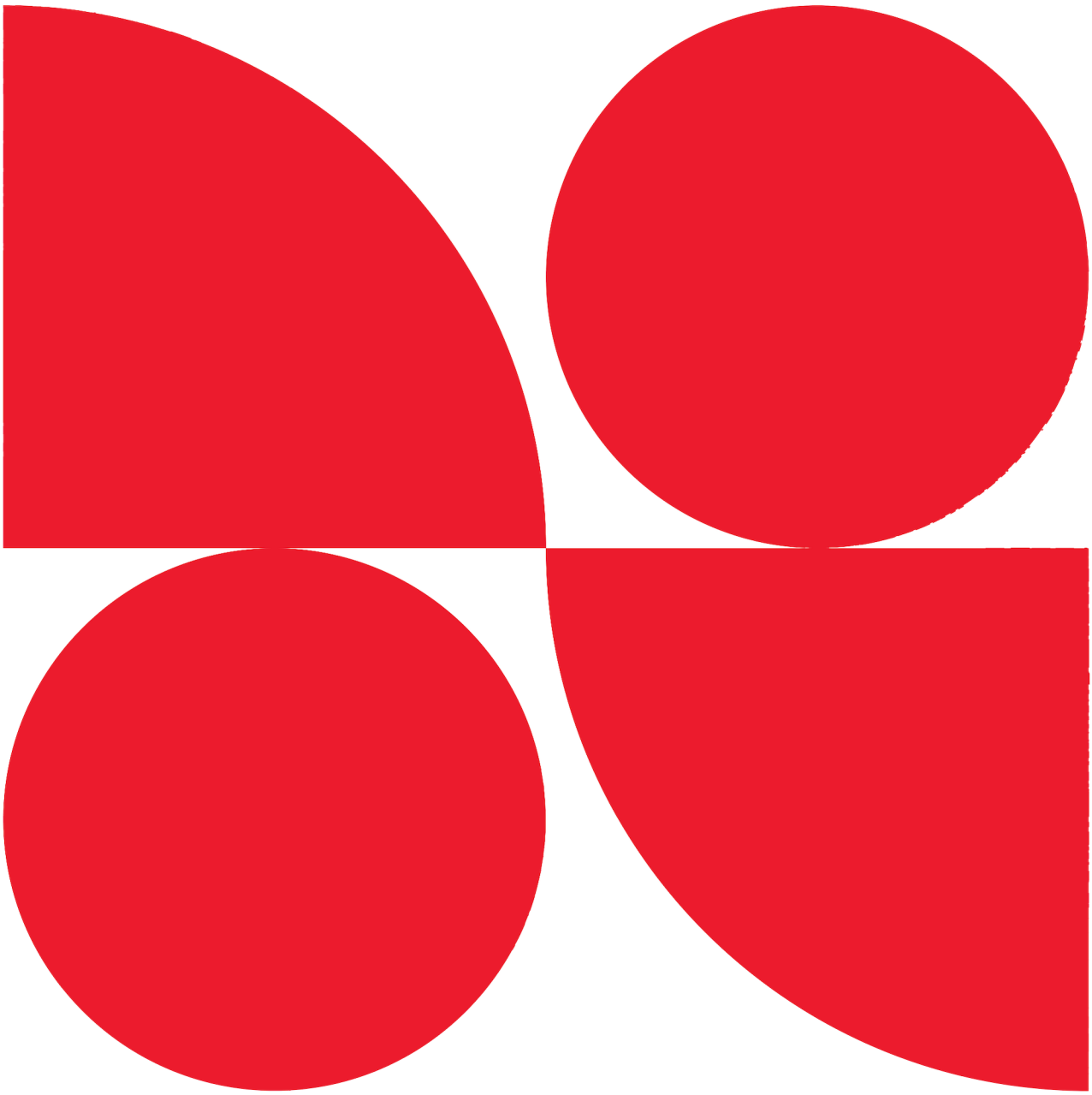
Save the Children

January 2024

StC Bootcamp Report



Participation People

THE INTRODUCTION

Who are Participation People?



Simply, we empower and enable young people to improve services they use.

At Participation People, we believe services improve when you work creatively with those who use them!

We care about IMPACT and the difference made to people's lives.

We want to help everyone:

- Improve service **performance**.
- Be **agile and responsive** to the changing needs of young people.
- Increase or repurpose resources to effectively **meet the needs of young people.**
- Improve service **reputation.**
- Improve **satisfaction of services** with children, young people, and families.

We are playful in practice and serious about solutions.

Our values are central to how we do our work:

- Have fun!
- Empower young people to develop a strong voice.
- Work with services to develop actionable plans.
- Challenge the views and perceptions of all those engaged.
- Build projects that are self-sustaining through creating capacity, training, and funding.

METHODOLOGY

Overview

Save the Children (StC) recognised the importance of listening to the perspectives of young people and families regarding financial stability. As a result, StC commissioned the help of Participation People to gain a deeper understanding of the needs of young people, specifically those in households with low incomes.

Recruitment

We collaborated with a variety of groups and recruited families from low-income backgrounds. We focused on our partnerships with Holiday Activities and Food (HAF) Programme providers as well as schools with young people with additional needs.

We invited parents, carers and young people to come and share their views with us about their experiences.

We promised to keep each person who got involved anonymous to ensure that they fully participated and shared their honest views without fear of judgment or repercussions.

