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## research article

# 'The scales never seem to balance': exploring the lived realities of poverty during the UK 'cost-of-living crisis' through participatory research

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Since late 2021, the term 'cost-of-living crisis', indicating decreased disposable incomes, has gained prominence in the UK. This study draws on the long-running online participatory research project Changing Realities, involving over 100 low-income parents and caregivers across the UK, to provide deeper insights into cost-of-living challenges. Focusing on transcriptions of spoken testimonies and written diary entries between February and June 2023, findings highlight the normalised struggle to meet living costs irrespective of a crisis, emphasising effects on low-income families and the inability to make further sacrifices. The study sheds light on the broader ramifications on family life, prompting an exploration of its enduring nature and temporal support. The article concludes by setting out co-produced policy recommendations, which urge the government to rethink social security as an investment in the future, rather than as a temporary safety net that leaves families exposed to a permanent state of crisis.

**Keywords** cost-of-living crisis • participatory research • policy • poverty • social security

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## Introduction

Since 2021, what quickly became known as the 'cost-of-living crisis' has seen a rapid escalation in energy and food prices, married with high rates of inflation, placing families under sustained pressure to meet essential costs ([Karjalainen and Levell, 2021](#);

[Lindsay-Watson and Seagar, 2022](#)). Significantly, though, this crisis followed a period of sustained and significant retrenchment in social security support, which has seen a rapid and drastic reduction in the social security safety net ([Garnham, 2020](#)). At the same time there was a continued stagnation in wages within the UK, which sits alongside a continued dominance of precarious, short-term and poorly paid jobs ([Doshi et al, 2023](#)). This context makes an examination of how households navigated and experienced the cost-of-living crisis especially pertinent. Equally, there is an urgent need for researchers and practitioners to recognise and listen to the significant insight and expertise held by those with direct experience of living on a low income.

Drawing on participatory research focused on the experiences of parents and carers living on a low income, this article explores key themes in their everyday experience, themes which are then linked to related co-produced policy recommendations. The article begins by introducing the context of the cost-of-living crisis in the UK and the study itself. Following this, the findings detail areas of low-income parents' everyday life where hardship is most acutely felt, with a focus on impacts on family life and health. Subsequently, the article discusses implications for parents and carers coping with limited income in the UK, compelled to navigate an increasingly severe state of poverty. These experiences are linked to a series of co-produced recommendations, collaboratively developed with parents and carers, to improve the current social security system, aimed at mitigating the immediate and enduring health and societal consequences stemming from the challenges posed by the cost-of-living crisis.

## The UK cost-of-living crisis

Since late 2021 the term 'cost-of-living crisis', describing a fall in 'real'-term disposable incomes, has gained substantial attention in media and political discourse in the UK ([BBC, 2022](#); [Lindsay-Watson and Seagar, 2022](#)). The immediate catalyst for the current cost-of-living crisis can be attributed to a combination of factors, including high inflation, which has been exacerbated by trade disruptions stemming from the Russia-Ukraine war, as well as the repercussions of 'Brexit' (the UK's exit from the European Union [EU]) and the subsequent depreciation of the pound ([Francis-Devine et al, 2023](#)). These factors have collectively contributed to an increase in the costs of essential resources such as energy and food. However, it is important to note that a significant portion of UK households were already facing financial difficulties prior to this crisis as a consequence of over a decade of austerity policies ([Cooper and Whyte, 2017](#)) and the severe economic repercussions of the global Covid-19 pandemic ([Broadbent et al, 2023](#)).

The UK has been grappling with stagnant growth in real wages since the 2008 economic recession ([Resolution Foundation, 2022](#)) and the harmful impact of income inequality and financial insecurity on physical and mental health has been extensively documented ([Pickett and Wilkinson, 2015](#); [Flèche and Layard, 2017](#); [Stuckler et al, 2017](#)). By examining food insecurity, we can understand the extent of vulnerability among households living on low incomes or in poverty. During the Covid-19 pandemic, the Food Foundation's March 2020 ([Food Foundation, 2024](#)) survey found that about 5.1 million people in UK households with children faced food insecurity, making up around 7.61% of the population (see also [Power et al, 2020](#)). By June 2023, this figure had increased to 23.4% of households with children reported experiencing food insecurity, compared with 14.8% of households without children

(Food Foundation, 2024). Dependence on food banks can negatively impact health by limiting access to balanced and nutritious meals, potentially leading to nutritional deficiencies and associated health issues (Gundersen and Ziliak, 2015; Hawkes et al, 2022). Additionally, the stress of financial insecurity can contribute to mental health challenges, further affecting overall well-being (Andersen and Reeves, 2022).

