British Youth Council Youth Select Committee 2024

The impact of the cost of living crisis on young people



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The impact of the cost of living crisis on young people

The Youth Select Committee

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Summary

The cost of living crisis has had a negative impact on young people, across many aspects of their lives.

Many young people are facing food insecurity, which can have detrimental effects to young people's physical and mental health. Increasingly, young people cannot afford a nutritious lunch during the school day.

State benefits do not cover the cost of essentials like food, which is particularly sensitive to price increases due to inflation. Everyone should be able to afford life's essentials.

Support for students does not cover living costs, such as rent for student accommodation. This can prevent young people from continuing their education.

Lack of affordable transport prevents young people from accessing work, education and social activities.

Young people from marginalised communities are more likely to be impacted by the cost of living crisis.

Growing financial insecurity is worsening young people's mental health. The provision of young people's mental health support services is not sufficient.

Young people are not sufficiently included in the development of policies which affect them.

1 Introduction

1. The cost of living crisis has led to rising prices on household essentials, including food, utilities,¹ mortgages and rents.² The Office for National Statistics' *Public opinions and social trends*, *Great Britain bulletin* reported that 89% of adults see the cost of living as an important issue facing the UK.³ Whilst this has an impact on adults, the cost of living crisis has impacted young people in several different ways. The Joseph Rowntree Foundation's *Destitution in the UK 2023* report shows that, of the 3.8 million people who experienced destitution in 2022, one million were children.⁴ As a result, "Young people are having to have fears and worries they shouldn't have to have, like if they will have food that day or not".⁵

Our inquiry

2. We launched our inquiry on 17 August 2023, to understand in detail the impact of the cost of living crisis across different aspects of young people's lives. As young people ourselves, we personally relate to many of the challenges brought about by the cost of living crisis and share much of the sentiment expressed by witnesses to this inquiry. We received 24 written submissions and held five oral evidence sessions. We heard from organisations that work with young people, and directly from young people who are experiencing first-hand the pressures associated with the cost of living crisis. We would like to thank those young people who were brave enough to share their personal lived experiences with us. We are grateful to all those who have contributed to our inquiry.

Terminology in this report

3. In this report, when referring to 'young people', we use the United Nations' definition: "persons between the ages of 15 and 24 years." When referring to children and young people who are of school age, we refer to them as 'school-age children' or more specifically 'primary' or 'secondary' school-age children respectively.

¹ Office for National Statistics, Cost of living latest insights, 14 February 2024

² House of Commons Library, Rising cost of living in the UK (16 February 2024)

³ Office for National Statistics, <u>Public opinions and social trends, Great Britain: 15 to 26 November 2023</u>, 1 December 2023

⁴ Joseph Rowntree Foundation, Destitution in the UK 2023 (24 October 2023), p 49

Cheshire East Youth Council written submission

⁶ United Nations, Definition of Youth

2 Access to affordable and nutritious food

Impact of food insecurity on health

- 4. Polling commissioned by The Food Foundation found that the number of young people facing moderate or severe food insecurity doubled between January 2022 and January 2023.⁷ A report by the YMCA, *Inside the Cost of Living Crisis*, noted that "food is the first to be cut when times are tough—young people who are on benefits are skipping meals, turning to food banks and making more unhealthy choices because of the lack of money they have".⁸ Citizens Advice has helped record numbers of people with food bank referrals.⁹ Kate Pickett, Professor of Epidemiology at the University of York and Academic Director of Health Equity North, told us that regional inequalities determine who is the most vulnerable, stating that "food insecurity is higher in the north".¹⁰
- 5. The Food Foundation's *Broken Plate* report, published in June 2023, found that healthier foods are about twice as expensive per calorie as non-healthy foods. ¹¹ In written evidence, Bite Back 2030—a youth-led activist movement—noted that "When family budgets are tight and financial pressures build, households with children become more reliant on lower-cost food, which tends to be nutrient-poor". ¹² Witnesses also spoke about how supermarkets use promotional offers to encourage people to buy unhealthy foods, like 'buy one, get one free' offers. ¹³ As a result, food insecurity is impacting young people's physical wellbeing. Cheshire East Council told us in their written submission that poor nutrition has long-term health consequences like diabetes, cardiovascular diseases and obesity. ¹⁴ Sean Turner, Senior Policy and Campaigns Officer for School Food Matters, said that:

If you are from a poorer background, you are twice as likely to have obesity as those from a wealthier background. That is not a coincidence: it is because of food deserts, access to nutritious food, stress and so on.¹⁵

He recommended that the government should set standards for promotional offers on unhealthy foods.¹⁶

6. In July 2020, the government published its obesity strategy: *Tackling obesity: empowering adults and children to live healthier lives*. As part of its strategy, the government announced its intention to implement a 9pm watershed on television for High in saturated Fat, Salt and Sugar (HFSS) advertising, ¹⁷ with restrictions applying from 1 October 2025. ¹⁸

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The Food Foundation, Food Insecurity Tracking, accessed 27 February 2024
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      YMCA, Inside the Cost of Living Crisis, 2022
9
      Scouts written submission
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      The Food Foundation, The Broken Plate 2023: The State of the Nation's Food System (June 2023), p 4
11
      Bite Back 2030 written submission
12
13
      Cheshire East Council written submission
14
15
      Q11
16
      House of Commons Library, Obesity policy in England (20 June 2024), p 76
      Joint written submission from Department for Digital, Culture, Media and Sport, Department for Education,
      and Department of Health and Social Care
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It also committed to legislate to end the promotion of HFSS foods, by restricting volume promotions of these foods in locations intended to encourage purchasing, both online and in physical stores in England. The Food (Promotion and Placement) (England) Regulations 2021 were subsequently laid in Parliament in December 2021 with an intended commencement in October 2022. The government delayed implementation in May 2022, and then again in June 2023, in light of challenging economic circumstances. The policy is now subject to delay until October 2025.¹⁹

- 7. Access to nutritious food has decreased, exacerbating health disparities among young people and their families, particularly those with limited financial resources. The soaring cost of healthier food options, which are often twice as expensive per calorie compared with unhealthier alternatives, forces young people and their families to make unhealthy choices and can result in long-term health consequences.
- 8. We recommend that the government provide an update on its progress in implementing commitments set out in its policy paper: Tackling Obesity: empowering adults and children to live healthier lives.
- 9. We recommend that the government prevent any further delay in implementing the Food (Promotion and Placement) (England) Regulations 2021.

Food deserts

- 10. 'Food deserts' are areas with restricted access to food stores selling cheap, nutritious, fresh produce²⁰. Research commissioned by Kellogg's in 2018 estimated that 1.2 million UK residents live in food deserts.²¹ Those living in the most deprived areas face the greatest level of restriction.²² The Priority Places for Food Index has found that places in the North-East of England tend to be furthest from supermarkets and have the greatest need for family food support.²³ A lack of reliable and convenient transport links contributes to this. Naomi Duncan, Chief Executive of Chefs in Schools, told us that there are "a considerable number of families in built-up, inner-city areas who, in order to be able to buy affordable, healthy food, [have to] get two or three buses".²⁴
- 11. Where you live and your access to reliable, convenient and affordable transport should not be a barrier to accessing nutritious and affordable food.
- 12. We recommend that the government offers incentives to encourage supermarkets to build stores in low-income areas which currently have poor access to supermarkets.
- 13. We recommend that the government identifies which areas have the least access to reliable, affordable and convenient transport links to supermarkets and work with local authorities to improve services.

¹⁹ House of Commons Library, Obesity policy in England (20 June 2024), p 7

²⁰ Food Deserts, Oxford Dictionary Definition, accessed 27 February 2024

²¹ Kellogg's, Can everyone access affordable, nutritious food? (12 October 2018), p 3

²² Q11 [Sean Turner]

²³ Which?, Affordable food for all, accessed 27 February 2024

²⁴ Q10

Free school meals

14. Naomi Duncan told us that "children cannot learn if they are hungry". ²⁵ She stated that:

We know that the evidence shows that kids coming into school and eating a decent, nutritious meal in school has knock-on impacts on cognition, behaviour and attendance. So we know that one of the reasons why extending free school meal entitlement is such a good idea is because it has so many other potential ripple benefits. You can do the converse of that: without that, children find it harder to learn, and attendance and behaviour can suffer.²⁶

- 15. A report from the Institute for Fiscal Studies found that free school meals lead to improved attainment in primary school, particularly amongst children from lower-income families.²⁷ Some of the benefits of free school meals may persist into adulthood. When evaluating some of the earliest school feeding programmes, including in Swedish schools, the report found that nutritious school lunches "raised educational attainment, improved health in adulthood and increased earnings by around 3%".²⁸
- 16. We heard evidence that young people who are not eligible for free school meals and cannot afford healthy food options often resort to unhealthy food. Luke Hall, a Youth Advisory Rep for Bite Back 2030, shared anecdotal evidence that young people are opting for fast food over school lunches:

Young people are forced to turn to less healthy options, especially at school, and it is really not fair. I was talking to one young person and they said "There are two chicken shops near me. A meal—two wings and chips—is £1. A school lunch is £2.40". Someone who is on the poverty line, and who is really struggling in the cost of living crisis, is going to be forced to choose that unhealthy option every single time. Young people have said that, if healthier food was free, they would not eat unhealthily.²⁹

Criteria for free school meals

- 17. The number of families eligible for free school meals continues to increase. Data published by the Department for Education in June 2023 shows that 23.8% of pupils are eligible for free school meals, up from 22.5% in 2022. This represents over 2 million pupils.³⁰
- 18. Since 2014, all children in the first three years of state-funded primary school in England have been eligible for free school meals.³¹ In July 2023, London Mayor Sadiq Khan

