background or ability.

Disabled young people told us that school should be a

place that can provide suitable accommodations for their needs that ensure they have the same access to education as their peers. School should also be a place that better prepares young people for the transition from childhood to adulthood through providing practical education that covers money matters and life skills, such as knowing how to read and understand a bill.

“
More easily accessible health support.
”

Quick and easy access to high quality physical and mental healthcare services is an essential part of a fulfilled life. Young people said that being able to quickly access a doctor in a face-to-face setting was incredibly important, and something they currently struggle to access. For longer-term and mental health issues, being able to access appropriate healthcare without encountering significant wait times is not just essential but potentially lifesaving.

Reflections

For young people, a fulfilled life guarantees their essentials and gives them the opportunity to pursue what is most meaningful to them. It is a life where they are not held back by barriers beyond their control – but given the chance to flourish, develop and make choices that are not wholly governed by their circumstances.



Barriers

Young people have a clear vision of what a fulfilled life looks like. Yet many young people face significant barriers in accessing the material essentials and wellbeing support that would allow them to live a fulfilled life.

The second section of our workshop was designed to establish what barriers young people face in their everyday lives. Their answers can be split into five areas: financial barriers, work barriers, housing, barriers to mental health support, and education.

The barriers faced by young people are interconnected. For example, when young people cannot afford the essentials due to low wages, their mental health can deteriorate, in turn making finding work more difficult. Barriers can stack up, making overcoming a difficult situation much harder.

Financial barriers

The cost of living is a significant barrier that young people face in their everyday lives. The costs of food, public transport, internet and social activities are incredibly high, meaning the young people we spoke to are

having to make difficult choices about what to spend their money on.



As a 16-year-old, I shouldn't have to worry about the basics.



To afford food and other essentials, some young people go without phone access or travel. One young mum told us that she cannot afford the £3 bus fare to go and see a friend. Another young person experiencing homelessness explained that he can't afford to pay for both food and internet data, meaning he regularly loses phone and internet access.

The need to prioritise food and housing over travel, internet and social activities can isolate young people from their communities at a time when they are already experiencing hardship, and would

benefit most from the support that friends, family, and the wider community can offer. Young people told us that this isolation can have a significant negative impact on their mental health.

Low wages stop young people being able to afford these basics. Young people across our workshops told us that the minimum wage is simply too low to cover the essentials they need to get by. Some young people are also expected to support their parents and siblings financially on these low wages. One young person described the consequence of this, when he told us that “there's not enough wage to go around.”

Like the minimum wage, Universal Credit is lower for under 25-year-olds and, when on benefits, young people find it difficult to afford the essentials. Accessing this financial support is also challenging. Many of the young people told us that they

cannot afford to buy data for their phone, which is needed to apply for financial support. This leads to a cycle, whereby young people who are struggling financially cannot access the support they are entitled to.

Young people find navigating the Universal Credit system challenging. Staff do not always answer their messages, they have long waiting times at appointments, and staff sometimes lack understanding of their situation. Ultimately, the young people feel they are not treated with dignity or respect when they are trying to access support. Young people want to see those that have experienced financial hardship leading and working within the system, so that they are treated with empathy and care.

“
**We're not treated
as people.**

”
Other financial support, such as disability benefits and student grants, can be difficult to access as they have to ‘fight’ for what they are entitled to. Sometimes, our workshop participants find it hard to provide the evidence they need to prove their case for benefits and struggle to fill out the many different forms. They believe that they are expected to fit into ‘tick boxes’ to access support, but that these boxes do not reflect the complexities of their lives. The many hoops that they must jump through to access support not only causes financial hardship, but incredible amounts of stress.

Some young people are ultimately feeling hopeless due to their financial difficulties. Their mental health is being impacted by not having enough money to buy the essentials they need to live. One group of young people identified that this low minimum wage causes a cycle of poverty whereby young people who are financially struggling are not able to live life fully and undertake further life opportunities, as they are in ‘survival mode’.

Young people should not be made to feel hopeless because of financial hardship.

“

**How are you meant to go and
live life on minimum wage?**

”

“

What are the barriers you face?

It's hard to plan when your hours are always changing. What you get paid changes massively from month to month.

”

Work barriers

Across our workshops, young people told us that finding work can be challenging. The education system does not provide them with the skills and information they need to enter the world of work. The young people we spoke to who did not want to go to university told us that they do not get sufficient careers support while in school, leaving them with little knowledge of different types of careers, how to write a CV and how to prepare for an interview.

Young people in groups identified as most likely to need a food bank believe that they are placed at a disadvantage before they even transition into the workplace, as they are not equipped with the right knowledge. Interviews can be daunting, as young people do not know what to expect in the interview, or how to dress appropriately. Some can't afford

the smart clothes that are often expected in this situation.