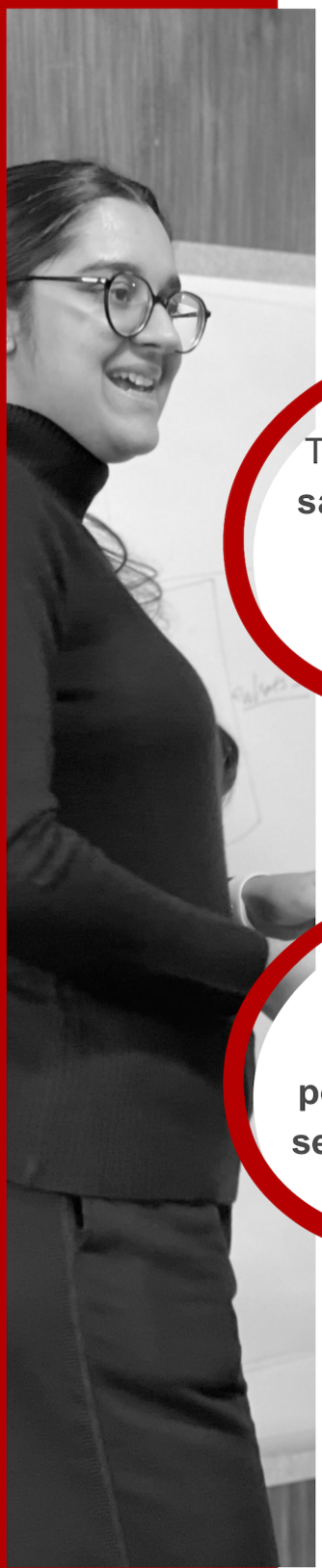
Sessions

Over the course of two months, Participation People conducted focus groups and 1-2-1 sessions with 38 young people, parents and carers to gather their opinions on money, school, and mental health.

We used Lundy's model of participation to aid us in designing our sessions. The research questions were agreed upon with the help of Participation People's Young Consultants to ensure that they were relevant to the commissioned task and appropriate for the consultation groups. We held gamified sessions both online and in-person to ensure young people were able to fully engage.

THE LUNDY MODEL

Using Lundy's model as a guide helps us to design and adapt our approach to working with all young people who choose to participate and support decision-makers who have a duty to listen. It guides us and sets up our work for success.



SPACE
This is about **providing a safe and inclusive space** for children and young people to express their views.

VOICE
This is about **providing information and support** for children to express their views.

AUDIENCE
This is about **making sure children and young people's views are communicated** to the right people.

INFLUENCE
This is about **ensuring children and young people's views are taken seriously and acted upon** wherever possible.

OVERCOMING BARRIERS

All children and young people are unique, with different experiences, backgrounds, and personalities. That's why it's important to tailor focus groups to their advantage. Here are some examples of how we accommodated all of their needs:

Couldn't make it to an in-person focus group?
If they couldn't make it to an in-person focus group, we also enabled young people to join us online.

Not a fan of online focus groups?
If any of the young people wanted to get involved but were not a fan of Zoom meetings, they were welcome to join us in person.

Nervous about meeting new people?
If any new members were nervous about meeting new people in a group setting, we arranged a one-on-one meeting which allowed them to speak freely.

Couldn't get there?
We order young people taxis to and from focus groups to ensure that they can get there. Alternatively, we reimburse their travel costs.

Remuneration and Incentives

Our young people and families are valued participants in the programme, and we prioritise incentivising, recognising, and rewarding their involvement. To ensure they face no financial burden, we covered travel expenses for in-person focus groups.

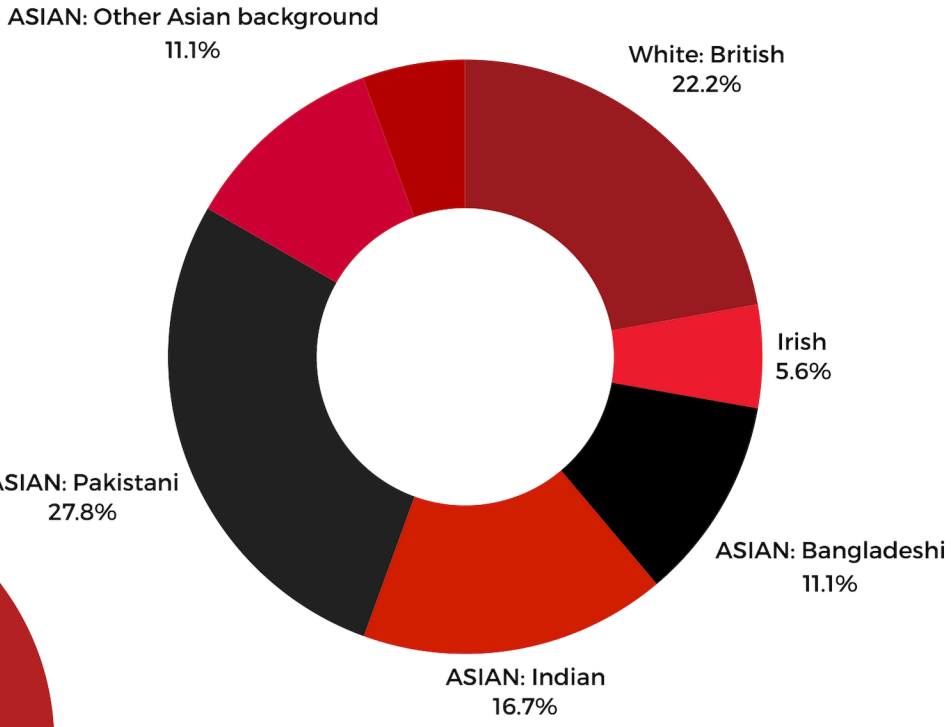
Incentives:

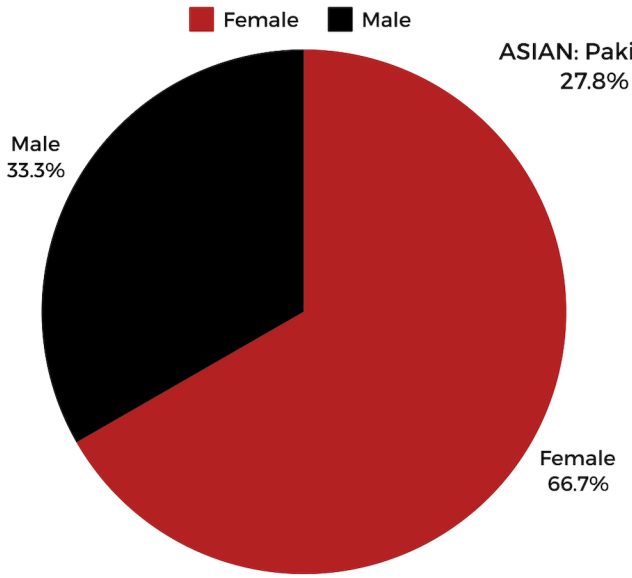
- £20 voucher to reimburse their time.
- Providing well-being care packages at in-person focus groups
- Offering snacks and drinks during in-person focus groups.
- Access to other exciting opportunities we have.

Why is this important?
The incentives we provide serve as an additional bonus for some, acknowledging their work and impact on the research. For others, these incentives offer vital support, enhancing their well-being, enabling enjoyable social outings, and facilitating meaningful experiences with their families. Those from low-income households especially benefit from additional financial and practical resources, including fun extras which might ordinarily be out of their budget. We deeply appreciate the value of their time and strive to demonstrate our utmost recognition and appreciation for their contributions.

THE PARTICIPANTS

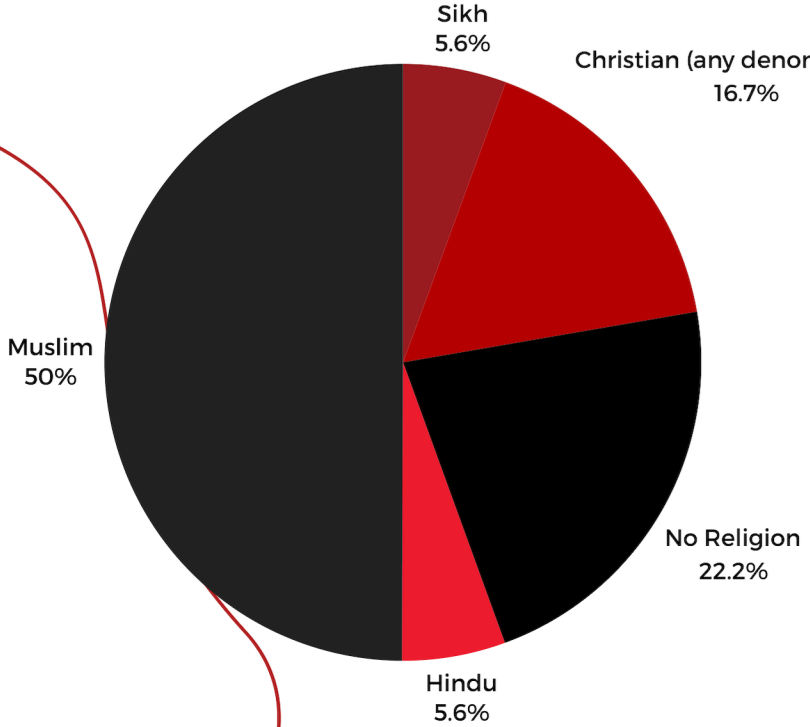
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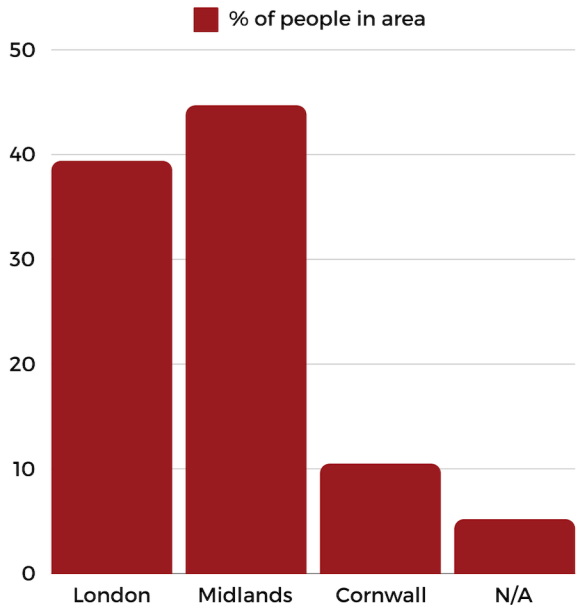




Do you consider yourself to have a disability







Poverty means being unable to provide the finer things in life for our children.

THE FOCUS GROUPS

ONLINE
FOCUS GROUP



Online
70 minutes (1hr 10)
Online sessions are held over Zoom or Teams!

Young people are invited to sign up for a session through schools, groups and parents.
Invitations are sent out a few days before the session and a reminder is sent the day before.

Online can be difficult for some young people and families so our key goals are to:

- Keep it moving and fun
- Try to get a discussion going
- Let them have autonomy (e.g. game or activity)
- Have lots of colours and get a theme!
- Provide flexible ways to participate using interactive tools so there is no pressure if people don't want their cameras on or want to speak.