²⁵ Q8

²⁶ Q11

²⁷ Institute for Fiscal Studies, The policy menu for school lunches: options and trade-offs in expanding free school meals in England (March 2023), p 5

²⁸ Ibid, page 6

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³⁰ Department for Education, Education statistcs: Schools, pupils and their characteristics, accessed 27 February 2024

Department for Education, Free school meals: guidance for local authorities, maintained schools, academies and free schools, February 2023

announced that, between 2023 and 2024, all primary-age children (age five-11 years) in state schools in London will be eligible for free school meals. This expanded eligibility by 270,000 pupils beyond the 550,000 already eligible.³²

- 19. We heard evidence that not all school-age children who need free school meals are able to access them. Around one-third of school-age children in England (900,000) living in poverty are ineligible for free school meals under current criteria.³³ Naomi Duncan told us that there has been "a significant uptick since January 2020 [...] in the number of children coming into the dining hall who were not entitled to a free school meal, yet they were coming in without sufficient food from home".³⁴ For young people to be eligible for free school meals, households in receipt of Universal Credit must have an equivalent annual net earned income of no more than £7,400.³⁵ The Institute for Fiscal Studies found that this income cap for (means-tested) free school meals "means that 1.7 million children whose families are entitled to universal credit—69% of this group—are not eligible for free lunches."³⁶ The National Food Strategy suggests a threshold of £20,000 after tax.³⁷
- 20. In a letter to us on 25 October 2023, the then Minister for Schools, the Rt Hon Nick Gibb MP, noted that, currently, there are protections in place to ensure that children whose families are transitioning to Universal Credit from a legacy benefit will continue to receive free school meals, even if they move above the earnings threshold.³⁸ He stated that:

There are currently 2 million pupils eligible for and claiming free school meals, saving families hundreds of pounds each year. In addition, almost 1.3 million further children in reception, Year 1 and Year 2 receive free meals through the Universal Infant Free School Meal programme. Together, that amounts to more than one-third of all children receiving a free lunchtime meal.³⁹

- 21. We heard concerns about the lack of ringfenced funding for free school meals. Sean Turner said that schools in deprived areas are more likely to be forced to use funding for other things, such as fixing structural issues, than those in more affluent areas.⁴⁰ This results in a "postcode lottery", whereby a child's ability to access free school meals depends on their location.⁴¹ Maudie Johnson-Hunter, Economist for the Joseph Rowntree Foundation, told us that "some schools go above and beyond to offer free school meals, and it depends whether you are in one of those areas or not."⁴²
- 22. Where children can access free school meals, other deterrents prevent uptake. Sean Turner told us that children's mental health is particularly impacted by the shame some

Mayor of London, Mayor's free school meals set to help hundreds of thousands of primary school children as alarming new figures show extent of the cost-of-living crisis, 13 July 2023

The Food Foundation, Young people call on MPs to extend Free School Meals as 900,000 children in poverty in England miss out, 13 September 2023

³⁴ Q2

³⁵ Ibid [Sean Turner]

³⁶ Institute for Fiscal Studies, The policy menu for school lunches: options and trade-offs in expanding free school meals in England (March 2023), p 3

³⁷ Ibid, p 11

³⁸ Correspondence from the then Minister for Schools, Rt Hon Nick Gibb MP, relating to the impact of cost of living for young people, dated 25 October 2023

³⁹ Ibid

⁴⁰ Q9

⁴¹ Q6 [Maudie Johnson-Hunter]

⁴² Q6

children experience when unable to afford food at school.⁴³ Several witnesses stated that the stigma associated with receiving free school meals is a barrier to accessing them.⁴⁴ The Joseph Rowntree Foundation's grassroots Poverty Action Group has found that some children believe receiving free school meals is an identifier of being from a low-income background.⁴⁵ The Poverty Action Group has noted that, in some schools, payment systems for school meals ensure that those receiving free school meals cannot be identified.⁴⁶ Naomi Duncan stated that universal free school meal provision, in her view, would "remove stigma entirely".⁴⁷

- 23. The number of children eligible for free school meals has increased, but the current eligibility criteria are not wide enough to capture all those children in need of free school meals. The threshold for free school meals has not changed since 2018, despite inflation and deprivation increasing. Individual schools are responsible for determining the provision for free school meals, resulting in a "postcode lottery" as to whether school children are able to access free school meals.
- 24. We recommend that the government expand the eligibility of free school meals to include the estimated 900,000 young people who are currently living in food poverty but do not meet the current criteria.
- 25. We recommend that the government ring-fence funding for free school meals so that there is consistent provision.

Minimum food standards for free school meals

- 26. A review by the National Food Strategy in 2021 recommended that the quality of free school meals should be improved, as school meals are almost always healthier than alternatives. ⁴⁸ According to research cited by the review, only 1.6% of packed lunches meet the nutritional standards required for a school meal. ⁴⁹ The review says that only 39% of students not eligible for free school meals choose to eat them, mostly because students found them unappealing. ⁵⁰
- 27. The Requirements for School Food Regulations, which outline the current nutritional standards followed by schools, was introduced in 2014. Although Sean Turner told us that school meals are "definitely the best options in terms of health" compared to packed lunches, he suggested that nutritional standards for school meals should be updated to consider more recent research about how unhealthy food contributes to poor health, especially poor mental health.⁵¹
- 28. School meals are often poor in quality, resulting in children and young people opting to avoid them when given the choice. Additionally, nutritional standards for school meals may not reflect the most up-to-date research because the Requirements for School Food Regulations 2014 were introduced almost ten years ago.

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43 Q15
44 Q4; Q19; Q20; Q103
45 Q4 [Maudie Johnson-Hunter]
46 Q7 [Maudie Johnson-Hunter]
47 Q20
48 National Food Strategy, Independent review: recommendations in full (2021), p 16
49 National Food Strategy, An independent review for Government (2021), p 211
50 Ibid, p 254
51 Q20
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29. We recommend that the government update regulations related to school food standards, and take into account research about how unhealthy food contributes to both poor physical and mental health.

3 Financial support and education

- 30. The cost of living crisis has put a strain on household finances. A report by Barnardo's, *At what cost? The impact of the cost of living crisis on children and young people*, found that take-home retail prices for food and drink items have risen, and more than half of parents polled reported that they have been forced to cut back on family food spending.⁵² Vicki Jones, Head of Policy at the Youth Futures Foundation, told us that young people have been "disproportionately affected by the cost of living crisis" as young people spend more on necessities than adults.⁵³
- 31. Rising energy bills have been another financial strain. The price of fuel in January 2022 was almost four times higher than in early 2021, ⁵⁴ and prices rose again in January 2024 because of the increase in the energy price cap set by Ofgem. ⁵⁵ Ross Mudie, a Research Analyst at the Centre for Progressive Policy, told us that there is a geographical element to fuel poverty. He stated that there is "a clear trend between a higher degree of living remotely and a higher rate of fuel poverty" in Northern Ireland and Scotland.
- 32. Several witnesses discussed the knock-on effects that financial insecurity can have on young people across multiple aspects of their lives. Drawing on findings from the YMCA's 2022 report *Inside the cost of living crisis*, The National Youth Agency explained in written evidence that young people are less likely to pursue new opportunities, like attending college or moving city, due to "not knowing if they can afford to take on the opportunity from lack of funds".⁵⁷ Amy Dicks, Policy and Impact Manager (Mental Health and Wellbeing) for The Children's Society, detailed the effects of financial insecurity on young people who rely on paid work to manage their day-to-day living costs and do not have other support (such as money from family or loans) to cover their expenses. She told us that:

There is a real risk of students taking on too much paid work, which can then impact their academic studies, but also impact their ability to engage with the wider university life—socialising, extracurricular activities and sports clubs.[...] Where students are struggling financially, there is an increased risk of dropping out as well. That would obviously harm their future opportunities, compared with if they were to complete their degree. It would also likely impact, again, their mental health and wellbeing if they were not able to follow through with something that they had put so much work into.⁵⁸

⁵² Barnardo's, At what cost? The impact of the cost of living crisis on children and young people (October 2022), p

⁵³ Q28

⁵⁴ Office for National Statistics, Energy prices and their effect on households, 1 February 2022

⁵⁵ Ofgem, New energy price cap level for January to March 2024 starts today, 1 January 2024

⁵⁶ Q39

National Youth Agency written submission

⁵⁸ Q57

Social security benefits

33. Social security benefits are payments made to individuals under the social security system run by the Department for Work and Pensions. Research by the Joseph Rowntree Foundation has shown that nearly three-quarters of people who are experiencing destitution are social security recipients.⁵⁹

Universal Credit

34. Universal Credit is a payment designed to help with living costs.⁶⁰ Since 2013, a number of social security benefits have been consolidated into Universal Credit, including Housing Benefit and income-based Employment and Support Allowance.⁶¹ Like the National Minimum Wage, the allowance rates are dependent upon age:

Table 1: Standard Universal Credit Allowance

Person specification	Monthly standard allowance	
Single person under 25	£292.11	
Single person over 25	£368.74	
If you live with your partner and you're both under 25	£458.51 (per couple)	
If you live with your partner and either of you are over 25	£578.82 (per couple)	

Source: Department for Work and Pensions, last accessed on 23 February 2024

- 35. Research suggests that state benefits do not provide enough money to cover the essentials, like food and energy. The Trussell Trust found that, during 2023, nearly half of working households receiving Universal Credit ran out of food, and that Universal Credit claimants were over four times more likely to skip meals (40% vs 9%) and be unable to cook hot food (21% vs 5%) than those not claiming benefits.⁶²
- 36. Research conducted by the Trussell Trust and Joseph Rowntree Foundation found that Universal Credit claimants had a £35 weekly shortfall to afford essentials.⁶³ Maudie Johnson-Hunter told us that:

Universal Credit is the safety net in this country; of families and children on universal credit, we found that 77% had experienced food insecurity, so that rate of Universal Credit is clearly not enough to afford even the basics.⁶⁴

37. Recipients under the age of 25 receive a smaller allowance and have a greater shortfall. This shortfall results in young people forgoing essentials—primarily either food or heating.⁶⁵

⁵⁹ Joseph Rowntree Foundation, Destitution in the UK 2023, 24 October 2023

⁶⁰ The Trussell Trust, What is Universal Credit?, 21 November 2022

⁶¹ HM Revenue & Customs, EIM76001 – Social security benefits: What are social security benefits?, accessed 27 February 2024

⁶² The Trussell Trust, Half of working families claiming Universal Credit ran out of food in the past month, 20 September 2023

⁶³ Joseph Rowntree Foundation, Inadequate Universal Credit and barriers to work, 25 July 2023

⁶⁴ Q12

⁶⁵ Joseph Rowntree Foundation, Inadequate Universal Credit and barriers to work, 25 July 2023

- 38. David Bridson, Head of Policy, Campaigns and Research at YMCA England & Wales, described the lower cap on benefits for people under the age of 25 as "unfair" because young people have to pay the same type of bills as other people.⁶⁶ Amy Dicks stated that the reduced rate of Universal Credit is "particularly harmful to care leavers because they are less likely to have any kind of family support or network around them to help them with their finances if they are in difficulty".⁶⁷
- 39. Several witnesses expressed support for the *Guarantee our Essentials* campaign launched by the Joseph Rowntree Foundation and Trussell Trust.⁶⁸ The campaign calls for an introduction of an 'Essentials Guarantee' within Universal Credit to ensure that the basic rate covers life's essentials, such as food and energy. It recommends that an Essentials Guarantee "would require an independent body to set the rate of universal credit based on what it actually costs to afford those essentials".⁶⁹ It would also require that deductions from benefits (the amount which the government can take back if a Universal Credit recipient owes money) can never pull support below this level.⁷⁰
- 40. The government provided an additional £20 per week for people receiving Universal Credit, between March 2020 and September 2021.⁷¹ David Bridson said that this payment "was seen as the biggest intervention that [young people] have had over the last couple of years" because the government brought Universal Credit "up to the rate of what everything actually costs". He expressed support for initiatives such as an Essentials Guarantee to "ensure that benefits are directly linked to what the cost of living is".⁷²
- 41. Several other organisations have backed the *Guarantee our Essentials* campaign including the Royal College of Physicians, who regard the initiative as an avenue to ensuring better public health.⁷³
- 42. Current state benefits are not sufficient to cover the cost of life's essentials. Moreover, claimants under 25 receive a lower Universal Credit entitlement, despite facing comparable living expenses when living independently. This discrepancy disregards the financial realities faced by young people who are responsible for their own upkeep.
- 43. We support calls from witnesses and campaigners for the introduction of an Essentials Guarantee within Universal Credit to ensure that the basic rate covers life's essentials, including food and bills. We recommend that the government implement this measure and ensure it is extended to eligible young people under 25.

Cost of Living Payments

44. Cost of Living Payments are additional cash payments from the government for recipients of certain benefits.⁷⁴ Initially announced in May 2022, payments were given

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66 Q51
67 Ibid [Amy Dicks]
68 Q12; Q22; Q51
69 Q12
70 Q12
71 Institute for Government, Coronavirus: what support did government provide for individuals and businesses?, 31
March 2022
72 Q51
73 Royal College of Physicians, RCP backs calls for Essentials Guarantee, 24 August 2023
74 House of Commons Library, Cost of Living Payments: Overview and FAQs (30 January 2024), p 5
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later in the year. In the government's 2022 Autumn Statement, further payments were announced for the 2023–24 financial year. A means-tested Cost of Living Payment was paid to households receiving qualifying benefits and tax credits.⁷⁵

45. Witnesses told us that the one-off additional payments were welcome, but the amount was deemed inadequate to "stop people from being afraid to buy food." Research cited by Kate Pickett found that low-income families perceived the one-off payments as disrespectful when the social security system should be sufficient. On our young persons panel, Molly Taylor, Interim Policy and Public Affairs Executive for the Scouts, said that the payments needed to be proportionate to the household:

I had a six-bedroom student house and the Cost of Living Payment did not cover it at all, so making sure that is proportionate to the household, is really important.⁷⁸

46. Dan White, Policy and Campaigns Officer at Disability Rights UK, told us that the Cost of Living Payment was "offensive when it comes to disabled people",⁷⁹ explaining:

The Cost of Living Payment of £150 doesn't even scratch the surface when it comes to the needs of all generations of disabled people. When you consider that parent carers are looking after young disabled people with mobility issues who may need a wheelchair charged, a ceiling track hoist charged, a through-floor lift, a tracheostomy machine, sensory bed mattresses, electric beds, multiple washing machine loads a day and extra fridges for medication, and with heating bills going through the roof, £150 does not really add anything to that equation at all.⁸⁰

- 47. He added that claiming the Cost of Living Payments was "incredibly confusing", as people could "only claim some if [they] are on legacy benefits or other benefits". 81
- 48. In the Autumn Statement 2023, the government announced further payments to support the most vulnerable households. Cost of Living Payments are now given to households on means-tested benefits, pensioner households and people on eligible disability benefits.⁸²
- 49. Cost of Living Payments have been issued as a blanket sum by the government and fail to account for variations in household income or level of need. This one-size-fits-all approach overlooks the unique challenges faced by young people and their families, especially young people from marginalised communities, who are disproportionately impacted by the rising cost of living.
- 50. We welcome the government's commitment in the Autumn Statement to continue to provide support to households on means-tested benefits, disability benefits and

⁷⁵ Qualifying benefits are: Universal Credit, income-based Jobseeker's Allowance, income related Employment and Support Allowance, Income Support, Pension Credit, Child Tax Credit and Working Tax Credit

⁷⁶ Q38 [Dan White]

⁷⁷ Ibid [Kate Pickett]

⁷⁸ Q91

⁷⁹ Q38 [Dan White]

⁸⁰ Ibid

⁸¹ Ibio

HM Treasury, Autumn Statement 2023, CP 977 (November 2023), p 50

pensioners. However, such payments should not have a one-size-fits-all approach—instead, payments should be tailored to reflect the earnings and unique needs of each household.

Financial education

- 51. In England, financial literacy education is part of citizenship education in Key Stages 3 and 4 (for pupils aged between 11 and 14 years). Children are taught about matters like the importance and practice of budgeting, and income and expenditure.⁸³
- 52. The mathematics curriculum has been designed to ensure that "all young people leave school with an understanding of the mathematics skills needed for personal finance".⁸⁴ Some financial education is also expected to be delivered through Personal, Social, Health and Economic education (PSHE).⁸⁵ Teaching in the devolved nations varies, but financial education primarily sits within the mathematics syllabus.⁸⁶
- 53. In written evidence, Plymouth Youth Parliament reported that young people do not feel that schools are educating them on financial matters, like the importance of budgeting. Similarly, written evidence from the Powys Association of Voluntary Organisations (PAVO) stated that there needs to be "more education at school about how to run a house, pay your bills, [and develop] life skills."88 In oral evidence, several witnesses said that they did not think that financial education in the national curriculum was sufficiently comprehensive to ensure young people could manage their own money. Two of our young witnesses were in favour of there being some form of financial education which included practical skills, such as budgeting, in secondary education.
- 54. We heard evidence that financial education does not improve in higher education. Molly Taylor shared her personal experience:

As someone who is estranged, I have had to basically manage my finances by myself. There were a lot of things that I did not understand about bank accounts, what grants I could access outside of university, financial advisers, how to budget and student finance.⁹¹

- 55. Young people feel that they are not adequately taught to be financially literate or to handle household finances. They feel that teaching related to basic skills like budgeting, paying bills, and understanding bank accounts is insufficient and does not continue far enough into their educational journey.
- 56. We recommend that the government commission a review into whether financial literacy education in the national curriculum is fit for purpose.

⁸³ House of Commons Library, Financial and enterprise in schools (1 September 2023), p 5

HC Deb, 12 May 2014, col 368W [Commons written answer]

⁸⁵ Money and Pensions Service, Financial education in schools, accessed 5 December 2023

⁸⁶ House of Lords Library, Financial education in schools, 24 January 2024

⁸⁷ Plymouth Youth Parliament written submission

⁸⁸ Powys Association of Voluntary Organisations written submission

⁸⁹ Q83 [Molly Taylor, Saffron Stedall, Archie Evans]

⁹⁰ Ibid [Saffron Stedall, Archie Evans]

⁹¹ Ibid [Molly Taylor]

4 Life chances and support for young people

57. The cost of living crisis has significantly influenced young people's outlook on their futures. Research by Barnardo's found that nine in ten people say that "having enough money to cover basic needs is an aspiration in life." In the Girls' Attitudes Survey 2023, Girlguiding found:

- 55% of respondents aged 11–21 worry that they will not be able to get a job after leaving education.
- 59% of respondents aged 11–21 fear they will not be able to buy their own home.
- 50% of respondents aged 11–21 feared they would not be able to rent their home. 93

Education

58. A household's lack of disposable income can impact young people's education. Ross Mudie told us that "vast educational inequalities" exist alongside "immediate price increases and price pressures" across different parts of the country. The Child of the North All Party Parliamentary Group's report *Child Poverty and the Cost of Living Crisis* explained:

[...] research shows how children experiencing poverty can be financially excluded from taking part in fully in educational trips, sports clubs, and in some subjects and learning activities in school [...]