Child poverty has been rising for some time (Child Poverty Action Group, 2023; Iacobucci, 2023), and given the long-term harm done to children by exposure to poverty, it is especially important to track and understand how households with children fared during the cost-of-living crisis. The issue of poverty and disparities in child health has long been present, but the ongoing cost-of-living crisis is intensifying this problem (Buttle UK, 2023; Iacobucci, 2023). The average height of British children is falling behind their European peers (Hill, 2023) and more broadly, life expectancy and 'healthy life years' are falling (Bennett et al, 2021; Welsh et al, 2020). The cost-of-living crisis permeates various aspects of life, including oral hygiene, where toothbrushes and toothpaste have become unaffordable luxuries for certain families (Yeung and Dickson, 2023).

The current crisis intertwines with health disparities and social vulnerabilities, with medical professionals establishing a connection between England's highest rates of child asthma-related deaths in Europe and inadequate housing conditions, including damp and poorly heated homes (Iacobucci, 2023). Housing insecurity is yet another critical issue emerging from the cost-of-living crisis, intricately linked to rising energy prices. Despite government interventions, the escalating energy costs have intensified fuel poverty (Keung and Bradshaw, 2023).

## Social security and the cost-of-living crisis

The UK social security system should serve to lessen the impacts of inequality and act as a safety net for those facing hardship and poverty (Fisher, 2022). However, the current cost-of-living crisis poses a particularly severe challenge for parents and carers relying on social security benefits. According to the Resolution Foundation (2022), data from the Office for National Statistics (ONS) in November 2022 showed that inflation for the poorest 10% of households stood at 12.5%, while it was 9.6% for the richest 10%. Meanwhile, reforms implemented to Universal Credit in recent years have resulted in reduced levels of social security payments (Reeves and Loopstra, 2021), leaving benefits for working-age adults and families increasingly outpaced by the rising cost of living.

After a decade of austerity measures the social security system is itself in very poor health (Garnham, 2020; Irving, 2021) and going into the crisis, was in a weakened state. Austerity measures have also substantially weakened public services more broadly, with notable impacts observed in local government and the National Health Service (NHS) (Broadbent et al, 2023) having further potential implications for families in need of support. In addition, the social security measures implemented to address the current cost-of-living crisis have been temporary, inadequate, and beset by problems (Jordan et al, 2024).

Rather than significantly strengthen Universal Credit and other core benefits, the government chose to offer temporary and targeted measures to support households during the cost-of-living crisis. This echoes the provisional nature of the support deployed during the height of the Covid-19 pandemic (Kaufman et al, 2023).

Specifically, it introduced a number of schemes to help people with high and rising energy costs ([Department for Work and Pensions \[DWP\], 2023](#)). For example, the Energy Bills Support Scheme, a universal initiative during winter 2022/2023, provided a £400 discount to energy bills for direct-debit users, the discount was automatically applied and spread over six months beginning in October 2022.

In addition, some eligible low-income families may have received a Cost of Living Payment. For a detailed breakdown, see the House of Commons Library ([Mackley et al, 2024](#)). Specifically, during 2023/2024, eligible parents and carers on means-tested benefits received £900 in three instalments and people claiming certain disability benefits received £150. These payments were made on a flat-rate basis, meaning that a single-person household would receive the same as a family of five, and showing a refusal to recognise how the cost-of-living impacts will have been felt very differently depending on the size of your household (such as vulnerability to rising food prices will be considerably higher when you have children to feed as well as yourself) ([Stewart et al, 2023](#)).

While food prices have undergone significant inflation ([ONS, 2023a](#)) the government did not offer specific support in this area. The Household Support Fund, intended to help households with financial challenges, including the cost of essentials like food, exhibits regional disparities due to its flexible usage by local governments ([Griffiths, 2022](#)). Limited awareness and short-term impacts compromise the fund's effectiveness, mirroring challenges seen in the 2013 introduction of Local Welfare Assistance, resulting in a postcode lottery of support, low awareness, and difficulties in proving impact ([Hanscomb, 2022](#)).

Ultimately, despite these measures, people on low incomes have endured severe and worsening hardship during the cost-of-living crisis ([Cribb et al, 2023](#); [Hirsch, 2024](#)). The provisional and temporary nature of support mechanisms exacerbates chronic insecurity rather than supporting families through a crisis in a sustainable way ([Hanscomb, 2022](#); [Jordan et al, 2024](#)) and may create gaps in the support system ([Work and Pensions Committee, 2023](#)). For instance, while those who meet the eligibility criteria could fully access the means-tested £900 government support, individuals who fall just above the income threshold receive no assistance. Considering the profound and sustained reductions in income, coupled with the deterioration of social support systems, it is evident that the current social security system is ill-suited by design to meet the needs of individuals and families, as highlighted by its inadequacy even prior to the onset of the pandemic ([Jordan et al, 2024](#)). Here it is worth emphasising that experiences of hardship do not necessarily indicate an *absence* of state intervention but can also be the result of inadequate or poorly designed interventions. Such experiences are from the outset tightly intertwined with and shaped by policy interventions. By extension, the analysis of lived experience is also a form of critical policy analysis with direct implications for policy and practice.