See part of the session that we delivered below.

7

5

GAME NIGHT EDITION

NEVER HAVE I EVER

GAME NIGHT RULES

Reminders before we start.



1

Talk as much as or as little as you want. The topic may be uncomfortable at times but we want to hear from YOU!

1

2

Talk in the chat or shout out!

2

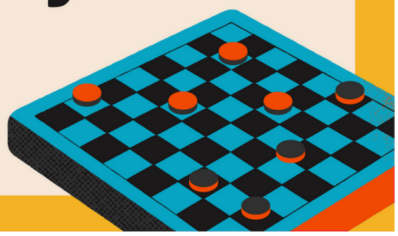
3

Be a good human.

3

NEVER HAVE I EVER

Been worried about money.



NEVER HAVE I EVER

Let money affect my mental health.



NEVER HAVE I EVER

Not liked where I live



NEVER HAVE I EVER

Not felt safe at home



NEVER HAVE I EVER

Let's continue the conversation! Menti Code: 1204 6232



IN-PERSON
FOCUS GROUP

90 minutes (1hr30)

In-person is often a lot more fun for children and young people.

We had a gamified version of a focus group using Monopoly to encourage conversation.

We had snacks and drinks and allowed parents and carers to stay and have hot drinks while we had our conversations.

We ordered all of the young people taxis to and from the venue to ensure that they arrived and returned home safely.



A lot of people are in the same position, so it is easier to talk as they know that people can relate to them.

THE FINDINGS

FOCUS GROUP FEEDBACK

Do you know what services (e.g. GPs, foodbanks, youth centres, CAMHS services) are available in your area?

There are several services available to people, but there are often challenges regarding awareness and accessibility of services.

General Practitioner (GP):
It's known to exist in the area, but the specific support they offer isn't clear. A number of people mentioned feeling like they could go there, but they were unlikely to.

Youth Centres:
Participants were uncertain whether they still exist many areas and referenced how, if they do still exist, there is a lack of clear advertising or communication about their services.

Foodbanks:
Provision varies in each area. One participant explained that a membership fee of £5 is required to access their local food bank. Others were unaware of membership fees and the value of groceries received. We also discussed how some local councils provide food vouchers of varying amounts to provide support for individuals or families in need.

Local Libraries:
They sometimes host activities, but issues with advertising potentially lead to poor awareness.

CAMHS Services (Child and Adolescent Mental Health Services):
Not explicitly mentioned, but it's a notable service in communities for mental health support, especially for young people.

COVID-19 Impact:
Participants mentioned reduced or disrupted food support services since the pandemic.

Household Support Fund:
Offered by the local council, providing financial assistance (£200) to eligible households.

Summary
Although various support services exist to support low-income households and families, challenges such as lack of awareness, unclear communication, and disruptions due to external factors like the COVID-19 pandemic impact their utility. Improving the visibility and accessibility of these services would help residents in need benefit from them effectively.

FOCUS GROUP FEEDBACK

Are there enough affordable activities for kids, both in school and outside school?

Transportation Costs:
Several respondents mentioned the high cost of transportation as a barrier to accessing activities. They note that even if activities are affordable, the expense of travelling to reach them can be prohibitive, particularly for families without access to a car.

Geographical Limitations:
Responses indicate that in certain areas, there may be limited options for affordable activities, necessitating travel to nearby locations. This can pose difficulties for families, especially those residing in areas with fewer accessible amenities.

Impact of Employment:
One respondent mentions that their ability to participate in activities has improved since securing a job, suggesting that financial constraints may have previously limited their opportunities for engagement.

Reliance on Family Support:
For individuals without access to personal transportation, reliance on family members, such as parents, for transportation is crucial. However, this dependency can be restrictive, particularly when family members are unavailable due to work or other commitments.

Overall, the responses highlight the interconnected challenges of affordability, transportation, and geographic accessibility when it comes to providing children with opportunities for engagement in extracurricular activities. They underscore the importance of considering these factors in ensuring equitable access to recreational and educational opportunities for all children.

FOCUS GROUP FEEDBACK

If you had more money, how would your life look different? What extra things would you do?

Improving Quality of Life:
Respondents express a desire to enhance their quality of life by addressing immediate needs and concerns. This includes plans to take their children on their first family holiday, purchase a car for transportation convenience, and alleviate financial burdens such as paying off debts or mortgages.

Accessing Opportunities:
Increased financial stability is seen as enabling access to opportunities that may otherwise be inaccessible. For instance, one respondent mentions that having more money would facilitate attending job interviews and engaging in activities with their child, thereby enhancing their overall well-being and prospects for employment.

Housing and Health:
Some respondents highlight the importance of improved housing conditions for their well-being. They express a desire to move to better accommodation to address health concerns such as mould-related issues, which adversely affect their and their family's health, leading to asthma.

Long-term Stability:
Financial resources are viewed as instrumental in securing long-term stability and improving living standards. This includes aspirations to secure better housing arrangements, such as renting a more suitable property, to provide a safer and healthier environment for their family.

In summary, the responses reflect a holistic perspective on the impact of increased financial resources, ranging from addressing immediate needs and enhancing quality of life to accessing opportunities, improving housing conditions, and securing long-term stability. They underscore the significance of financial security in achieving personal goals and improving overall well-being.

FEEDBACK CONTINUED

Q. What do you think children need access to in order to thrive, not just survive?

Stable and Loving Home Environment:
Respondents emphasise the importance of a stable, loving home where children feel comfortable, safe, and able to be themselves. They highlight the significance of parental presence, whole-hearted attention, and support from family members.