Families are often expected to have access to the internet at home and/or own expensive learning resources such as stationery [...] Prohibitive costs associated with these can affect the ability of children to learn and revise.⁹⁵

Kate Pickett warned us that regional differences in school absences (for example, higher rates in the North-East of England than in London) mean that "we are going to see long-term regional differences in educational attainment and in young people's ability to get jobs and to go to university or college". 96

59. Increased financial pressures on schools' budgets have led to a lack of teaching staff in some areas, and pupils believe that their education is suffering. David Bridson said that there are a lot of "hidden costs associated with joining certain courses" which can alter educational decisions:

If young people know they will go on to a course [...] and they know they will be out of pocket by doing so because the bursary does not cover that—or that they cannot get a bursary at all—why would they do it?⁹⁸

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92 Q109 [Rebecca Woolford]
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⁹³ Girlguiding written submission

⁹⁴ Q39

⁹⁵ APPG Child of the North, Child Poverty and the cost of living crisis (January 2023), p 14

⁹⁶ Q41

⁹⁷ Q54

⁹⁸ Ibid

Further education

- 60. The Education Maintenance Allowance (EMA) is funding for students aged between 16 and 19 years old. The purpose of the funding is to recruit, support and retain disadvantaged 16 to 19-year-old students. It has been discontinued in England but is still available for pupils in the devolved nations. Find an own operates the 16–19 bursary to help with education-related costs while studying at a publicly funded school or college, or while on a training course. On the pupils in the devolved nations of the pupils of the pupils in the devolved nations.
- 61. Some financial support is linked to criteria, like claiming Universal Credit. This excludes young people who most need financial support.¹⁰¹

Higher education

When considering higher education, students have reported that they are worrying about the affordability of university. ¹⁰² Saffron Stedall, a Youth Ambassador for the Food Foundation, stated that many students defer their university applications so that they can work. ¹⁰³ Molly Taylor described transferring to part-time study so that she could work full-time as "a missed opportunity." ¹⁰⁴

62. The financial strains induced by the cost of living crisis have impacted young people's decisions regarding which university to attend. Saffron Stedall shared her own experience of having to choose based on cost, rather than preference:

Bath is the literary capital of the UK. Books and everything—it all started in Bath. So when I saw that the degree I really wanted to do was in Bath, I was like, "Yes, let's go! Let's do it." And then I had to take away my application, because it is too expensive to live there. I would not have been able to survive, let alone study, because the city itself is extortionate. And yeah, it's a really fancy place with all the literal baths and the Roman stuff, but is it worth sacrificing my finances for, for the same education I am currently getting in Derby?¹⁰⁵

- 63. Some students receive a maintenance loan to help pay day-to-day costs while studying, such as rent or food. Research has shown that student maintenance loans fall short of covering living expenses.¹⁰⁶ This shortfall has caused a change in students' behaviour. Research conducted by Natwest in 2023 found that 9 out of 10 students had "actively changed their lifestyles to stay within monthly budgets".¹⁰⁷ It also found that:
 - 40% of students had thought about leaving their course early.
 - Many students are wary of asking parents for financial support, preferring to find a job.

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Department for Education, Education Maintenance Allowance, accessed 15 December 2023

Department for Education, 16 to 19 Bursary Fund, accessed 15 December 2023

Department for Education, 16 to 19 Bursary Fund, accessed 15 December 2023

Epping Forest Youth Council written submission

Q95

Q88-89

Q95

Save the Student, Student living costs in the UK 2023, accessed 11 December 2023

Natwest, Student Living Index 2023, accessed 11 December 2023
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- 40% of students said that universities had offered no support.
- One in four students have accessed free meals or food banks. 108
- 64. On 25 January 2024, the government announced that maintenance loans for students in England would be uprated by 2.5% for 2024–25. Several organisations and campaigners, including the Russell Group¹⁰⁹ and Money Saving Expert founder Martin Lewis,¹¹⁰ have warned that the increase falls short of day-to-day living expenses for young people, and have called for the increase to reflect actual inflation.
- 65. The average yearly rent for a student in England during the 2023/24 academic year was £7,566.¹¹¹ However, in 2023, the average maintenance loan for a student in England was approximately £5,820 per year.¹¹² Rent rises add further pressure for students. A survey by the real estate services firm Cushman & Wakefield found that students' rents had surged by over 8% on average in 2023 compared to the previous academic year, with some areas experiencing significant hikes of up to 27%.¹¹³ Oscar Sharples, who submitted written evidence through National Citizen Service Trust's Youth Advisory Board said "my university continues to give out cost of living advice whilst upping our rent prices".¹¹⁴ There has also been "a huge spike in what it is costing every day to rent in the private rental sector".¹¹⁵ David Bridson told us:

Many students at some point in their student life will live in the private rented sector. There is a huge amount of mental strain and stress on young people because of the fact that they have little control about their rent and whether it will rise. They have little control over the stability of their housing.¹¹⁶

66. This has impacted on young people's mental health. Ross Mudie told us:

If you are a private renter and you pay above half your money on rent, you have little disposable income that comes after that—not only to enjoy yourself, as every young person should and as every young person should have the right to do, but to meet basic standards of living.¹¹⁷

- 67. Vicki Jones told us that "there are lots of financial and practical support packages available for young people, but young people are not necessarily aware of them." ¹¹⁸
- 68. Increases in the cost of rent, food and transport pose significant challenges for students in further and higher education. Student maintenance payments fall short of real costs of living, and the government's announcement of a 2.5% increase to student maintenance still does not adequately address students' financial burdens. This means

¹⁰⁸ Ibid

¹⁰⁹ The Guardian, Students face £1,500 inflation shortfall in maintenance loans, universities warn, 9 January 2023

MoneySavingExpert, English student living loans to rise by 2.5% in September—a real-terms CUT that will leave many struggling says Martin Lewis, 29 January 2024

¹¹¹ Higher Education Policy Institute, Rent now swallows up virtually all of the average maintenance loan as the student accommodation market reaches 'crisis point', 26 October 2023

¹¹² Confused.com, Student finance facts and stats 2023, accessed 12 December 2023

¹¹³ The Guardian, UK university students facing 'unprecedented rent rises', 27 September 2023

¹¹⁴ National Citizen Service Trust's Youth Advisory Board written submission

¹¹⁵ Q52 [David Bridson]

¹¹⁶ Q62

¹¹⁷ Q42

¹¹⁸ Q32

that students either must make up the shortfall for themselves by working while in education (which affects their studies) or must leave education altogether. This financial insecurity negatively affects students' mental health.

- 69. We recommend that the government increase student maintenance payments in line with inflation.
- 70. We recommend that the government introduce rent control legislation to limit the rent which students can be charged, both for student accommodation and privately rented accommodation.

Bursary funding

- 71. For students on the lowest incomes or facing financial hardship, universities provide some financial assistance. We heard that hardship grants—usually one-off payments—are more helpful "when students experience a financial shock and need one injection just to help them get by." ¹¹⁹
- 72. Theresa Enemua, an Ambassador for the Girls' Network, argued that the government could do a lot more to support students in higher education:

We already have debt on our shoulders—there is just so much. I think that the government can do a lot more to support uni[versity] students, who are already paying £9,250 just for tuition fees, while some take out maintenance loans and some don't. 120

- 73. When asked what action the government had taken, the Department for Education stated that they had "continued to increase living costs support each year with a 2.8% increase for the 2023/24 academic year." However, a 2.8% increase does not match the rate of inflation—as of January 2024, inflation was at 4%¹²². The government stated that it was "considering options for loans and grants for living and other costs for the 2024/25 academic year and will be making an announcement in due course." ¹²³
- 74. There has been insufficient financial support for students during the cost of living crisis. The financial assistance provided for students does not cover the cost of essentials, and the government's recent uplifts to bursaries do not reflect inflation.
- 75. We recommend that the government increase student bursaries and financial assistance for students in line with inflation.

¹¹⁹ Q60 [Amy Dicks]

¹²⁰ Q114

¹²¹ Joint written submission from Department for Digital, Culture, Media and Sport, Department for Education, and Department of Health and Social Care

¹²² BBC News, What is the UK inflation rate and how does it affect me?, 14 February 2024

Joint written submission from Department for Digital, Culture, Media and Sport, Department for Education, and Department of Health and Social Care

Employment

- 76. According to Barnardo's 2022 report, *At what cost? The impact of the cost of living crisis on children and young people*, adults who grew up in low-income households were more likely to experience low pay or unemployment.¹²⁴
- 77. The cost of living crisis has impacted young people's perception of future employment. The YMCA's *Inside the cost of living crisis* report showed that three quarters of young people are concerned about the cost of living affecting their ability to secure a job, both now and in the future. The report found that the cost of living crisis could lead to businesses cutting young employees' hours, or businesses being reluctant to expand and create more job opportunities.¹²⁵ In their written submission, the YMCA told us that young people are "de-incentivised from working" by a lower minimum wage for young people, and additional costs of working like paying for transport and buying uniforms. ¹²⁶
- 78. Regional differences can affect young people's employment prospects. Vicki Jones explained to us that "there is a huge disparity in employment rates" across the UK. ¹²⁷ A report from the Social Mobility Foundation found that 90% of 16-18-year-olds in the North-East of England, East of England and Yorkshire feel that they must move away from these areas to find better opportunities. ¹²⁸ People in the North-East of England are twice as likely to not be in education, employment or training as in the South-West. ¹²⁹
- 79. The hourly rate for the National Minimum Wage depends on age, so younger people's take-home pay is smaller.¹³⁰ Ahead of the Autumn Statement in November 2023, the government announced an increase to National Minimum Wage rates from 1 April 2024. This increase is the largest ever in cash terms and the first time the minimum wage has increased by more than £1.¹³¹

Table 2: National Minimum Wage rates 2024 (applying from 1 April 2024)

Age group	National Minimum Wage rate (per hour)	
Apprentice rate	£6.40	
16–17-year-old rate	£6.40	
18–20-year-old rate	£8.60	
National Living Wage (21+)	£11.44	

Source: Low Pay Commission

80. Drawing from her own lived experiences, Ladajah Wilson, a Future Voices Ambassador for the Youth Futures Foundation, questioned the rationale behind the disparities between minimum wage rates for different age groups:

Barnardo's, At what cost? The impact of the cost of living crisis on children and young people (October 2022), p.