## Documenting everyday life on a low income during the cost-of-living crisis: Changing Realities

Changing Realities is a long-running online participatory research programme. Between 2020 and 2024, we have worked in collaboration with over a hundred parents and carers, alongside a national charity, Child Poverty Action Group (CPAG), and a range of arts-based practitioners to document and seek to change the everyday realities of life on a low income for parents and carers in the UK (see [changingrealities.org](https://changingrealities.org)). The

programme started life during the pandemic as Covid Realities and was re-branded and expanded from 2022 as Changing Realities in light of the cost-of-living crisis. Activity largely takes place online, with parents invited to keep online diaries, respond to video-elicited questions, and collaborate through online Zoom discussion groups. In addition, participants can engage in creative, arts-based methods to directly share their own experiences and priorities for change; including, but not limited to zine making, sound recordings, writing workshops, and creative journaling. Across the work, there is a significant emphasis on changing the public narrative and policymaking processes, with this supported by high-profile media appearances and by direct meetings (routinely but not always online) between policymakers, politicians, and participants.

The analysis presented in this article emerges from this ongoing participatory work involving a variety of different methods, as described. Here it is important to emphasise that the research aims of this project are twofold: to document the experiences of parents and carers living on low incomes, and to push for policy change, for example through the formulation of policy recommendations, engagement with policymakers, and interventions in public debate. This action-research orientation rests on the epistemological axiom that experience confers its own forms of knowledge and expertise (Patrick, 2020). Changing Realities works from the principle that people with direct experience of living in poverty have important contributions to make to policy interventions addressing poverty. Adopting this axiom has significant implications for how we approach the research process, including how we make use of particular research methods, analyse data, and present findings. The question 'How much participation is enough participation?' is a complex one. Following Aldridge (2016) we conceptualise participation as a continuum, with choices about how to construct participatory spaces shaped by a range of different factors and constraints (for example, funding and staffing constraints; or finding a balance between creating opportunities to participate while limiting the demands and burdens of participation).

In this article we have chosen to present data from participant diary entries analysed by the research team alongside policy recommendations co-produced with participants in online workshops. This decision reflects an ethical and epistemological commitment to foregrounding the knowledge and expertise held by participants and to avoid – or at least complicate – an epistemological hierarchy in which 'experience' is presented as the unreflexive data or raw material from which academics and other experts then extract and fashion knowledge.

Changing Realities work is rooted in a feminist ethics of care and reciprocity (Gilligan, 1982; Holland et al, 2014; Power and Patrick, 2024), with the research team additionally prioritising efforts to soften – but also to be honest about – the nature and extent of the power differentials that exist between participants and the academic researchers. The researchers are transparent with participants about who they are and why they are doing the research, participants receive vouchers to thank them for their engagement in the project, and their input is factored into every stage of the process. The research received formal ethical approval from the University of York and the quotes used in this article have been pseudonymised.

Quotes shared in this article were selected by the lead author and member-checked by co-authors for intercoder reliability (Sanders and Cuneo, 2010); they represent key themes emerging from this large dataset, which vividly describe the far-reaching consequences of the cost-of-living crisis. Thematic coding was undertaken to systematically identify and analyse recurring themes within the

data. The themes presented in this article are ‘severity of the cost-of-living crisis’ and ‘wider impacts on family and health’. The evidence selected for analysis was extracted from participants’ online diaries written between February and June 2023. This timeframe was selected to mitigate duplication with existing Changing Realities reports, which detail other adverse effects of the cost-of-living crisis on parents and carers (see [changingrealities.org/writings](https://changingrealities.org/writings)). No findings emerged indicating households that were unaffected by the cost-of-living crisis, highlighting the widespread negative impact on families.

The sample included in this article features 19 mothers and 1 father, who are a range of ages. The higher proportion of women reflects the greater participation of women in the project compared to men. Additionally, this over-representation of women can be attributed to their greater responsibility in caregiving, family budgeting, and being disproportionately affected by welfare reform (Pearson, 2019; Millar and Ridge, 2020; Norman, 2020). Further characteristics of the participants quoted in this article can be found in Table 1.

**Table 1: Participants**

Pseudonym	Residence in UK	Number of children	Employment status	Ethnicity (as stated by participants)
Sophia V	England	2	Employed	Prefer not to say
Millie G	England	2	Employed part-time	White
Gracie E	England	3	Not working due to caring responsibilities	White British
Victoria B	England	2	Not working due to health	British
Milana W	England		Employed part-time	White British
Dotty G	England	2	Not working due to health	Black British
Donnie C	England	1	Employed part-time	White British
Sadie Q	England	3	Employed full-time	Asian Pakistani
Annie W	England	3	Not working due to caring responsibilities	British
Lexie H	Wales	4	Not working due to health	White British
Pippa G	England	2	Not working due to caring responsibilities	British
Pammy W	England	2	Employed full-time	White British
Megan C	England	2	Unemployed	African
Beverly W	England	3	Not working due to health	White British
Bessie J	Scotland	2	Not working due to health and caring responsibilities	White Scottish
Thea F	England	2	Not working due to caring responsibilities	Prefer not to say
Erik W	England	1	Not working due to health	White British
Gabbie S	England	3	Not working due to health	White British
Faith N	Northern Ireland	2	Not working due to caring responsibilities	White
Olivia-Rose I	Scotland	2	Not working due to health and caring responsibilities	White Scottish