Many jobs require higher qualifications and previous work experience, which some young people just leaving education do not have. Qualifications to work in construction, for example, can be costly, leaving young people who are struggling financially without the skills needed to work in this sector.

For young people who live in rural areas, finding work can be even more challenging, as job opportunities are overly concentrated in cities. Transport from rural areas to cities can be unreliable, expensive and delayed, presenting a barrier for those who need to travel long distances for work. These transport challenges can be exacerbated for young people with disabilities, who told us that



having to get the bus or train means 'jobs can be difficult.' The cost of living in cities is also much higher, preventing young people from moving to areas with more lucrative job opportunities.

Work for young people can be very insecure because hours are often not guaranteed. This type of zero-hour contract makes it hard to budget and make financial plans. With a lack of guaranteed hours, young people are being pushed into financial hardship and are unable to afford the essentials to get by.

Housing barriers

The high cost of accommodation is a significant barrier young people face when trying to access the safe, secure and stable housing they saw as key to a fulfilled life. As rent goes up for young people, wages stay the same, meaning finding money for rent is getting harder. To afford accommodation, some young people we spoke to were having to go without the essentials, such as food, data, and nappies for their children. With young people already struggling with the cost of essentials due to low wages, the high cost of rent is pushing them firmly into further financial hardship. Young people felt they were being forced to make decisions about whether to feed themselves or keep a roof over their heads.



I just paid my rent for my flat, so I can starve in it.



Across the UK, students told us about having to make difficult financial decisions due to the cost of student housing. Private landlords charge high rents but provide sub-standard housing that can often be mouldy and cold. University accommodation costs are also too high.

Students are reliant on student finance, but this often does not cover the cost of accommodation and relies on young people having financial support from family to pay for other essentials. This is leaving students with no money left to feed themselves, affecting their education and their physical and mental health.



Sometimes I don't have enough money to eat.



When rent is so high, young people can find themselves needing housing support; yet this can be hard to access or unsuitable. One group told us that they find it difficult to provide the proof they need to access social housing. When trying to leave unsafe or difficult home

situations, government definitions such as 'intentionally homeless' can leave young people with nowhere to go.

Care-experienced young women, in particular, told us of the difficulties they face trying to access safe and secure temporary housing. Being left in temporary housing that is unsuitable can have serious consequences for young people's mental health.

Young people are being denied educational and work opportunities due to the high cost of housing. One young person told us that they had hoped to go to university in London, but high rent costs prevented her from doing so. Other young people worry about being priced out of living within their own communities, as the cost of housing increases. Young people are ultimately being denied choice in where they live due to the high costs of rent.

At the end of our workshops, we asked the young people what they'd like us to take away from the day's discussion. One young person in Scotland said: "Housing feels impossible." As they transition into adulthood, young people should not be forced into feelings of hopelessness due to the high costs of housing.

Barriers to mental health support

Young people across the UK repeatedly told us that long waiting lists for mental health support are negatively impacting their lives. Waiting times for NHS mental health services and diagnoses for conditions such as autism, ADHD and anxiety are incredibly long. As they are on these waiting lists, sometimes for years, young people's mental health issues can worsen - meaning that once they receive support, they are in a worse position than when they first reached out for help.

A group of young people who identify as LGBTQ+ described the detrimental impact that long waiting lists for appropriate

mental healthcare can have. One young person told us that they had been 'aged out' of waiting lists for mental health support as they turned 18 and transitioned from child to adult services, and another told us they had to wait four years for appropriate support. This wait has a significant impact on their wellbeing.

Having to wait for mental health support can have a negative impact on other areas of young people's lives. Without diagnoses, young people can't access reasonable adjustments or financial support in school, college or university, which can impact on how well they do in assessments. When in work, the long waiting lists for diagnoses

mean that young people's conditions are not considered, and the accommodations they need are not made. This makes navigating education and work much harder for young people.

Without adequate mental health support, young people find it harder to navigate the other barriers they face in housing, education and work. At the same time, the high cost of living, lack of financial support, inadequate housing, and lack of job opportunities can also cause stress and exacerbate existing mental health issues amongst young people. This is a cycle whereby the different barriers young people face mount up, making overcoming them more challenging.



Educational barriers

Education for young people in groups identified as most likely to need a food bank can prove to be challenging. School books, access to the internet, stationery and school uniform are all expensive, and sometimes young people and their families cannot afford them. Without these things, young people find engaging in their education more difficult.

School trips and extracurricular activities are often too expensive for young people experiencing financial hardship. This leads to young people missing out on these events, which effectively isolates them from their peers. Societal stigma surrounding financial hardship often means that these young people feel

shame and embarrassment when they cannot afford to engage in school life, and its associated social life, in the same way as their peers.