¹²⁵ YMCA, Inside the cost of living crisis (October 2022), p 6

¹²⁶ YMCA written submission

¹²⁷ Q42

¹²⁸ Ibid [Kate Pickett]

¹²⁹ Ibid [Vicki Jones]

¹³⁰ GOV.UK, National Minimum Wage and National Living Wage rates, 6 February 2024

¹³¹ Low Pay Commission, Largest ever cash increase to the minimum wage, 21 November 2023

I don't understand why young people are paid less than adults. Our time is worth the same, and experience doesn't always equate to money, or tell you who is going to do the best job. 132

Witnesses also told us that young people did not feel respected by employers. Theresa Enemua felt that there was "a collective response in which young people's time, effort and energy isn't respected in the workplace". Ladajah Wilson shared this view:

- [...] flexibility, adaptability and empathy are what young people need to be able to be in employment, be appreciated and still be able to be young people outside of employment. We want young people to be young people, but also to be paid fairly. We want them to have better flexibility, so that they can study and work as well [...] It is so key that we have equal wages and equal respect. We are doing the same work, so why is our time any less valuable?¹³⁴
- 81. We heard evidence that securing stable employment is difficult for young people. Luke Hall told us that:

I know someone who got an interview, successfully passed it, and went for a trial shift at this job. At the end of the trial shift, she gave them her availability, and they said, "Oh sorry, we can't hire you now." She had travelled 20 minutes there on public transport; she paid for that. The trial shift is essentially free labour. It doesn't make sense that young people are being almost exploited in this way. It is really frustrating to see employers not respecting young people as adults and as working people.¹³⁵

- 82. Young people's aspirations have been affected by the cost of living crisis. Barnardo's and Co-op's Youth Advisory Group told us in their written evidence submission that cost of living pressures mean that young people are taking jobs just to pay the bills, rather than doing jobs which interest them. Archie Evans, a member of Future Youth Zone who had been working for a charity, shared his own experience of having to "divert from that career and completely leave that job[...] because the pay was just not enough to have some stability." 137
- 83. The high cost of living is negatively affecting young people's ability to secure stable jobs. A major reason for this is the lower wages which businesses pay to younger employees. Young people under 23 years receive a lower Minimum Wage than those over 23 years. As a result, young people feel that their time and effort are considered less valuable by employers.
- 84. We welcome the increase to the National Minimum wage announced in the Autumn Statement. However, we recommend that the government equalises wages for all workers of legal adult age.

¹³² Q108

¹³³ Q111

¹³⁴ Ibid [Ladajah Wilson]

¹³⁵ Q109

¹³⁶ Barnardo's and Co-op's Youth Advisory Group written submission

¹³⁷ Q95

Digital poverty

- 85. The Digital Poverty Alliance defines digital poverty as "the inability to interact with the online world fully, when, where and how an individual needs to". Getting online has become essential for interacting fully with society and the economy. Both the private and public sectors are increasingly introducing online forms for services. Many sources of information and support are digital, but "not everyone can access information online".
- 86. Digital exclusion has an impact on young people's educational outcomes. Ladajah Wilson told us:

When you look at schools and the access and help that they are giving, I feel that every child now needs access to a digital device that has a good connection to be able to access so many resources and make everything so much more accessible. You can't get advice if you don't have the phone. To get the advice, you need to have data. To get data, you have to pay money. To get the phone, you have to pay money. For everything, there is just such a high cost. Even just to have a simple laptop will cost so much money. 141

The impact has been felt more acutely during the covid-19 pandemic when classes were taught virtually. This impacted some students who did not have access to technology. Saffron Stedall told us that some students' "phones were so outdated that they could not actually facilitate the online learning." ¹⁴²

- 87. Digital poverty can also act as a barrier to accessing employment and other opportunities. Ladajah Wilson stated that, if they cannot get online, young people "don't know what opportunities are out there. You only have word of mouth". 143
- 88. Young people who are in education cannot learn effectively without access to appropriate and up-to-date technology, as many educational resources are digitised. Young people who do not have access to technology also struggle to access information about job opportunities and financial support services, as organisations increasingly have moved online.
- 89. We recommend that the government ensures that all information and resources related to financial support, employment and education are available in hard copy. These hard copies should be available in multiple accessible formats (including Easy Read and translations) and accessible locations (including GP surgeries, libraries and schools).

¹³⁸ Digital Poverty Alliance, Digital poverty: The Facts, accessed 4 December 2023

¹³⁹ The British Academy, Understanding Digital Poverty and Inequality in the UK, accessed 4 December 2023

¹⁴⁰ Powys Association of Voluntary Organisations written submission

¹⁴¹ Q115

¹⁴² Q99

¹⁴³ Q116

Transport

- 90. David Bridson told us that costly public transport is "a massive barrier"¹⁴⁴ to young people accessing education and employment. The YMCA reported that young people have had to give up their apprenticeships because "it was no longer sustainable due to transport costs". Transport costs also act as a barrier to young people accessing support services. ¹⁴⁶
- 91. Conversely, Amy Dicks told us that affordable public transport "increases young people's choices and their options for work and study". Affordable transport may also help young people's wellbeing by allowing them greater opportunities to socialise, which may help mental wellbeing. 148
- 92. Young people may be more susceptible to transport poverty—the difficulty or inability to make necessary journeys due to a combination of lower income, cost and service availability¹⁴⁹—depending on where they live. Research by Transport for the North, published in September 2022, revealed that the North of England is particularly affected by transport poverty, with 3.3 million people from across the North of England living in areas where there is a significant risk of transport-related social exclusion.¹⁵⁰

Buses

- 93. Research has found that young people face difficulties accessing free and discounted bus fares, and that bus fare support varies significantly across the UK, with some areas offering no support beyond the age of 16.¹⁵¹ For example, Scotland offers free bus travel for under-22s, ¹⁵² Wales offers free bus travel for under-16s during off-peak times, ¹⁵³ and some bus operators in Northern Ireland offer half-price travel for under-16s. ¹⁵⁴
- 94. Lowering the costs of public transport is a popular measure amongst young people. For instance, in Leaders Unlocked's *Cost of Living National Report*, published in October 2022, reducing public transportation costs emerged as the second most popular support measure in their survey of 340 young people across the UK.¹⁵⁵ Several young people who shared their experiences with us also welcomed¹⁵⁶ the government's cap on bus fares for routes across the UK.¹⁵⁷
- 95. Public transportation costs present a significant barrier for many young people, including in accessing education, employment, support services and social activities. Moreover, transport costs vary across different areas in the UK, leaving some young people more susceptible to transport poverty.

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144
      063
145
      YMCA written submission
146
     Q65
147
148 Bradford District Care, Relationships and socialising, accessed 22 January 2024
149 NatCen, Transport and inequality: An evidence review for the Department for Transport (July 2019), p 5
150 Transport for the North, Transport-related social exclusion in the North of England (22 September 2022), p 2
151 University of West England, Fair bus fares for young people (July 2022)
152 Transport for Scotland/Còmhdhail Alba, Young Persons' (Under 22s) Free Bus Travel, 22 January 2024
153 Transport for Wales/Trafnidiaeth Cymru, Info for young travellers, 2024
154 NI Direct Government Services/té díreach seirbhísí rialtais, Free and concessionary bus and rail travel, 2 February
155 Leaders Unlocked, Cost of Living National Report, October 2022
157 Department for Transport, £2 bus fare cap, 19 December 2022
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- 96. We recommend that the government review whether current public transport options across the UK are affordable for young people.
- 97. We recommend that the government consult young people across the UK on how to resolve disparities in transport provisions (for example, by considering devolved nations' free public transport for young people).