Basic Needs and Healthy Lifestyle:
Basic needs such as healthy food, a healthy body, and a healthy mind are considered essential for children's well-being. Respondents stress the importance of providing nutritious meals and promoting physical and mental health.

Quality Time and Attention:
Spending quality time as a family, giving attention, and showing love and care are highlighted as crucial for children's development and happiness. Respondents emphasise the need for parents to prioritise family time and provide emotional support.

Financial Awareness and Appreciation:
Some respondents mention the importance of teaching children about the value of money, appreciating what they have, and not constantly comparing themselves to others. They advocate for instilling values of gratitude and contentment.

Communication and Mental Health Awareness:
Open communication about mental health and providing opportunities for children to express themselves are seen as vital. Respondents stress the importance of discussing emotions and supporting children's mental well-being.

Inclusive and Supportive Communities:
There is recognition of the need for inclusive communities that support children with disabilities or special needs. Access to resources and services, such as transportation for a child with a visual impairment, is highlighted as essential for inclusion.

In summary, the survey responses underscore the importance of a supportive family environment, access to basic needs, quality time and attention, financial awareness, mental health support, and inclusive communities for children to thrive. These insights provide valuable considerations for promoting the well-being and development of children.

> *A stable, loving home where they feel comfortable and able to be themselves. gives them that safety and security. They can talk about anything that is bothering them or happening at school.*

FEEDBACK CONTINUED

Q. Do you think the way people speak about mental health has changed over the past 5 years? How and why?

Increased Awareness and Understanding:
Some participants note a positive shift in how people speak about mental health, attributing it to increased awareness and understanding. They suggest that more individuals are expressing themselves openly because mental health issues are now more widely recognised and accepted.

Persistence of Stigma:
Despite some progress, stigma surrounding mental health persists. Some participants mention that talking about mental health is still considered taboo in certain communities, and individuals may fear being judged or perceived as weak if they disclose their struggles.

Challenges in Accessing Support:
While there is acknowledgment of increased awareness and acceptance of mental health issues, participants highlight challenges in accessing support services. Long waiting lists and difficulties in accessing mental health services are cited as barriers to receiving adequate care.

Impact of External Factors:
External factors, such as the COVID-19 pandemic, are noted to have influenced discussions around mental health. Participants observe that the pandemic has brought mental health to the forefront of public discourse, leading to increased awareness and understanding.

Continued Need for Improvement:
Despite progress, there was consensus that there is still room for improvement in how mental health is addressed and supported. Suggestions include raising awareness, reducing stigma, and improving access to mental health services.

In summary, while there have been strides in how mental health is discussed and understood over the past five years, challenges such as stigma and limited access to support services persist. The COVID-19 pandemic has contributed to increased awareness, but there is a continued need for improvement in addressing mental health issues effectively.

People don't recognise how hard it is to get up and do daily things like housework. Some days you do not want to do housework.

FEEDBACK CONTINUED



Q. What does/would poverty mean for your mental health?

Financial Stress and Emotional Burden:
Participants describe extreme stress and a sense of failure associated with poverty. They express concerns about being unable to provide for themselves and their children, leading to feelings of depression, low self-esteem, and worthlessness. The financial struggle is perceived as overwhelming and pervasive, affecting everyday decisions and causing constant worry.

Isolation and Shame:
Poverty leads to feelings of isolation and shame, as individuals hesitate to seek help from family and friends due to the perceived burden and humiliation associated with financial stress. Accessing support services like food banks can be embarrassing, contributing to feelings of inadequacy.

Impact on Parenting and Family Dynamics:
Participants worry about the impact of poverty on their children's well-being and opportunities. They express a desire to provide the best for their children but feel limited by financial constraints. Poverty affects parenting decisions, such as discussing finances with children and making conscious choices about spending.

Strategies for Coping:
Participants employ various coping strategies, such as budgeting, prioritising essentials, seeking discounts, and engaging in batch cooking to save money. Some have experienced debt and rely on support from family members to alleviate financial burdens.

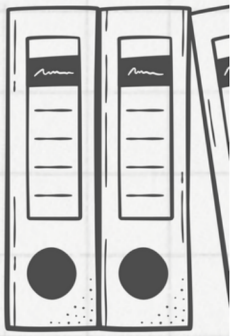
Calls for Support and Assistance:
Participants highlight the need for more support for working families and desire increased assistance to alleviate financial pressures. They emphasise the importance of financial literacy and teach children about responsible spending habits.

In summary, poverty significantly impacts mental health, leading to stress, depression, and feelings of inadequacy. It also contributes to social isolation, shame, and challenges in parenting. Participants employ various coping strategies to navigate financial hardships, but there is a clear call for more support and assistance for families facing poverty.

I have been in a situation where I have been in debt and a family member has had to pay it for me so I think I have learnt my lesson like I said atm I don't have those worries as I have been saving but equally I don't spend on things that are not in sale or on offer food wise I do a lot of batch cooking and freeze.

SCUK

Case Study



In a cosy little corner of the UK, you've got the Thompson crew—Daniel (37) and Laura (34), navigating the ups and downs of life. The house echoes with the giggles of Lily (6) and the unstoppable energy of Oliver (3). Sounds picture-perfect, right? Well, let's zoom in.

Daniel and Laura are dreaming of a bigger family, but reality's throwing a few curveballs. The bank account isn't exactly doing cartwheels, and the Child Benefit? Well, it's not exactly high-fiving their expenses. So, dreams of more kiddos? Kind of on hold, thanks to the tight grip of financial stress.