The policy recommendations presented in the final section are the outcome of an iterative process of analysis, feedback and discussion that centres around Big Ideas meetings. Big Ideas meetings are regular (bi-monthly) online meetings to which all participants are invited, typically attended by between 30 and 50 participants. At various points during the research we have used Big Ideas meetings to discuss participants' policy priorities and co-produce recommendations, often focusing on specific policy areas (such as energy costs, school costs, improving the social security system, and so on). The process for developing recommendations begins with the analysis of diary entries and 'Big Question' answers through which the research team identifies common themes. These are then presented to participants for discussion, elaboration, and feedback in small break-out groups (typically 5–10 people) before discussion among the whole group. After identification of key problems, we then follow a similar iterative process for the development of potential solutions and policy recommendations. After gathering and synthesising ideas from smaller break-out groups there follows a process of prioritisation and refinement which concludes with the presentation of potential recommendations to the whole group for final discussion. Sometimes, for example when the range of potential recommendations is very broad, or when it is difficult to reach consensus during discussion, we have made use of polls and online voting tools to inform the final decisions. The recommendations presented in this article are a synthesis and refinement of the various priorities and recommendations developed across the life of the project. They were developed across two meetings – in July and August 2024 – which followed the processes outlined, during which we revisited past recommendations with a view to identifying priorities for the incoming Labour government in 2024.

Overall, this dataset provides a rich and compelling account of everyday life during the cost-of-living crisis, and it is to a sharing of key findings that we now turn. The discussion, which focuses on co-produced recommendations for change, foregrounds the systemic and structural changes parents and carers believe are needed to deliver a meaningful improvement to the lives of themselves and the millions of others experiencing poverty.

## Findings

### *'Worries of everyday life sometimes consume me': severity of the cost-of-living crisis*

In their online diaries, parents documented their experiences of living on a low income during the cost-of-living crisis. Our first finding was the extent to which parents described financial strain during this period as compounding their daily pressures. A significant stressor identified was the challenge of stretching finances until the next income source. Sophia and Millie, who are in paid employment and receive tax credits due to the insufficiency of their income, wrote:

My thoughts today are going to work, working hard putting all my effort in but at the end of the day I am left with nothing. No energy, no wage to see me through till the next payday. What am I work[ing] for is the question I ask myself when I leave work. Basic necessities are costing twice as much, I'm feeling drained. (Sophia V, May 2023)



Three days until payday. Three more packed lunches to magic from nothing. Three more teas to make with little in the cupboard and using a lot of imagination. (Millie G, April 2023)

Our findings indicate the strain of the cost-of-living crisis is experienced by all participants, including those in employment, and demonstrate the inadequacy of social security (Kaufman et al, 2023). Gracie, a lone parent of three children in receipt of Universal Credit (UC), wrote in her diary:

I say surviving as it's most certainly not living and long term I hope to be in a better position financially. But for now my youngest son is almost two and I have no childcare to access work right now. Anyways I digress, the worries of everyday life sometimes consume me. Will I be able to afford food this week? What am I going to do for his upcoming second birthday? What do I do when my older two are growing so fast they constantly need bigger clothes and shoes ... (Gracie E, June 2023)

The financial strain caused by the 'cost- of- living' crisis, but also evident prior to the present crisis (Cooper and Whyte, 2017; Etherington et al, 2022), leaves little room for unexpected expenses, pushing families to make difficult trade-offs and sacrifices in their daily lives. Victoria B, a lone parent of two children who receives UC and Personal Independence Payments (PIP) explained:

It's the constant maths, the 'if I skip this bill this month and jiggle that grocery shop then I should be able to just afford it but not if something unexpected happens tween now and then, and I'll have to rearrange some appointments cos I'll not be able to afford travel for those till the month after now'. Just cos my kids need shoes. (Victoria B, April 2023)

Victoria describes a precarious balancing act – the inability of UC and PIP to provide a stable and sufficient income forces parents like Victoria into a constant state of financial calculation and anxiety. Her reference to skipping bills, rearranging appointments, and compromising on essentials such as children's shoes, demonstrates how the system fails to adequately support families. These extracts illustrate the severe strain on people's finances, reaching a point where meeting fundamental needs, such as providing clothing for children, can result in families being unable to cover other vital expenses like food or utilities such as electricity and gas (see also Buttle UK, 2023; Jordan et al, 2024). Struggling to pay gas and electricity bills was a common theme among diary entries.