Marginalised communities

98. Evidence submitted to this inquiry by Health Equity North suggested that the risk of poverty is higher for families residing in the North of England, large families, lone parent families, families in which someone has a disability and ethnic minority families. 158

Witnesses told us that young people from marginalised backgrounds are increasingly facing barriers in education and employment opportunities, and that the cost of living crisis has made these barriers "harder to overcome".¹⁵⁹

Ethnic minorities

- 99. A study conducted by the Joseph Rowntree Foundation in 2023 revealed an increase in the level of destitution in the UK, which particularly affects ethnic minority households. Key findings included:
 - the destitution rate for Black-led households was three times their population share.
 - the risk of being destitute is estimated to be 35% higher amongst migrant families in the UK.
 - a fifth of destitute respondents with complex needs were Black—nearly five times their population share in England and Wales.¹⁶⁰

100. UK Youth told us in their written evidence submission that young people whose head of household is from an ethnic minority background are more likely to be in the bottom 20% of households, calculated by disposable income. A survey by the Youth Futures Foundation found that the cost of living crisis has had significant effects on young people from ethnic minority backgrounds across England:

The negative impacts of the cost of living are more pronounced among non-white groups, particularly those who are Asian, black, or from multiple ethnic backgrounds. The impact on black young people has been particularly wide-ranging as they are also more likely to have struggled to pay for transport to and from their place of work or education (23%), had relationships with family suffer (17%) taken out loans or credit (16%), struggled to maintain their business or self-employment (15%). 162

¹⁵⁸ Health Equity North written submission

^{159 109 [}Ladajah Wilson]

¹⁶⁰ Race Equality Foundation, Study reveals alarming increase in destitution in the UK, 25 October 2023

¹⁶¹ UK Youth written submission

¹⁶² Youth Futures Foundation, Cost of living and mental health pose double threat to young ethnic minority people (3 October 2022)

101. Young people from minority groups are more likely to face educational exclusion. Amy Dicks told us:

We know that children who have been in contact with social care, Black children, [...] and children from Gypsy/Roma/Traveller communities are all much more likely to be excluded from school. A lot of the young people who fit into those groupings are also more likely to be from disadvantaged or low-income families.¹⁶³

102. In particular, young people from ethnic minority backgrounds are more likely to face barriers to employment. ¹⁶⁴ The Youth Futures Foundation's survey found that seven in ten young people from ethnic minority backgrounds had faced some form of discrimination when applying for a job, ¹⁶⁵ and were more likely to report negative impacts on their plans for future employment. ¹⁶⁶ In their written submission, the Youth Futures Foundations also stated that "young people from minority ethnic backgrounds are more likely to be in insecure or precarious employment than their white peers". ¹⁶⁷ As a result, young people from ethnic minority backgrounds were more likely to report that "they needed to move back home to live with their family [and] more likely to take out loans and credit cards". ¹⁶⁸

To address the employment barriers faced by young people from ethnic minority backgrounds, Vicki Jones recommended that the government "expand the evidence base on what works to improve employment outcomes for young people from ethnic minority backgrounds", ¹⁶⁹ and that "all government statistics should include ethnic breakdowns." ¹⁷⁰

Disabled people

103. In 2023, the Resolution Foundation found that the cost of living crisis disproportionately affects disabled people. This is because, on average, disabled households must spend much more on basics like energy, in order to have the same standard of living as non-disabled households. The Resolution Foundation also noted that disabled people tended to have lower incomes than non-disabled people. The gap in household income between adults with and without disability is approximately 44%, when excluding income from disability benefits. Dan White told us that young people with disabilities, especially, are affected by funding issues around education and lack of government-funded social care.

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163
     Youth Unemployment Committee, Skills for every young person, 6 November 2021
      Q29 [Vicki Jones]
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166
     Q36 [Vicki Jones]
167
      Youth Futures Foundation written submission
168 Q36 [Vicki Jones]
169 Ibid
170 Ibid
171 The Guardian, Disabled people among hardest hit by cost of living crisis, finds study, 4 January 2023
172 Scope, Disability Price Tag 2023: the extra cost of disability, 2023
173 Resolution Foundation, Costly differences: Living standards for working-age people with disabilities (4 January
      2023), p 15
174
     Ibid, p 3
175 Q28
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104. The cost of living disproportionately affects some groups of young people, particularly those from minority ethnic groups, and disabled young people. Consequently, these financial challenges can impede these young people's life prospects, including access to education and employment opportunities.

105. We recommend that the government work with local authorities to target support to help young people from disadvantaged communities to access education and employment.

106. We recommend that the government commission research involving young people from minority ethnic groups and disabled young people to understand the impacts of the cost of living crisis.

5 Impact on mental health

The impact of the cost of living crisis on young people's mental health

107. Mental health issues are becoming more prevalent amongst young people. ¹⁷⁶ Amy Dicks told us that "a quarter, or 26%, of young people aged 17 to 19 have been found to have a probable mental health disorder. That is a significant increase from 10% in 2017". ¹⁷⁷ There is "a significant (and ever-increasing) body of evidence connecting poverty, deprivation, and economic inequality to the mental and physical health of young people of all ages". ¹⁷⁸ Maudie Johnson-Hunter told us that "households where someone went without one of the essentials were far more likely to report poor mental health." ¹⁷⁹ One of Career Connect's Youth Ambassadors stated that the cost of living "has highly impacted my mental health because I always have to worry about having enough to live". ¹⁸⁰

108. Financial insecurity affects many aspects of young people's lives. Kate Pickett told us that:

The amount of money people have, the amount they have relative to others and the gap between rich and poor are all incontrovertibly related to all aspects of wellbeing. That is across the population and across age groups. Young people's mental and physical health, their education and their skills development are all shaped by the environment they are growing up in.¹⁸¹

Mental health impacts on education and employment

109. Mental health conditions and poor mental health can have a detrimental impact on young people's education. Amy Dicks told us that "young people are increasingly absent from school for reasons relating to their mental health." ¹⁸²

110. Witnesses discussed the impact that poor mental health can have on other areas of young people's lives. David Bridson told us that:

In every piece of research that we've done about financial resilience, about the cost of living crisis and about getting into work, mental health comes up as the No. 1 issue time and time again, and 47% of young people we spoke to said it was the main barrier for them not going into work, which is humungous.¹⁸³

¹⁷⁶ UK Youth, New UK Youth research shows impact of cost of living crisis on young people, 19 April 2023

¹⁷⁷ Q50

¹⁷⁸ Youth Justice Board written submission

¹⁷⁹ Q15

¹⁸⁰ Career Connect written submission

¹⁸¹ Q28

¹⁸² Q53

¹⁸³ Q73

Access to mental health support services

111. As a result of the cost of living crisis, demand for NHS youth mental health services has increased. 184 Kate Pickett said that:

Over just a six-month period in 2021, there was an 81% increase in children and young people having referrals to mental health services—that does not mean they are getting access to treatment—and, over that same six months, there were 15,000 emergency crisis care referrals for mental health for children.¹⁸⁵

112. We heard that young people find it difficult to access mental health services. ¹⁸⁶ Several young people who provided evidence to us said that they had struggled to access consistent mental health support. ¹⁸⁷ One of the barriers to accessing mental health services is long waiting lists. David Bridson told us that "people wait too long for support when they are in crisis". ¹⁸⁸ In their written submission, London Youth stated that waiting for many months to receive support from Children and Adolescent Mental Health Services (CAMHS) "causes irreparable harm". ¹⁸⁹

113. In its written evidence submission, the government acknowledged that waiting times for mental health services had increased, and attributed pressure on the NHS to the covid-19 pandemic and mental health challenges associated with the cost of living crisis. It said that the NHS was "doing all [that] it can to ensure that help is available for people as early as possible" which includes increased investment into mental health services and waiting time standards for children and their families to receive community-based mental health care within four weeks from referral.¹⁹⁰

114. Witnesses stated that "mental health services through the national health service and local authority-provided services are massively under-resourced". ¹⁹¹ Scottish Youth Parliament told us, in their written submission, that "long-term funding needs to be available for services that support children and young people's mental health and wellbeing". ¹⁹² In her evidence to us, Vicki Jones advocated for greater funding in mental health services, particularly for CAMHS and educational settings:

The current waiting lists for CAMHS are unsustainable. We would like to see a significant investment of £80 million this year to support those with the greatest needs - complex needs such as self-harm or eating disorders Further, £75 million should be invested to accelerate the establishment of mental health support teams in educational establishments. 193

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184 Q15 [Maudie Johnson-Hunter]
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¹⁸⁵ Q34

¹⁸⁶ Q119 [Rebecca Woolford]

¹⁸⁷ Q81 [Molly Taylor]; Q107 [Theresa Enemua]

¹⁸⁸ Q75 [David Bridson]

¹⁸⁹ London Youth written submission

¹⁹⁰ Department for Health and Social Care written submission

¹⁹¹ Q37 [Ross Mudie]

¹⁹² Scottish Youth Parliament written submission

¹⁹³ Q37

115. In their written evidence submission, Youth Access called for an increase in mental health services aimed specifically at young people's issues and which meet young people's needs. 194 This includes:

[...] experts who understand the unique issues facing young people, services that are made for and with young people and that are tailored to meet their diverse needs and experiences and an approach that supports all areas of their life, from mental health and wellbeing to education, housing, relationships, money and benefits.¹⁹⁵

Mental health provision in educational settings

116. Several witnesses called for an increase in early intervention mental health provision in schools and colleges. Ross Mudie suggested that increased mental health provision in educational settings could alleviate the pressure on NHS and local authority provided services. He told us:

Like I was saying earlier about having intervention in schools, that is where young people spend a lot of their time. Currently, mental health services through the National Health Service and local authority-provided services are massively under-resourced and under significant pressure.

[...] we think that there is a really strong case, given the evidence that we have seen coming out of schools, that if you increase provision in schools, it could make a really big difference in getting support to young people.¹⁹⁶

117. Currently, there are around four hundred mental health support teams across England which cover over three million children in schools and colleges—around 35% of pupils. The government told us in written evidence that it aims to increase this coverage to 50% of pupils by March 2025. 197

118. Rebecca Woolford, a member of Barnardo's and Co-op's Youth Advisory Group, criticised the intended rate of introduction of mental health teams in schools:

Barnardo's has called on the government to hurry up with extending mental health support teams in schools. Currently, the government are aiming for 35% of schools to have mental health support teams implemented. However, Barnardo's is saying that they need to be implemented in every school and college. That is due to the impact that it will have—is having—on the mental health services. 198

119. Ross Mudie recommended a ratio of one full-time mental health professional for every 250 students in school. In a secondary school of about 1,250 pupils, this would equate to five mental health professionals delivering support services.¹⁹⁹

¹⁹⁴ Youth Access written submission

¹⁹⁵ Youth Access written submission

¹⁹⁶ Q37

¹⁹⁷ Department for Health and Social Care written submission

¹⁹⁸ Q119

¹⁹⁹ Q37

- 120. Demand for youth mental health services has surged dramatically amid the covid-19 pandemic and ongoing cost of living crisis. Prolonged waiting times for NHS mental health support, and limited provision in schools and colleges have left more young people grappling with exacerbated mental health challenges alone. This can have a detrimental effect on their ability to engage with education and employment opportunities.
- 121. We recommend that the government require schools to have a mental health policy, and permanent staff dedicated to students' mental health. This should be a ratio of one mental health professional for every 250 students.