One young person who had been in the care system as a teenager described how she could behave in challenging ways at school in response to her difficult and unsettled home life. Instead of school being a space where she could receive the stability and support she needed, it was a space that dismissed her. She told us:

“

Schools write you off when you write yourself off.

”

Feelings of isolation and a lack of belonging can also be compounded for young people with disabilities, neurodiverse young people, and those who identify as LGBTQ+. A disabled young person told us that they didn't always feel 'accepted' in social groups. These young people sometimes face discrimination from their peers, due to a lack of understanding of their lives. The impact of this discrimination is significant, as young people miss out on educational opportunities and disengage from school.

Reflections

Young people are facing significant challenges to living a fulfilled and happy life. Facing barriers such as a low minimum wage, insufficient Universal Credit, high rent costs, inadequate mental health support, and a lack of a person-centred education system, young people are being driven into financial hardship.

The young people we spoke to repeatedly told us that these barriers stack up and create a cycle that is hard to escape – leaving young people unable to afford life's essentials. When young people must choose between food and housing, their mental health deteriorates. Without mental health and a supportive educational system, it makes navigating these challenges more difficult.

Though young people told us of their feelings of hopelessness, young people do believe that their situations can change.

Case study

Young mothers



Young mothers are facing significant financial barriers in their lives. The cost of living, and insufficient financial support from Universal Credit, is leading young mothers to make incredibly difficult choices surrounding what to spend their money on. We heard from one young woman who had to prioritise buying essentials for her baby over paying her rent. As a result, this young woman was left in temporary and insecure accommodation.

With the cost of essentials like nappies so high, young women are sometimes struggling to afford food for themselves and their children. As free school meals are not provided in the school holidays, some young women find it impossible to afford their children's lunch over the summer. Because of the societal stigma around using food banks, the young women we spoke to feel shame when they need to access support.

“
There aren't enough
opportunities for
single mums.

”

Financial hardship is having a real impact on young mothers' mental health. Young women told us about the guilt they feel when they have to say no to their children's requests.

At nursery, some young parents also feel judged, as they cannot afford branded clothing for their children. The young mothers we spoke to never have money left over for their own essentials or things that make them happy.

Young mothers are also left feeling like 'there's no stepping stones' for getting back into work after having children. With little work experience, they do not feel that they get enough support to find work through Universal Credit after having children. They also do not have spare time to pursue work opportunities, as childcare is so expensive. One single mum from a care-experienced background told us that she wants to 'better herself', but that she doesn't have the support network to do so. Young mothers want better support to help them access work and educational opportunities. One mother told us, "There are not enough opportunities for single mums."

Case study

Care-experienced young people

Young people who are care-experienced told us that they face distinct barriers accessing education, finding housing, and entering work. Yet many young people feel that they do not have a consistent place to turn to for practical and pastoral support.

For young people who are care-experienced, consistency is key. Some care-experienced young people told us that they rarely get to see the same case workers and advisers. This stops these young people from accessing the personalised support surrounding finances, education and housing that they need.

“Even though there is a system to support young people in care... I don’t believe that this system is there for that young person. It would be more helpful if the system could address every young person’s need and provide more support in education [and] housing.”

When young people in care feel like they do not have a consistent place to turn to for support, this can make them feel isolated and exacerbate mental health conditions. The long waiting lists for mental health support can make this worse.

As care-experienced young people are often forced to move accommodation regularly, these young people are put in a position where they lose their place on waiting lists for mental health support. After each move, they have to start again from the bottom of the list, delaying the support they desperately need. Care-experienced young people need to be given consistent, person-centred practical and mental health support to help them navigate the distinct barriers they face in life.



“
Even though there is a system to support young people in care... I don’t believe that this system is there for that young person.
”

Solutions

Young people believe there are solutions that would remove the barriers they face in their everyday lives.

Their solutions revolved around four main themes: amplifying the voices of young people with lived experience of financial hardship, changes to policy to guarantee the essentials, changes to the education system, and embedding young people's communities.

Overwhelmingly, young people have faith that change is possible. Despite the many barriers they face in life, they believe that there are solutions to the issues of poverty and food insecurity. They want leaders to listen to their experiences and implement their ideas.

1 Amplifying the voices of young people with lived experience of financial hardship

Young people want the general public to better understand how financial hardship impacts their lives. Cultivating a greater awareness of the impacts of financial hardship will help young people to navigate their challenges with the support of a more empathetic public who want to be part of creating a better society for all.

People in power need to actively listen to young people when making policy decisions, as policy decisions that are informed by young people's lived experiences will be more effective.

Young people believe that representation matters. Seeing those who have experienced financial hardship in the media, in government, in schools, and in healthcare settings would help to create a better understanding of the issues they face.

People in power need to actively listen to young people when making policy decisions, as policy decisions that are informed by young people's lived experiences will be more effective in positively impacting young people's lives.