People are talking about the energy prices like they're normal now. Well it's not normal to have to pay £300 a month to heat your house, to keep your toddler warm! I'm receiving letter after letter about not paying enough, but I'm paying what I can afford ... (Donnie C, March 2023)

This is intensified for a myriad of reasons, including that people living in poverty are more likely to be living in rented homes, which are less likely to be insulated (Waters and Wernham, 2023), and so heating bills will be relatively higher for achieving the same level

of warmth. Consequently, participants described being 'acclimatised' to cooler temperatures because of being unable to afford heating during the winter months (Kaufman et al, 2023).

### *'I have to skip meals'*

Diary entries evidenced the challenging situations faced by the structurally vulnerable, who were already grappling with meeting their essential needs and managing their limited resources prior to the cost-of-living crisis. It becomes untenable to anticipate further sacrifices.

I'm glad it's getting warmer so at least the heating won't be on as much. And as of food, constantly rising. I'm looking at all options. I shop at the cheapest supermarket and even doing food plans to lower the cost as much as possible. (Annie W, April 2023)

As well as tending to pay more than those on higher incomes for the same goods and services (Karjalainen and Levell, 2021), those with lower incomes often face elevated food costs due to limited access to budget supermarkets (Joseph Rowntree Foundation, 2022). Dotty, a lone parent in receipt of UC with Limited Capability for Work and Work-Related Activity (LCWRA), wrote in her diary about the lack of accessibility of affordable essentials:

I couldn't help but feel as if perhaps some local convenience stores are exploiting this Cost of Living crisis by charging over the odds for basic products, which not even the big supermarkets would dream of charging their customers. An example of this was when I nipped into my local Premier shop, to buy 1 litre of oil, only to find that they were charging £3.85 for it! Fortunately, I didn't need it desperately, so I didn't buy it in the end, but, I felt a great deal of sadness for those, who perhaps were desperate for this product, and would have paid anything for it ... (Dotty G, May 2023)

Dotty describes challenges faced by those on a low income and reliant on social security. The issue of increasing food expenses during the cost-of-living crisis (Webster and Neal, 2022; Broadbent et al, 2023; Hawkes et al, 2022) was a recurring topic in participants' diary entries.

I'm really hoping that food prices become lower because we can't keep up with inflation and the kids are hungry and I know that running around and being kids for a while is fantastic, it also means the kids want to eat more. The scales never seem to balance. (Lexie H, April 2023)

My word the price of food has rocketed and most things have become smaller with the price increase... My food shop for three of us [two kids] has gone from £50-£60 pw to over £100. (Pippa G, April 2023)

Within these entries attention often focused on the way people are already negotiating the risks of living without access to affordable food. As well as parents explaining

their fears and concerns, others described how they were accessing food banks or skipping meals.

I'm managing to keep on top of three jobs even though my disabilities can be worse some days, I just keep going. Still had to use the food bank last week two days before my main pay day as the other jobs don't pay until the following month. (Pammy W, March 2023)

Expecting a baby this weekend, not having enough money to feed on. Have to skip meals to try to get baby food as I have no other choice. (Megan C, February 2023)

The frequency with which participants described skipping meals almost led to its normalisation. This had subtle yet profound impacts on family dynamics as parents tried to shield their children from the repercussions of the cost-of-living crisis.

I have had to reduce the food shop budget by so much that my children are now noticing there is less and less in the house, and myself and husband have had to start fibbing to them regarding why we are not eating by telling them we eat when they are in bed or we had a late lunch. I'm not sure what's worse the guilt of lying or the hunger that is strangling my family. (Lexie H, March 2023)

Food insecurity is intrinsically linked to adverse health outcomes, especially among children, with increased risks of chronic disease and mental illness later in life (Gundersen and Ziliak, 2015). This was explained by Victoria B:

Food. Food. Food. Everything is about food these days. Food insecurity sucks, and even when one reaches a state of food security, that fear is ALWAYS there. That 'will it last, is this enough, what if xyz happens'. Hunger, real no-idea-where-the-next-meal-is-coming-from type hunger, leaves psychological scars. Food insecurity for children leaves them traumatised, with unhealthy food relationships, FOR LIFE. (Victoria B, March 2023)

Moreover, Bessie, a lone parent in receipt of Employment Support Allowance (ESA) and Carer's Allowance, noted in her diary how food insecurity and limited access to nutritious, balanced meals also contributes to physical ill-health:

Got a call from GP practice with results of blood tests. I have anaemia... Doctor says due to poor diet as I skip meals and not eating healthily enough. The cooker with this private rental does not work so limits what I can cook and also the cost of food and using energy to cook stresses me. (Bessie J, May 2023)

### *'I feel like life is slowly being squeezed out of us': wider impacts on family life and health*

Parents frequently documented in their diaries that the cost-of-living crisis was a distraction, consuming much of their time and impacting on their familial relationships

and subsequently their health. Worries caused by the cost-of-living crisis often related to future uncertainties, with participants conveying concerns about their ability to provide for their children and their children's long-term financial independence.