Transitioning between child and adult mental health services

122. We heard evidence regarding the challenges young people face when transitioning to adult mental health services. CAHMS services work with children and young people under the age of 18, though some services can be accessed up to the age of 25. One witness called for the critical need for continuity in all CAHMS areas until the age of 25, describing the end of access to these services as a "cliff edge ending of support". Archie Evans told us that he had previously been referred to CAMHS but had since been "denied support due to my age". Saffron Stedall shared her experience of transitioning to adult mental health services:

I was with CAMHS—Child and Adolescent Mental Health Services—for literally my entire teenage years, and then as soon as I hit 18, they did not care. You move on to adult services, and it was then where I was sent twice a day into what we colloquially call a psych ward.²⁰³

- 123. Rebecca Woolford said that mental health support teams in schools are needed because of "the length of the waiting lists for children who are now presenting to CAMHS with mental health needs, and this is because they are not getting adequate support." ²⁰⁴
- 124. Most Child and Adolescent Mental Health Services (CAMHS) stop support for young people at 18 years old. Because of this, young people who have been accessing these services often encounter significant challenges when transitioning to adult mental health services. This can create discontinuity in care.
- 125. We recommend that the government introduce measures to ensure a stable and supportive transition from Child and Mental Health Services (CAMHS) to adult mental health services. These should include measures to safeguard the wellbeing of young people navigating this critical transition period. Where there are gaps in certain areas of provision of adult mental health services, CAMHS provision should continue until the age of 25.

²⁰⁰ NHS, Children and young people's mental health services, accessed 27 February 2024

²⁰¹ Evidence submitted confidentially to the Committee

²⁰² Q81

²⁰³ Q81

²⁰⁴ Q106

6 Young voices in policy-making

126. The Institute for Government lists external engagement as one of the seven elements integral to good policymaking.²⁰⁵ Molly Taylor told us that "it is really important to listen to and consult young people more to understand the barriers that we face".²⁰⁶ The government acknowledges that "working directly with the public to design, test and iterate policies and services at an early stage" is "one of the most effective ways [to] easily create new evidence where there are gaps in knowledge".²⁰⁷ Witnesses suggested that consulting young people on initiatives and policies which affect them would help the government to target support more effectively. Ladajah Wilson told us:

The government always throw the net, but they never throw it wide enough. They always miss so many people. Whenever they create a policy, they miss looking at so many other things.²⁰⁸

127. It is important to ensure that consultations with young people are not tokenistic.²⁰⁹ Molly Taylor shared her experience:

I will have these amazing opportunities, put them on my CV and feel really empowered, but then have a question mark over this: where did my lived experience go, and was I reimbursed for my lived experience when I have had to go through a lifetime of trauma? Especially when we are talking about the cost of living.²¹⁰

128. Kate Pickett said that the UK government needs "a much closer working relationship and willingness to learn from other places".²¹¹ Political engagement with young people is not uncommon in other Parliaments:

Box 1: The Scottish Annual Cabinet and Executive Team Meetings with young people²¹²

In Scotland, the First Minister, Deputy First Minister and Cabinet Secretaries hold an annual meeting with young people. At this meeting, senior politicians hear directly from young people about the issues which are most important to them and their peers. Since 2019, their annual meetings have been held with the Scottish Government/Riaghaltas na h-Alba's Executive Team. This is co-chaired by the Scottish Youth Parliament Chair and the Scottish Government/Riaghaltas na h-Alba's Permanent Secretary.

The Annual Cabinet and Executive Team meetings produce commitments by the Scottish Government/Riaghaltas na h-Alba, with progress reports and a final progress report prior to the following annual meeting.

Box 2: Welsh Youth Parliament/Senedd leuenctid Cymru²¹³

Welsh Youth Parliament/Senedd Ieuenctid Cymru work directly with the Senedd to make young people's voices heard by those with the power to make change.

Welsh Youth Parliament/Senedd leuenctid Cymru holds inquiries and produces reports on topics which matter to young people in Wales. Recent inquiries include mental health and wellbeing, and climate and the environment.

Reports are presented at special Senedd meetings, at which ministers are questioned by Welsh Youth Parliament/Senedd Ieuenctid Cymru members.

- 129. Scottish Youth Parliament's annual meeting with the First Minister, and Welsh Youth Parliament/Senedd Ieuenctid Cymru's questioning of ministers provide an avenue for youth advocacy at the Cabinet level. Currently, there is no dedicated Minister for Young People in the UK government,²¹⁴ nor is there a similar direct youth advocacy opportunity with the UK government.
- 130. Responding to our inquiry, the Department for Culture, Media and Sport said that the government
 - [...] values young people's contribution to decision-making at the highest levels and understands this leads to impactful policy locally, regionally and nationally. It is a key priority for ministers to ensure that young people have a voice on issues that matter to them.

It said that the primary way that the Department for Culture, Media and Sport currently supports youth engagement is by providing funding through the UK Youth Parliament, delivered by the British Youth Council.²¹⁵

- 131. The Department for Work and Pensions said that officials engage regularly with young people "to listen to their views and help inform our policymaking decisions". It also said it had a "strong working relationship" with the Youth Employment Group, which represents over 200 organisations. The Youth Employment Group has shared insight with DWP both at an official and ministerial level.²¹⁶
- 132. Many young people feel excluded from the policy-making processes that directly have an impact on their lives. While there are instances of successful models in other legislatures where young people actively engage with policy-makers, opportunities remain scarce for direct engagement with national policy at both an official and ministerial level. The lack of meaningful engagement deprives young people of the chance to voice their perspectives, concerns and aspirations in decision-making.
- 133. We recommend that the government provide more opportunities for young people to feed into policy decisions that affect them, including engagement with officials and ministers. Consultations should happen at an early stage in the policymaking process,

²¹³ Welsh Youth Parliament, About the Welsh Youth Parliament, accessed 26 February 2024

²¹⁴ The Minister for Children, Families and Wellbeing has wide-ranging responsibilities, which are not limited to young people: https://www.gov.uk/government/ministers/parliamentary-under-secretary-of-state-minister-for-children-families-and-wellbeing

²¹⁵ DCMS response

²¹⁶ DWP response

so that young people's input can have an impact on formulating policy. Following consultations, the government should feedback on how young people's input has shaped policies, so that young people feel that their voices are valued.

- 134. We recommend that the government consult more with organisations which support young people on policies, especially with organisations that work with young people from marginalised communities.
- 135. We recommend that the government reintroduce the Minister for Young People, so there is a minister who is responsible for the specific needs of young people.

Conclusions and recommendations

Impact of food insecurity on health

- 1. Access to nutritious food has decreased, exacerbating health disparities among young people and their families, particularly those with limited financial resources. The soaring cost of healthier food options, which are often twice as expensive per calorie compared with unhealthier alternatives, forces young people and their families to make unhealthy choices and can result in long-term health consequences. (Paragraph 7)
- 2. We recommend that the government provide an update on its progress in implementing commitments set out in its policy paper: Tackling Obesity: empowering adults and children to live healthier lives. (Paragraph 8)
- 3. We recommend that the government prevent any further delay in implementing the Food (Promotion and Placement) (England) Regulations 2021. (Paragraph 9)

Food deserts

- 4. Where you live and your access to reliable, convenient and affordable transport should not be a barrier to accessing nutritious and affordable food. (Paragraph 11)
- 5. We recommend that the government offers incentives to encourage supermarkets to build stores in low-income areas which currently have poor access to supermarkets (Paragraph 12)
- 6. We recommend that the government identifies which areas have the least access to reliable, affordable and convenient transport links to supermarkets and work with local authorities to improve services. (Paragraph 13)

Criteria for free school meals

- 7. The number of children eligible for free school meals has increased, but the current eligibility criteria are not wide enough to capture all those children in need of free school meals. The threshold for free school meals has not changed since 2018, despite inflation and deprivation increasing. Individual schools are responsible for determining the provision for free school meals, resulting in a "postcode lottery" as to whether school children are able to access free school meals. (Paragraph 23)
- 8. We recommend that the government expand the eligibility of free school meals to include the estimated 900,000 young people who are currently living in food poverty but do not meet the current criteria. (Paragraph 24)
- 9. We recommend that the government ring-fence funding for free school meals so that there is consistent provision. (Paragraph 25)

Minimum food standards

- 10. School meals are often poor in quality, resulting in children and young people opting to avoid them when given the choice. Additionally, nutritional standards for school meals may not reflect the most up-to-date research because the Requirements for School Food Regulations 2014 were introduced almost ten years ago. (Paragraph 28)
- 11. We recommend that the government update regulations related to school food standards, and take into account research about how unhealthy food contributes to both poor physical and mental health. (Paragraph 29)

Universal Credit

- 12. Current state benefits are not sufficient to cover the cost of life's essentials. Moreover, claimants under 25 receive a lower Universal Credit entitlement, despite facing comparable living expenses when living independently. This discrepancy disregards the financial realities faced by young people who are responsible for their own upkeep. (Paragraph 42)
- 13. We support calls from witnesses and campaigners for the introduction of an Essentials Guarantee within Universal Credit to ensure that the basic rate covers life's essentials, including food and bills. We recommend that the government implement this measure and ensure it is extended to eligible young people under 25. (Paragraph 43)