It's not just about balancing the budget; it's about juggling expectations, too. The mental load of unmet dreams and unpredictable finances is turning into a heavyweight match for Daniel and Laura. The idea of a fuller house is tangled up with stress and feels like a goal just out of reach.

Step outside their front door, and you'll find a house that's a bit like a cosy sweater—nice, but maybe a little too snug. Safety concerns have turned their haven into more of a headache. They'd love to uproot and find a place that feels right, but the money situation has them pretty much tied down.

And let's talk about Lily's school—a place that should be buzzing with opportunity. Instead, it's feeling the pinch of tight budgets. Daniel and Laura are worried about what this means for Lily's education and the future possibilities she might miss out on.

So, here they are, the Thompsons, at a bit of a crossroads. The dreams of a bigger family, a safer nest, and a top-notch education are within arm's reach, but the path forward is a bit fuzzy. They're rolling up their sleeves, reaching out for some help, and hoping for a tomorrow that's a tad brighter.

Considering your experience, what are your responses to this case study?

How does this leave you feeling?

Can you relate to any part of this story?

CASE STUDY
FEEDBACK

- It is hard to balance more than one child. Everything is going up
- life does not feel as optimistic for me
- I relate all the time, I have to think about pennies and pounds and the restrictions that are in place
- It made me a bit annoyed because that is not the reality
- Reply to the family for support. they help build my confidence.
- I currently live with family which is great so I am not currently feeling the financial struggle as much however I will do so soon. As I am going to be moving out and currently have a third child on the way.
- Primary school is too small to ask for help and too personal. But asked for help with second hand etc. no face to face interaction less embarrassing.
- Family support (mum) - was really embarrassed.
- Would take her after school so they would cook after school.
- I work in a school and there is a lot of things that schools will help out with like uniform food banks currently is a scheme where you can have brand new beds so it's worth checking with school to see what they offer
- Atm my daughter's school have sent out 3 payments for a variety of trips however it was sent out end of this nov so it's very short notice so I will be letting the school know that they should be doing this a lot sooner
- I will also be asking for a reduction for trips because they are on funded meals therefore the school do have a funding allowance to enable a reduction
- I often look for offers on food and a lot of the time make sure that I budget as best I can
- I have 5 children, child benefit does not last
- Pennie pinching, are the crisps worth it?
- difficult to afford childcare and have a career. I have been in that situation
- Disappointed as I can't do everything. My kids have to miss out and it makes me feel bad
- Considering getting another job to support my kids
- A common situation, I relate to this heavily
- .I am a single mum, with bills and childcare
- Choosing between eating and heating. never thought that I would be in that situation
- Quite depressing having to navigate
- Have family support. Sometimes have to swallow pride and go to family instead of going to get loans. Trying to use the help that is out there.
- Child benefits & and child tax credits, but it's not enough. My daughter has a health condition that has extra costs going to and from the hospital, parking costs, etc.
- Applied for money that she believes that she is entitled to and being refused it and having appealed - extra added stress.
- It puts you off applying. The stress of it all makes it not worth it.
- I have been in a situation where I have been in debt and a family member has had to pay it for me so I think I have learnt my lesson like I said atm I don't have those worries as I have been saving but equally, I don't spend on things that are not in a sale or on offer food wise I do a lot of batch cooking and freeze
- I can really relate to this case study as this was my last year. I was struggling, and was an emotional wreck because I couldn't afford to get my son what he wanted for his birthday
- felt useless as I couldn't provide for my son. made me anxious and depressed. Had to stop getting luxuries and had to prioritise
- Struggling with Christmas and birthdays
- Used to get the warm home discount, used to support energy bills
- Have to choose between eating and heating
- The price of everything is going up and it does affect you mentally.
- Sad for my son. How the money issues affect him.
- Makes me upset and reflect on your life. Making you get the balance on luxury items and what you need. Leaves you a bit stressed.

What would your question be to Jeremy Hunt if he were here now? What hardships are you facing and want him to tackle?

Dear Jeremy Hunt...

Can you spend a week in the shoes of someone like us? The schools are bad, we can't give them basic things they request. Because my feeling is you live in a bubble, you grew up in a bubble and you have no heart in your endeavours to helping people.

"Given the real-life scenario of families like the Thompsons in the UK, who are grappling with low income, inadequate Child Benefit coverage, housing dissatisfaction, and concerns about underfunded schools affecting their children's education, how do you propose to address and alleviate the financial hardships faced by working-class families in our country?"

Academies have more funding, all schools should have the same facilities

All children should be entitled to FSM like in London for all school age children

Tuition should be available to all children who require it

Statistics don't always truly reflect how ordinary people live. Do you actually understand what we have to deal with in our daily lives

Reassurance that they will be helping to support children from 9 months child care

I want my children to have the best. I want them in the good schools, but now it's hard - it used to be easier. How are you going to address these concerns about special schools?

Just imagine yourself or your loved ones in this situation, which is the reality for so many people, don't just benefit the high earners

Demographics should not matter and post code

More help for working families for wrap around care

My question would be what are you doing to make sure families are not struggling, which services do you provide families with children & single mums to support them in fulfilling the essential needs of their children ie; health, benefits, & social life.

Our next generation living in poverty isn't likely to benefit anyone in the future, work on the next generation.

What can you do to support & fill in the gap between a parents financial security & child benefit, because I definitely think there needs to be something else in place

I would ask why the energy and food bills keep going up we are already struggling, why is the council housing badly dealt with, for example the mould situation, and why is there not many local activities for children in my own area. Why is the new system for getting the warm home discount so hard to get

Do you really understand how the other half live? We are people not figures

My children's school are taking in more and more SEN children which causes safeguarding issues for my children

Increase in child benefit to reflect cost of living

YOUNG PEOPLE FEEDBACK

I've been worried about money.



