

SUMMARY VERSION



Save the Children

CHILD LOCK

**How the UK government should
lock in lasting change for children**

Developed in
collaboration with

PRIORITY 1-54

**MAKE
(GOOD)
TROUBLE**

PUBLICFIRST

**Participation
People**

CHILD LOCK: LASTING CHANGE FOR CHILDREN, LOCKED IN

Child poverty in the UK has become a fact of life - 'too big to tackle and too familiar to notice'.¹ The number of children in poverty is rising, and there are now **4.3 million kids growing up in poverty**. That's **nine children in each classroom**, or **enough children to fill the House of Commons almost 7,000 times**.

These rising levels of child poverty threaten to undermine the wellbeing and development of the next generation.

Over recent years, it has too often been left up to parents, food and baby banks, charities, teachers, and community groups to ensure children have the things they need.

The UK government can act on this. It can provide a robust safety net to ensure all children get the best start in life. It needs a strategy, investment, and a laser focus to ensure that this generation of children are getting their fair share.

Time for a 'child lock'

We're calling on the UK government to introduce a 'child lock', a double lock that would **benefit all children** by ensuring that children's social security payments – like Universal Credit and Child Benefit –

increase by whichever is higher out of earnings or inflation.

With a new government, a new child poverty strategy, and a widely shared ambition to invest in children, this government has the potential to make a lasting difference to children's lives.

We can be a society that values its children, investing in their present and their future. It's time the UK government started making choices to bring that kind of society about.

“ I really don't want to live in poverty forever. ”
Save the Children youth panel member

Treated as an afterthought

Over the past decades, we've seen the services children need come under mounting strain. Schools have seen their budgets slashed, making it harder for children to succeed in the classroom. Mental health services for children and young people have been dramatically reduced, with thousands of children waiting years to be seen by mental health professionals.

Policies like the unfair two-child limit, plus years of freezes to benefits, have made it even harder for families to make ends meet, pushing people further into poverty.

Children in some families have it even harder. If you're a child in a family headed up by someone from an ethnic minority, you're twice as likely to live in poverty because of policies like these.

The introduction of the **Pensions Triple Lock in 2010** marked a pivotal moment in social security policy, ensuring that pensioners' incomes increased by inflation, wage growth, or 2.5%, each year. However, no such equivalent mechanism was put in place for children, leaving them vulnerable to economic fluctuations and policy changes.

The pensions triple lock and pension credit have helped to move millions of older people out of poverty by making sure their pensions keep up with rising costs. Now Save the Children is calling on the UK government to give children the same support their grandparents get by 'locking' investment across all aspects of children's lives.

KEY RECOMMENDATIONS

- 1 **Lock children's benefits.** This lock would guarantee that children's benefits rise in line with inflation or earnings each year – ensuring that children are protected during periods of high inflation, and stand to benefit during periods of growth.
- 2 **Scrap the two-child limit** and the **benefit cap**.
- 3 **Reform children's benefits for children in families with no recourse to public funds (NRPF)**, to ensure they have access to money they need.
- 4 **Reform children's benefits for children in single-income households**, to ensure they are not unfairly penalised.

If a child lock had been introduced at the same time as the pensions triple lock, and the two-child limit and benefit cap were not introduced, **690,000 fewer children would be in poverty today**.

It would cost **£6 billion per year** by 2034/35 to **introduce the child lock, remove the two-child limit, and remove the benefit cap**. This is just over half the cost of the pensions triple lock.

Guided by children and parents

This paper is guided by the voices of **children** and **parents** as well as **policy experts** from across the sector.

Save the Children worked with two youth panels and a parents' panel over the last year, made up of parents and young people living on low incomes, providing a firsthand account of the challenges faced by low-income families and the potential benefits of a child lock.

This paper presents the policy proposals we developed in conjunction with these panels, colleagues from across Save the Children, and experts across the social security, education, mental health, and housing policy areas.

Locking children's services

Separate reports commissioned by Save the Children consider how the UK government could also lock in investment in education, housing, and children's mental health services, so that children have the support around them to achieve what they want to achieve. While this child lock report is focused on the UK government's social security system, the separate reports - "*Child lock in education*", "*A dual crisis: The hidden link between poverty and children's mental health*", and one to come on housing - deal with devolved matters, so are focused on England.

This series of reports builds on the foundation laid by our previous publication, "*Child lock: How the UK government can secure children's futures*",

potential implications of a child lock policy across four critical areas: social security, education, mental health, and housing. The child lock, a proposed policy mechanism designed to **ensure that financial support for children keeps pace with economic conditions**, offers a crucial opportunity to protect the wellbeing of children and their families.

Need to act now

We are at risk of holding back children – with profound consequences for our country. These consequences are personal for the child affected, and have far-reaching roots for the nation's economy, health, and wellbeing, limiting progress and prosperity for generations. A healthy country needs low poverty levels.

We have a vision for a UK where children can grow up with a greater sense of security – where opportunities for play, growth and development don't have to be accompanied by their parents cutting back elsewhere. Where child poverty is seen as something that is worth tackling, and that can be overcome. A child lock is a critical step towards that vision.



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