My children are happy and that's what counts. I just wish my thoughts weren't clouded with worries all the time. I always feel like I'm not giving them my full attention, like I'm not really in the moment. Instead I'm worrying about how I will juggle money, how I will pay for whatever is coming up next etc. (Thea F, April 2023)

For some reason I am feeling a lot dread and doom lately. I am struggling to see positivity. The cost-of-living crisis is hanging over me like a huge heavy mountain. I feel crushed and feel so much anxiety when I think of the future my children will face as they grow up and have to move out, set up their homes and work. (Sadie Q, May 2023)

A 2022 survey by the Office for National Statistics found that around three quarters of UK adults reported feeling worried about rising costs overall, but the highest proportion of those feeling very worried (31%) was among those on the lowest incomes, compared to 12% of those with an income of £50,000 or more ([ONS, 2022](#)). Participants' written testimonies exemplify how increasing costs and the daily caregiving responsibilities for their children (both as mentioned earlier) are having detrimental effects on their mental and physical well-being.

Not being able to afford the cost of heating and electricity to cook healthy meals has also had a big effect on my mental health, feeling that I am not able to care for my daughter in a way that I should be able to. There are also the appointments that I miss to try to get help as I simply don't have the money to pay for travel... I would not say at the moment that I have any sort of meaningful life, largely being at home struggling to keep warm and eating very basic foods. (Erik W, February 2023)

A cyclical pattern emerged in diary entries where families missed out on opportunities such as leisure activities that could support improved well-being due to financial constraints. In line with the cost of living paradox ([Mental Health Foundation, 2023](#)), this caused stress and had a detrimental impact on their mental health. Similarly, participants expressed apprehension about planning activities due to ongoing financial stress and worries.

Feeling depressed after looking at another increase to my energy DD [direct debit]. From paying £69 per month, it jumped to £124, and now a huge jump to £189 per month. The impact is scary, this means cutting down even more on other things. We have cut out holidays, cinema trips, meals out etc. I feel like life is being slowly squeezed out of us families surviving on low incomes. (Sadie Q, April 2023)

I'm struggling with self-hatred. Barely leaving the house. I don't want to spend unnecessarily, even if it's just £1. Want to shake this not-good-enough feeling. (Bessie J, May 2023)

While the effects on both physical and mental health of living in unequal societies has been well documented ([Pickett and Wilkinson, 2015](#); [Dorling 2018](#); [Marmot 2020](#)), this article provides additional insight into the subtle yet profound impacts on everyday lives, exacerbated by the cost-of-living crisis.

### *'It comes as cold comfort'*

Meanwhile, efforts to assist those facing the brunt of the cost-of-living crisis are on the rise. Notable instances include the introduction of 'warm banks' during the winter of 2022 and the yearly increase in food banks since 2010 ([BBC, 2022](#); [Trussell Trust, 2024](#)), with food bank usage surging to record levels ([Bryant and Ungood-Thomas, 2023](#)). Nevertheless, a reliance on charitable provision to plug gaps in support is not a sustainable substitute; for example, food banks are relying on donations when individual food donations are decreasing as people prioritise their own food supply ([Power et al, 2020](#)). Moreover, reliance on charitable and localised provision can take away basic dignities from people, as Beverly W described:

hanging around in a church hall waiting for bags of basic non-perishable groceries, being asked by a complete stranger whether I needed any sanitary products. I wept once we returned home and sat back to reflect on everything. I felt degraded having to depend on charity at all but there it was. (Beverly W, February 2023)

Parents frequently acknowledged the existence of charitable organisations and localised support services, expressing gratitude for these initiatives. However, there was a prevailing sentiment that such efforts fell short and were insufficient to address the challenges at hand. Gabbie wrote in her diary:

Surprised to receive a cheque to the value of £25 in the post from my local council's Household Support Fund to go towards the increased cost of food, energy & water bills. Whilst it is very welcome, it comes as cold comfort in face of the over 10 years of austerity, benefit caps, freezes & the cut to the £20 per week Universal Credit uplift, which those on legacy benefits have still not benefited from. (Gabbie S, March 2023)

Participants' reflections on the government's Cost of Living Payments ([Department for Work and Pensions, 2023](#)) within diary entries have consistently revealed their nature as a momentary makeshift solution, insufficient to genuinely assist individuals facing hardship.

I have had support like the £64 monthly payment to electricity meter and the cost-of-living payment. I'm struggling badly though and I really need to make a call as the bills are so high and food costs so much.... I've been extremely dizzy from not eating well as I make sure my kids have everything they need. The system isn't supportive at all. I could probably ask gp for food bank referral if I could ever get an appointment there ... (Olivia-Rose I, March 2023)

It was also evident through participants' diary entries from across the UK, that different obstacles were experienced in securing support financial support to address the cost-of-living crisis.