Let money affect my mental health.



I know about taxes



I like where I live



Not feel safe at home



Found education important



Been embarrassed by my situation.



1. **Worries about Money:**
   - Some individuals express worry about money, citing concerns about their future financial stability, especially as they approach adulthood. Factors such as parental situations, reliance on government support, and the prospect of finding employment contribute to these worries.
2. **Impact of Money on Mental Health:**
   - While one person acknowledges that money affects their mental health, others indicate efforts to mitigate its impact by staying grateful for what they have and not letting it affect them too much. Lack of current earnings and uncertainty about taxes are mentioned as factors that may influence future financial concerns.
3. **Knowledge about Taxes:**
   - There's a mixed level of knowledge about taxes among respondents, with some indicating awareness and others expressing uncertainty or lack of understanding.
4. **Feelings about Living Environment:**
   - Overall, individuals express positive sentiments about their living environment, highlighting aspects such as accessibility, proximity to friends and family, and familiarity with the area. However, concerns about safety in the neighbourhood are also raised, particularly related to the presence of gangs.
5. **Perceptions of Home Safety:**
   - A majority of respondents feel safe at home, attributing their sense of security to a supportive family network and open communication. However, one person expresses feeling unsafe due to the prevalence of gangs in their area.
6. **Importance of Education:**
   - Participants express a strong belief in the importance of education. They highlight the value of learning skills and building connections in school, emphasizing that education is necessary for certain jobs and is a privilege that can help break the poverty cycle.
7. **Experiences of Embarrassment:**
   - Some participants share experiences of embarrassment related to their financial situations. These include instances of their card not working when ordering food and feeling unable to participate in social activities or non-uniform days at school due to not having suitable clothing.

FEEDBACK CONTINUED

What are the biggest challenges facing kids and young people today?

- Social pressure
- Fitting into society and finding friends
- Social media and bullying
- Paying for universities, since many struggle and can't follow their dreams
- Lack of money for kids to go and do fun activities as well as fitting in with other kids
- I think the biggest challenges facing kids and young people today are socialising and lack of the promotion of opportunities

Is there a stigma attached to money among your peers?

- Not that I can tell
- Sometimes
- No, I think it's an open topic that's talked about a lot
- Uncomfortable
- Not sure

When choosing a career, does the pay affect it?

- Pay is important to me as long as I enjoy the job
- You need the money but want to enjoy what you do
- Personally, I believe that finding a job that you love is more important than pay
- Not all jobs are stable but the love behind a career is more important
- Pay is a big part of choosing my career, as I don't want my family to be worried about money like I have
- The pay is important because without having the needed salary to be able to pay off bills and etc it is not possible to live peacefully yet it is important to do a job that doesn't bore you

If you could have a perfect home for your family, what would it look like?

- Safe,loved, secure , providing, worry-free
- a separate bedroom for me and my brother, and a room to do things
- In the countryside. A peaceful neighbourhood. A comfortable, safe house
- I want my house to be big but not too big so the family feels distant, and I'd also want family living on the same road to keep my family close to relatives.

Why is education important to you?

- So I can get a good job and so I can learn lots of things
- Education is important as it's a base for more opportunities in life
- It's important to my family, I want to start my own business but my family want me to have a stable future

What type of activities do you do after school? Are there any you would like to do/that your friends do?

- Dance
- Scouts, judo.
- Football with friends. I want to start MMA but too expensive right now and I have too much exam stress
- Sports, Hounslow Youth Council
- Dungeons and Dragons
- Cubs

MENTAL HEALTH

The focus group responses provide insights into the participants' attitudes and experiences regarding mental health discussions, access to support services, and their emotional well-being. Here's an analysis of the responses:

Discussion of Mental Health with Friends:
Participants generally indicate that mental health discussions do not commonly occur among friends. This suggests a potential social stigma or discomfort surrounding the topic within peer groups.

Mental Health Discussion in Classes:
There's a mention of mental health being discussed in educational settings, particularly in classes, indicating some level of awareness and education on the topic. However, these discussions are distinguished from informal conversations among friends.

Limited Knowledge of Support Services:
Participants expressed uncertainty about the mental health support services available to them, indicating a lack of awareness or knowledge about resources in their community. This suggests a potential gap in information dissemination or accessibility of support services.

Family and School-Based Support:
Despite uncertainty about external support services, participants mention relying on family members and certain teachers for support. This highlights the importance of informal support networks within the family and school environment.

Access to School Counsellor:
While participants acknowledge the presence of a school counsellor, they note that accessing their services requires scheduling a meeting. This may imply barriers to immediate or informal access to mental health support within the school setting.

Emotional Well-being:
Responses regarding the frequency of experiencing negative emotions due to their situation vary. Some participants indicate trying to stay positive, while others mention not experiencing significant negative emotions.

HOUSING

Essential Needs in Housing:
Participants highlight various essential needs when it comes to housing, such as heating, insulation, electricity, and food. This suggests an understanding of basic requirements for comfortable living conditions, including warmth and sustenance. Specific mentions of items like pasta and concrete may reflect personal experiences or perceptions of essential items for daily living.

Understanding of the Cost of Living Crisis:
Participants demonstrate some awareness of the cost of living crisis in the UK. They mention specific concerns such as increasing electricity bills and gas prices, indicating an understanding of the financial pressures facing households. Additionally, there's a mention of a decrease in the economy leading to increased expenses, reflecting an understanding of broader economic challenges contributing to the cost of living crisis.

