

SPECIAL EDITION

MARCH 2026

XLP

POTENTIAL NOT POVERTY

EXCLUSIVE

The real impact of poverty
on young people's lives in
London.

YOUTH VOICE. REAL LIFE. CLEAR RECOMMENDATIONS.

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Potential NOT Poverty

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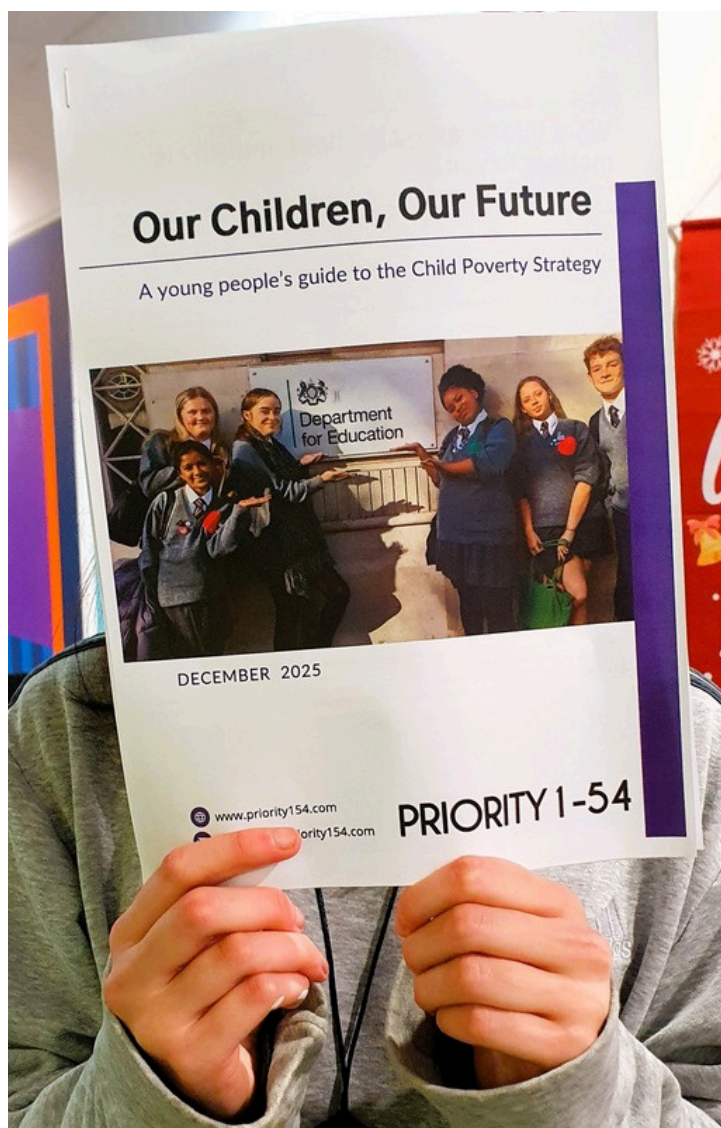
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4in10



PRIORITY 1-54

Message from 4in10 London's Child Poverty Network

Young people's voices on child poverty in London, plus practical recommendations for change, grounded in fairness, dignity and children's rights.



Child poverty is often talked about in headlines and statistics. But behind every figure is a young person living it, noticing it, and making sense of it in their own words. We undertook this project because we wanted to do something simple, and which is too often overlooked: hear first-hand young people's lived experiences of poverty and financial hardship .

This work was based in London, bringing together young people from different communities to explore not only their own experiences, but what they see happening for friends and peers.

Across the project, young people spoke with honesty and courage about the day-to-day realities of poverty and the stigma that can keep it hidden. They also offered insight into what drives poverty locally, where systems fall short, and why policy and services can miss the point when they are not shaped by lived experience.

This publication shares what we heard alongside young people's clear recommendations for decision-makers. We hope it helps shift the conversation from assumptions to evidence, and is grounded in dignity, fairness, and children's rights.

Thank you to every young person who took part and trusted us with their stories, views and ideas. Your voice matters and it should shape the decisions that affect your lives.

THE COURAGE TO SPEAK UP

Poverty is not just about money but the terms on which young people live their lives. They described the stigma surrounding poverty of being judged, and by default silence.

‘Being poor is not having time to be a kid.’

Young man, aged 15

Defining poverty

Young people described poverty as something you feel in ordinary moments: worrying about food, heating, travel, school, and what you can afford to join in with. They spoke about the mental load – the constant stress and tension at home, and feeling like you are always managing risk.

They also said poverty can feel humiliating. People try to hide it, even from friends, because they don't want to be judged. That stigma is part of the harm, it turns a shared social issue into something that becomes internalised, personal and private.

Access, opportunities and fairness

Young people discussed how poverty limits access to essential resources, opportunities and safe spaces, creating a daily gap between what young people can do and what their better-off peers take for granted.

‘When you have been raised in poverty, you have fewer opportunities. You are not able to access the same opportunities as others’

Young man, aged 18

This reflection speaks to a deeper sense of injustice than ‘not having money’. Young people described a world where families with the least have to work the hardest to cover basics, while those with more money have more time, stability and choice. For them, that gap in effort and opportunity does not feel fair.