In Northern Ireland every household receives a payment of £600 to tackle the cost-of-living crisis. I am one of the few who hasn't received theirs yet. It's to do with what service provider you have.... It's nerve wrecking as you've to bring some forms of ID and proof of address. I just wish it was paid straight into my bank account instead of worrying with the anxiety over it and there's a time frame as to when you can cash the voucher in. (Faith N, February 2023)

The Scottish Gov provided all 32 Scottish Councils with a Cost of Living fund at end of 2022.... There was anger from both those who received, as the card could only be used in certain retail outlets and cafes, not budget supermarkets; and others who claimed their taxes paid for 'wasters and drug abusers' to get another entitlement. Nothing was mentioned in social media or Internet searches of [Bessie's] Council having this fund ... the councillor claims she was unaware of until I contacted her. She said she would look into how it was to be dispensed... (Bessie J, May 2023)

Bessie and Faith's entries underscore inherent challenges associated with devolved government structure, shedding light on the limitations of this approach in effectively mitigating economic challenges.

Building on this, the findings in this article have demonstrated that poverty for families is severe and characterised by constant juggling of limited resources and difficult trade-offs (Earwaker and Johnson-Hunter, 2023). While measures of inflation depend on the isolation of specific, quantifiable variables, a key feature of the experience of poverty is the way it permeates everyday life (Lister, 2021). Throughout this article, participants describe experiences of the cost-of-living crisis which may leave 'deep and long-lasting scars' (Webster and Neal, 2022: 476). The constant pressure to make ends meet and the fear of falling into deeper financial instability during the current crisis, can lead to chronic stress, thereby adversely impacting both mental and physical well-being (McKee et al, 2017; Kromydas et al, 2021).

Our findings indicate that, for many living on a low income, this situation is not new but becoming increasingly normalised. They also reveal the extent of food insecurity (Jenkins et al, 2021; Food Foundation, 2024) and lack of access to affordable fuel (O'Sullivan, 2023), which has serious non-material repercussions for those affected (O'Connell et al, 2019; Burlinson et al, 2021; Loopstra and Lambie-Mumford, 2023). Additionally, findings show the charitable sector is not adequately equipped to bridge fundamental gaps being missed by the social security system. This connects to broader debates in the literature on poverty and social support systems: well-designed social security should be independent of charitable contributions and should reduce inequalities, redistributing across the income spectrum and the life cycle, and provide a reliable safety net (Power et al, 2020; Stewart et al, 2023). Temporary measures, while addressing short-term needs, risk exacerbating insecurity and precarity, rather than providing sustainable support. Participants emphasised the need for long-term, systemic changes, some

of which are the co-produced recommendations for change discussed in the following section.

Our findings reveal many people interacting with working-age social security experience health issues, either due to pre-existing conditions or associated with the stress, anxiety and pressure arising from the cost-of-living crisis (ONS, 2023b). Universal Credit could be administered more effectively to better support and recognise the challenges that people face (IPPR, 2022; Kaufman et al, 2023). This aligns with work by Delap and Kitchen (2023), who frame the health impacts resulting from the cost-of-living crisis as a matter not only of inequalities but of social justice. A robust social security system should guarantee families sufficient income to live with dignity and respect and subsequently improve, rather than damage, mental health. Moreover, acknowledging the interconnectedness between unemployment, inadequate benefit payments, and health issues is essential for creating more effective support systems (Bambra et al, 2021; Etherington et al, 2022; Cooke, 2023).

Urgent reforms to the support available for low-income families are necessary to prevent the short- and long-term health and social impacts of the cost-of-living crisis. Rethinking social security as a long-term investment in the future, rather than as a temporary safety net that leaves families exposed to a permanent state of crisis, will be an important first step. Since people have limited control over the systemic factors that drive this current crisis, collective action and policy changes are essential to address the root causes and ease the burden on those affected (Cooper and Whyte, 2017; Bambra et al, 2021). The participants cited in this article, part of the Changing Realities project, have been at the forefront of the cost-of-living crisis, advocating for change and offering vital policy perspectives that must inform meaningful future policy efforts. It is to them that we turn, as people with lived expertise of poverty and interaction with the social security system, to recognise their expert recommendations as a final conclusion. Their insights highlight critical actions needed to improve the lives of millions in the UK still struggling with the cost-of-living crisis.

## **Making change happen: drawing on the expertise that comes with experience**

The testimonies in this article illustrate the severity of the cost-of-living crisis for those already living on a low income, presenting a compelling and persuasive argument for the need to implement change. A critical failure in addressing this crisis lies in the lack of recognition of systemic factors – such as the inadequacy of social security and chronically low incomes – that leave millions of people susceptible to poverty in the first place (Roberts and Petchy, 2023). Equally troubling is the lack of attention paid to the expertise and knowledge held by those experiencing poverty, and who experience the inadequacies and failures of social security and support systems first hand. In this section we present the key policy priorities and recommendations co-produced with participants. Our research approach places importance on both documenting what it is like for those facing poverty, but also including their perspectives about what needs to change and why. In the list of priorities, we set out the key priorities for change that parents in poverty have identified; priorities that flow very naturally and logically from the evidence shared in previous sections of the article.