Young people with lived experience of financial hardship want to feel empowered to engage with societal issues that impact them. This can be within school, charities, local, regional and national government. Giving young people a seat at the table will allow for the challenges that young people face to be better understood and addressed.

“People in power haven't grown up with the struggle we have.”

“How is a very wealthy person going to tell you what it's like to be poor?”

“Empower young people to speak up and advocate.”

“Allow for people with lived experience to educate.”

2 Changes to policy, so young people can afford the essentials

Young people believe that everyone over the age of 18 should be entitled to the same amount of Universal Credit. They also think that the amount given by Universal Credit needs to be raised for everyone, so that it covers the essentials that they need to live.

Young people want the waiting time for financial support from Universal Credit to be reduced.

“
Universal Credit should be enough to get you through the month.”

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Shortening the waiting times will stop young people from ending up in the position where they are left in a cycle of debt to the government.

Young people believe they should be fairly rewarded for their work. Like Universal Credit, young people think that everyone over the age of 18 should be entitled to the same minimum wage, as they are undertaking the same work. This wage needs to cover their daily outgoings. A mandatory living wage, which is calculated to cover basics such as food and housing, would help to break down many of the financial barriers that young people face in their lives.

To help students cover the essentials, they told us that there needs to be better financial support, in the form of grants and loans, for students in financial hardship. This support needs to be clearly communicated and made easily accessible for these students.

Young people from care-experienced backgrounds also told us that there needs to be better financial support, but specified that it needs to be person-centred. Care-experienced young people also noted the importance of consistency in support, saying that being able to access support in one place, and ideally with one support worker, would encourage this approach and allow for a better experience. Support should also be easier to access and not overly complicated.

More affordable housing would help young people to cover the basics and would stop young people having to make difficult choices surrounding whether to prioritise food, housing or other essentials. Affordable and safe housing needs to be guaranteed for all young people, including students, who are currently struggling with the high price of university accommodation.

3 Changes to the education system

An education system that can support young people experiencing additional challenges is essential for young people. School should play an important role in the community and belonging that young people identified as essential for their wellbeing. It should also provide an education that will empower young people to pursue their future goals, regardless of what those goals are.

Young people want teachers to be equipped to understand the challenges that certain groups of young people face, and encourage support that isn't 'one size fits all', but instead tailored to the needs and circumstances of the young person.

Young people want more effective education in school about practical aspects of their lives. This includes the world of work. Careers workshops in schools on finding jobs, types of careers, apprenticeships, CV writing and interview preparation would help young people in their transition from education to work.

Young people need advice on money matters in schools. Starting at a young age and repeated throughout their education, young people want clearly communicated and accessible advice about the financial support they are entitled to.



Embedding youth centres as an essential part of young people's communities has the **potential to address and reduce a range of barriers** that young people experiencing financial hardship are facing.

They need clear information about financial matters such as taxes, interest rates, different types of bills and investments.

In schools, young people want more to be done to support students in financial hardship. Free stationery, textbooks and laptops, and provisions for young people in financial hardship to attend school trips and other events, is needed for all young people to thrive at school. This would help young people in financial hardship feel less isolated and combat some of the stigma they face from other students.

4 Embedding young people's communities

Young people believe that youth centres are important hubs of community support. Young people want youth centres embedded in their local areas to help them find community, build friendships and connect to appropriate support.

To ensure that young people can participate in community, affordable access to reliable public transport is essential. Having access to reliable public transport, which can better connect young people to their community and ensure that they're not having to make difficult decisions about which essentials to pay for, could help prevent young people from experiencing isolation.

Youth centres in local communities play a supportive role in the lives of the young people, often providing invaluable pastoral care. This care is essential for young people, but especially those who may not have personal support systems.

Community youth centres can also signpost young people to essential services, including mental health services. For young people, knowing where to turn for help and support can feel overwhelming. As hubs that hold a trusted position in young people's lives, youth centres can play a vital role in connecting young people to services they need.

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Change doesn't come without people who want it. The more people who want it, the more change will come.

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Conclusion: Learning from young people and hopes for the future

Young people want to see positive change that impacts their lives. The young people told us that they are experiencing financial hardship due to low wages and insufficient Universal Credit, work barriers, unaffordable and insecure housing and inadequate mental health support. All of these factors interact to create a cycle of financial hardship which young people struggle to break.

Young people deserve to live in a UK without the need for food banks. They believe that change is possible, and that it needs to start with ensuring that young people are not burdened by financial hardship. They told us that they want their voices to be amplified, policy changes that guarantee the essentials, changes to the education system, and for young people's communities to be embedded in society. These changes will make sure that young people are transitioning into adulthood with less worry and pressure.

Many young people are hopeful that change can and will happen. Their solutions are centred around the amplification of young people's voices, and we hope that their words in this report will be a catalyst for change.

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