Cost of living payments

- 14. Cost of Living Payments have been issued as a blanket sum by the government and fail to account for variations in household income or level of need. This one-size-fits-all approach overlooks the unique challenges faced by young people and their families, especially young people from marginalised communities, who are disproportionately impacted by the rising cost of living. (Paragraph 49)
- 15. We welcome the government's commitment in the Autumn Statement to continue to provide support to households on means-tested benefits, disability benefits and pensioners. However, such payments should not have a one-size-fits-all approach—instead, payments should be tailored to reflect the earnings and unique needs of each household. (Paragraph 50)

Financial education

- 16. Young people feel that they are not adequately taught to be financially literate or to handle household finances. They feel that teaching related to basic skills like budgeting, paying bills, and understanding bank accounts is insufficient and does not continue far enough into their educational journey. (Paragraph 55)
- 17. We recommend that the government commission a review into whether financial literacy education in the national curriculum is fit for purpose. (Paragraph 56)

Education

- 18. Increases in the cost of rent, food and transport pose significant challenges for students in further and higher education. Student maintenance payments fall short of real costs of living, and the government's announcement of a 2.5% increase to student maintenance still does not adequately address students' financial burdens. This means that students either must make up the shortfall for themselves by working while in education (which affects their studies) or must leave education altogether. This financial insecurity negatively affects students' mental health. (Paragraph 68)
- 19. We recommend that the government increase student maintenance payments in line with inflation. (Paragraph 69)
- 20. We recommend that the government introduce rent control legislation to limit the rent which students can be charged, both for student accommodation and privately rented accommodation. (Paragraph 70)

Bursary funding

- 21. There has been insufficient financial support for students during the cost of living crisis. The financial assistance provided for students does not cover the cost of essentials, and the government's recent uplifts to bursaries do not reflect inflation. (Paragraph 74)
- We recommend that the government increase student bursaries and financial assistance for students in line with inflation. (Paragraph 75)

Employment

- 23. The high cost of living is negatively affecting young people's ability to secure stable jobs. A major reason for this is the lower wages which businesses pay to younger employees. Young people under 23 years receive a lower Minimum Wage than those over 23 years. As a result, young people feel that their time and effort are considered less valuable by employers. (Paragraph 83)
- 24. We welcome the increase to the National Minimum wage announced in the Autumn Statement. However, we recommend that the government equalises wages for all workers of legal adult age. (Paragraph 84)

Digital poverty

- 25. Young people who are in education cannot learn effectively without access to appropriate and up-to-date technology, as many educational resources are digitised. Young people who do not have access to technology also struggle to access information about job opportunities and financial support services, as organisations increasingly have moved online. (Paragraph 88)
- 26. We recommend that the government ensures that all information and resources related to financial support, employment and education are available in hard copy.

These hard copies should be available in multiple accessible formats (including Easy Read and translations) and accessible locations (including GP surgeries, libraries and schools). (Paragraph 89)

Transport

- 27. Public transportation costs present a significant barrier for many young people, including in accessing education, employment, support services and social activities. Moreover, transport costs vary across different areas in the UK, leaving some young people more susceptible to transport poverty. (Paragraph 95)
- 28. We recommend that the government review whether current public transport options across the UK are affordable for young people. (Paragraph 96)
- 29. We recommend that the government consult young people across the UK on how to resolve disparities in transport provisions (for example, by considering devolved nations' free public transport for young people). (Paragraph 97)

Marginalised communities

- 30. The cost of living disproportionately affects some groups of young people, particularly those from minority ethnic groups, and disabled young people. Consequently, these financial challenges can impede these young people's life prospects, including access to education and employment opportunities. (Paragraph 104)
- 31. We recommend that the government work with local authorities to target support to help young people from disadvantaged communities to access education and employment. (Paragraph 105)
- 32. We recommend that the government commission research involving young people from minority ethnic groups and disabled young people to understand the impacts of the cost of living crisis. (Paragraph 106)

The impact of the cost of living crisis on mental health

- 33. Demand for youth mental health services has surged dramatically amid the covid-19 pandemic and ongoing cost of living crisis. Prolonged waiting times for NHS mental health support, and limited provision in schools and colleges have left more young people grappling with exacerbated mental health challenges alone. This can have a detrimental effect on their ability to engage with education and employment opportunities. (Paragraph 120)
- 34. We recommend that the government require schools to have a mental health policy, and permanent staff dedicated to students' mental health. This should be a ratio of one mental health professional for every 250 students. (Paragraph 121)

Transitioning between child and adult mental health services

- 35. Most Child and Adolescent Mental Health Services (CAMHS) stop support for young people at 18 years old. Because of this, young people who have been accessing these services often encounter significant challenges when transitioning to adult mental health services. This can create discontinuity in care. (Paragraph 124)
- 36. We recommend that the government introduce measures to ensure a stable and supportive transition from Child and Mental Health Services (CAMHS) to adult mental health services. These should include measures to safeguard the wellbeing of young people navigating this critical transition period. Where there are gaps in certain areas of provision of adult mental health services, CAMHS provision should continue until the age of 25. (Paragraph 125)

Young voices in policy-making

- 37. Many young people feel excluded from the policy-making processes that directly have an impact on their lives. While there are instances of successful models in other legislatures where young people actively engage with policy-makers, opportunities remain scarce for direct engagement with national policy at both an official and ministerial level. The lack of meaningful engagement deprives young people of the chance to voice their perspectives, concerns and aspirations in decision-making. (Paragraph 132)
- 38. We recommend that the government provide more opportunities for young people to feed into policy decisions that affect them, including engagement with officials and ministers. Consultations should happen at an early stage in the policymaking process, so that young people's input can have an impact on formulating policy. Following consultations, the government should feedback on how young people's input has shaped policies, so that young people feel that their voices are valued. (Paragraph 133)
- 39. We recommend that the government consult more with organisations which support young people on policies, especially with organisations that work with young people from marginalised communities. (Paragraph 134)
- 40. We recommend that the government reintroduce the Minister for Young People, so there is a minister who is responsible for the specific needs of young people. (Paragraph 135)

Annex: Written evidence

- Department for Digital, Culture, Media and Sport, Department for Education, and Department of Health and Social Care
- 2 Minister for Schools
- 3 Department of Health and Social Care
- 4 Department for Work and Pensions
- 5 Barnardo's and Co-op's Youth Advisory Group
- 6 Bite Back 2030
- 7 Career Connect
- 8 Cheshire East Youth Council
- 9 Cheshire East Council
- 10 Epping Forest Youth Council
- 11 Girlguiding
- 12 Health Equity North
- 13 London Youth
- 14 National Citizen Service Trust's Youth Advisory Board
- 15 National Youth Agency
- 16 Plymouth Youth Parliament
- 17 Powys Association of Voluntary Organisations
- 18 Scottish Youth Parliament
- 19 Scouts
- 20 UK Youth
- 21 YMCA
- 22 Youth Access
- 23 Youth Futures Foundation
- 24 Youth Justice Board/Bwrdd Cyfiawnder Ieuenctid for England and Wales

Witnesses

Friday 15 September 2023 - Panel 1

Naomi Duncan, Chief Executive, Chefs in Schools; **Maudie Johnson-Hunter**, Economist, Joseph Rowntree Foundation; **Sean Turner**, Senior Policy and Campaigns Officer, School Food Matters.

Q1-26

Friday 15 September 2023 - Panel 2

Vicki Jones, Head of Policy, Youth Futures Foundation; **Ross Mudie**, Research Analyst, Centre for Progressive Policy; **Kate Pickett OBE**, Professor of Epidemiology at the University of York and Academic Director of Health Equity North; **Dan White**, Policy and Campaigns Officer, Disability Rights UK.

Q27-47

Friday 15 September 2023 - Panel 3

David Bridson, Head of Policy, Campaigns and Research, YMCA England & Wales; **Amy Dicks**, Policy and Impact Manager - Mental Health and Wellbeing, The Children's Society.

Q48-79

Friday 22 September 2023 - Panel 1

Archie Evans, Member, Future Youth Zone; **Saffron Stedall**, Youth Ambassador, Food Foundation; **Molly Taylor**, Interim Policy and Public Affairs Executive, The Scouts.

Q80-99

Friday 22 September 2023 - Panel 2

Theresa Enemua, Ambassador, The Girls' Network; **Luke Hall**, Youth Advisory Rep, Bite Back 2030; **Ladajah Wilson**, Future Voices Ambassador, Youth Futures Foundation; **Rebecca Woolford**, Youth Advisory Group Member, Barnardo's and Co-op Partnership's Youth Advisory Group.

Q80-99

About the British Youth Council

The British Youth Council works to ensure that every young person is empowered to create social and political change. As the national youth council of the UK, the British Youth Council brings young people together to find their voice and use it to improve the lives of young people. We work with others to amplify young people's voices to create an environment in which young people's views are valued, sought and acted upon.

We are youth led

Young people are agents of change and will always be at the forefront of our work. As a youth-led charity, young people are our leadership through our government structures. They lead and shape our work, and we support them to define their own action for change. We champion youth leadership across all sections of society, evidencing the benefits of engaging young people in decision making and delivering and supporting that to happen

We are collaborative

We actively seek to collaborate with others to make positive change happen. We seek to work with relevant partners to add value to our campaigns and activities, and to be more creative in our approach to making change happen with and for young people. We recognise the skills, knowledge and experience of young people, volunteers, staff and partners, and strive to achieve more by maximising the opportunities that collaboration provides.

We are inclusive

We respect and value diversity and act in a way that includes all. We ensure that all out activities are inclusive, recognising the needs of young people across different communities, and bring young people and partners together to learn from each other. For more information about the British Youth Council visit www.byc.org.uk, email info@byc.org.uk, or call 0207 250 8374.