### *Priority #1: Increase the value of all benefits*

A fundamental co-produced recommendation from Changing Realities participants is the urgent need for the UK government to increase all benefit levels. This action is imperative to prevent the escalating cost of living from creating hardship for millions of parents and carers and their children (CPAG, 2023). Professor Donald Hirsch, in a recent briefing paper, described how the current level of benefits is 'denying claimants access to the most fundamental material resources needed to function day to day and have healthy lives' (Hirsch, 2024: 6). Similarly, research by the Trussell Trust and Joseph Rowntree Foundation (see report at Porter and Johnson-Hunter, 2023) found 90% of low-income households on Universal Credit are currently going without essentials. These findings are further underscored by Changing Realities participants' diary entries, which document life during the cost-of-living crisis and the profoundly damaging effects of rising prices on their ability to buy food and heat their homes. The inability to afford basic essentials has become an entrenched and inescapable reality for families experiencing severe disadvantage and is a consequence of the inadequacy of social security.

### *Priority # 2: Security not precarity (no temporary measures)*

An additional co-produced recommendation from Changing Realities participants is that the government should move away from temporary, one-off payments and towards regular payments, which are better suited to helping people to budget and plan. This prevents people from being suspended in insecurity and anxiety (Kaufman et al, 2023). The government has done this before, though only temporarily, through the £20 increase to Universal Credit during the pandemic (Griffiths, 2022). Moreover, the government's approach of providing flat-rate support to households, regardless of household size, has left families with children in a disadvantaged position (Cribb et al, 2022). Findings in this article further evidence the pressing need for additional support to be provided for families with children, acknowledging the additional needs and extra cost pressures they face (Kaufman et al, 2023).

### *Priority #3: Increase Child Benefit*

Many of the parents in this study expressed concerns for not only children's well-being while currently living in poverty but also for their future prospects. Social security provisions significantly impact various aspects of children's lives, with considerable diversity in the type and extent of support available (Ridge, 2018). Increasing Child Benefit is an effective way of addressing this support gap that has been further exposed during the cost-of-living crisis (IPPR, 2022). Such an increase would help people on the lowest incomes, as well as those on middle incomes, with the additional costs associated with raising children (Brown, 2023). CPAG's (2024) 'cost of child' report finds that an out-of-work family with two children has less than half the income required to meet the cost of a minimum acceptable standard of living – a significant decline since 2016 when over 60% of costs were covered.

### ***Priority #4: End the two-child limit and benefit cap***

To restore the link between need and entitlement, the government can, and should, abolish the two-child limit and the benefit cap (O'Brien, 2018; Stewart et al, 2023), helping to ensure adequate support for all children in low-income families. Without taking such steps, Brewer et al (2023) predict that in 2027–28, child poverty will reach its highest level since 1998–99, with 170,000 more children in poverty compared to 2021–22. This increase is primarily driven by large families affected by the benefit cap and two-child limit, with child poverty rates for families with three or more children expected to reach 55%, and for families with four or more children forecast to be 77% by 2027–28.

### **Conclusion: An overwhelming case for reform**

In this article, we have shared first-hand accounts of life in poverty during the persisting cost-of-living crisis in the UK, setting out the almost impossible decisions that families are forced to make every day as they seek to manage limited budgets, and to shield their children from the worst of the hardship they face. The fact that the cost-of-living crisis has occurred at a time when the UK's social security system is in incredibly poor health has caused real, lasting harm (Garnham, 2020). We know about the relationships between poverty and mental ill-health (Knifton and Inglis, 2020); and we know that children come with additional needs that require financial support from the state if we are to minimise hardship and promote good childhoods and longer-term outcomes for every child (Brooks-Gun and Duncan, 1997; Stewart et al, 2023). But we have not seen decisive action from the UK government on child poverty, and the incoming Labour government has – as yet – done little here, beyond committing to a 10-year Child Poverty Strategy which will be published in 2025 (Cabinet Office, 2024).

We call on the policymaking community to be bold and brave here; both in taking the decisive action needed to change the everyday experiences of parents like those quoted in this article, but also by including in policymaking processes those with the expertise that comes with experience of poverty and social security. Those who have lived in poverty have invaluable insights about the structural barriers faced, and how these might best be overcome. And they can help with building a new story about the role social security can and must play in a reimagined and strengthened welfare state. As the testimony shared in this article shows, families in poverty can no longer wait for change here; and the risks of continuing with the status quo are almost unimaginable.

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### Conflict of interest

The authors declare that there is no conflict of interest.

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