FUTURE

The data provided offers insights into attitudes towards money, aspirations, and the impact of financial constraints on opportunities. Here's an analysis:

Attitudes towards Money and Future Financial Security:
Responses reflect a mix of attitudes towards money and future financial security. Some participants express concerns about having enough money in the future, while others are optimistic about their future success and financial stability.

Career and Life Aspirations:
Participants share a variety of aspirations, including career goals such as becoming a surgeon, author, or solicitor/lawyer, as well as personal goals like owning a home or starting a dog shelter. These aspirations indicate a desire for both professional success and personal fulfilment.

Desire for Financial Stability:
There's a consensus among participants that having a job that pays well is important for survival and achieving a good quality of life. They equate financial stability with being able to afford basic needs, a comfortable home, and the ability to provide for oneself and family.

Perspectives on Wealth and Lifestyle:
Participants associate a job that pays well with the ability to afford a good house, car, and other wants and needs. They see a good salary as essential for living a comfortable life and ensuring basic necessities like shelter and health.

Opportunities Missed Due to Financial Constraints:
Participants express a desire to travel and go on holidays but acknowledge that financial limitations prevent them and their families from doing so. This highlights the impact of money on access to experiences and opportunities beyond basic needs.

SCHOOL

After-School Activities:
Participants engage in a variety of activities after school, including participating in clubs like Art Club, Chess Club, and Scouts. There's also an emphasis on individual activities like drawing at home. This demonstrates a diverse range of interests and engagement levels among the participants.

Perceptions of Affordable Activities:
Responses suggest that there are perceived affordable activities available for children, such as drawing at home and participating in sports like football, basketball, badminton, and rugby. Additionally, clubs like Art Club, Chess Club, and reading clubs are mentioned, indicating that these activities are accessible to the participants.

Desired Activities:
Participants expressed a desire for additional activities, such as a strategy games club, which suggests that while there are affordable options available, there may still be unmet needs or interests among the children.

Challenges in Activities:
One participant mentions a desire to play outside but highlights challenges related to bad weather and safety concerns. This reflects external factors that can impact children's ability to engage in certain activities beyond affordability.

Discussion of Finances with Friends:
Participants indicate discussing money matters with friends, including future plans, financial needs in general, and the cost of university. This suggests a level of comfort and openness among the participants in discussing financial topics with their peers.

I always remind my children I grew up with very little and didn't ask for extra.

THE CONCLUSION

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In conclusion, our analysis of the focus group discussions reveals a complex landscape characterised by challenges and potential avenues for support and improvement in financial security. Despite the presence of various services and resources like GP surgeries, youth centres, food banks, local libraries, CAMHS services, and the Household Support Fund, there are significant obstacles related to awareness, accessibility, and the impacts of external factors such as the COVID-19 pandemic.

Participants articulated concerns about transportation costs, geographical limitations, and the impact of employment on their ability to engage in affordable activities for children, both in and out of school. Additionally, they shared their aspirations and desires for improved quality of life and access to opportunities if they had more financial resources.

Throughout the discussions, the participants emphasised the importance of a stable and loving home environment, access to basic needs, quality time with caregivers, financial awareness, and inclusive communities for children to thrive.

However, the overarching theme was the profound impact of poverty on mental health. Participants expressed extreme stress, feelings of failure, isolation, and shame associated with poverty, along with concerns about its effects on parenting and family dynamics. Despite employing various coping strategies, there is a clear call for more support and assistance for families facing financial hardship, including increased awareness, accessible services, and improved financial literacy.

Career aspirations ranged from professional achievements to personal goals, reflecting a diverse range of ambitions among the group. Overall, there was a strong shared desire for financial stability, crucial for meeting basic needs, securing a comfortable lifestyle, and pursuing personal dreams.

Therefore, our findings underscore the urgent need for holistic approaches to address the complex interplay between financial security, mental health, and overall well-being. Enhancing visibility, accessibility, and support for existing services, promoting financial literacy, and fostering inclusive communities are crucial steps towards mitigating the adverse effects of poverty and empowering individuals and families to thrive.

THE RECOMMENDATIONS

Based on the information provided, here are five recommendations for how to support children and families from low-income households:

- **Increase Awareness and Accessibility of Support Services:** Work to improve awareness and accessibility of existing support services such as General Practitioners, Youth Centres, Foodbanks, Local Libraries, CAMHS Services, and the Household Support Fund. This can be achieved through targeted outreach efforts, community partnerships, and simplified application processes.

- **Address Transportation Barriers:** Recognise and address transportation barriers that hinder families from accessing affordable activities for children. This may involve providing subsidies for public transportation, organising community transportation initiatives, or establishing activity centres within walking distance of low-income neighbourhoods.

- **Promote Financial Literacy:** Implement programmes to promote financial literacy among children and parents in low-income households. This can include workshops, educational resources, and partnerships with financial institutions to teach budgeting, saving, and smart financial decision-making

- **Create Safe and Supportive Environments:** Foster safe and supportive environments within communities and schools to mitigate the negative impact of poverty on mental health. This may involve implementing anti-bullying initiatives, providing mental wellbeing resources and counselling services, and promoting inclusive and empathetic attitudes among peers.

- **Invest in Education and Career Development:** Invest in opportunities to empower children and young people from low-income households to pursue their aspirations. This can include scholarships, mentorship programmes, vocational training, and career counselling to help break the cycle of poverty and provide pathways to success.

By implementing these recommendations, policymakers, community leaders, and stakeholders can work together to create a more equitable and supportive environment for children and families from low-income households, ensuring that they have the resources and opportunities they need to thrive and succeed.