Did You Know?

4.5 million children live in poverty, that's roughly 10 children in a class of 30.

2 million children live in “deep material poverty” where families are unable to afford key essentials.

In England, 18% of children live in food-insecure households.

In England, over 172,000 children are living in temporary accommodation.

3,340 families with children are living in B&Bs, 2,070 of which are there for more than six weeks.

Source: Our Children, Our Future – Tackling Child Poverty (2025)

The estimated cost of child poverty to the UK economy per year is £39.5 billion.

Source: Child Poverty Action Group (2023)

Photos 1-3 show young people using creative arts to explore sensitive themes surrounding poverty.



STIGMA, SHAME AND SILENCE

Young people described in detail the stigma surrounding poverty, including fear of being judged, which often leads to silence.

Creating the right conditions

Because of that stigma, it was not enough to simply 'ask young people about poverty'. We had to create the conditions where it felt safe to be honest and not feel 'exposed'. Workshops were underpinned using the Lundy Model of Participation, which pushed us to think carefully about the space we created, how young people could express themselves, whether adults were truly listening, and what influence young people's views would have.

Diagram 1 - Breaking the Silence Around Poverty



Trusting relationships

Trusting relationships between adults and young people were central to our approach. This trust was built up over time, across repeated sessions, with clear group agreements and the choice to opt-in or opt-out. Creative methods also mattered, which gave young people different ways to express sensitive themes without feeling put on the spot, or like they had to 'perform' poverty.

Right to be heard

Young people said this was the first time they'd spoken openly about their own experiences of poverty, and it was rarely, if ever, discussed openly in school. They said it was strange when so many young people are affected (i.e. 10 in every class). They said this silence only adds to the stigma, makes young people hide what's going on, and stops them from asking for support.

Young people felt adults needed to create more spaces for honest conversations about poverty and financial hardship, so it becomes something you can talk about without shame.

More importantly, silence doesn't just increase stigma, it also weakens accountability. If young people don't feel able to speak out, they can't hold decision-makers responsible for the policies and systems shaping their lives.

Creating the right environment

Lundy in practice

Space: A welcoming, non-judgemental space, built around safety, trusting relationships, consent, and clear boundaries.

Voice: Creative activities that reduce pressure, support different communication styles, and protect dignity.

Audience: Adults who listen properly, follow through, and do not minimise or rush what is shared.

Influence: Clear feedback loops so young people can see how their words shape recommendations and next steps.

What funders need to understand

Capacity building

This work takes time. Trust and honest conversations about poverty and financial hardship rarely happen in a single session or a one-off 'consultation'.

Creative methods need resourcing. Skilled facilitation and safe spaces are not 'extras', they are what make participation real.

Young people need support to take part. This includes accessible timings, travel support, food, and reward and recognition for their time and contribution.

'For me, it's the shame of feeling poor 24/7'

Young man, aged 17

Case Study One

‘I’m always thinking about money’

I’m in sixth-form college and I live with my mum and my three younger siblings. I’m trying to focus on college like everyone else, but at home money worries are always there.

One morning I found my mum crying at the kitchen table. She was in debt and stressed about trying to support family here in the UK and ‘back home’. My mum is generous, sometimes too generous. She’d send money overseas, help friends here, and then when there wasn’t enough left for our own bills, she’d end up borrowing. It felt like a cycle that never stopped.

So now I help my mum budget. We sit down together and plan what needs to be paid and when. We talk honestly about when we have to say ‘no’, even if it’s someone we care about. I hate it, but I also know what happens if we don’t.

Helping has made me more aware of money than most people my age, but it also brings a lot of stress. I’ve been struggling with my mental health and I’m getting support now, because carrying the responsibility about home while trying to keep up with college just felt heavy all the time.

Money also affects what I can do at college. There was an overseas trip where the college said two students could go for free. I applied and got a place, but then I realised I didn’t have a passport and my family couldn’t afford one, so I had to withdraw. Seeing my friends there on Snapchat geo was hard, so I stopped looking.

Even simple plans with friends are shaped by money. Food, buses, and little extras add up quickly, and sometimes plans get cancelled because someone can’t afford it, so sometimes it’s ages before we meet up as a group.

‘I’m proud I can support my family, but I wish I didn’t have to grow up this fast.’

‘I help my mum budget, but before she was sending money to people back home and giving money to people here, then in the end, she would be borrowing money... it would just be a vicious cycle.’

CHILD POVERTY IS A RIGHTS ISSUE

Young people told us that poverty and financial hardship are not just 'money problems'. They affect dignity, sense of belonging, mental health, safety, physical health, education, and whether children get a fair start in life.

What this means for young people?

Young people described poverty and financial hardship through everyday basics. For example, being warm, eating well, having a safe home, and being able to take part in normal school and social life.

For young people, hardship is not only what a family can afford, it's what you carry day to day, what you miss out on, what you worry about, and how much effort it takes just to keep up.

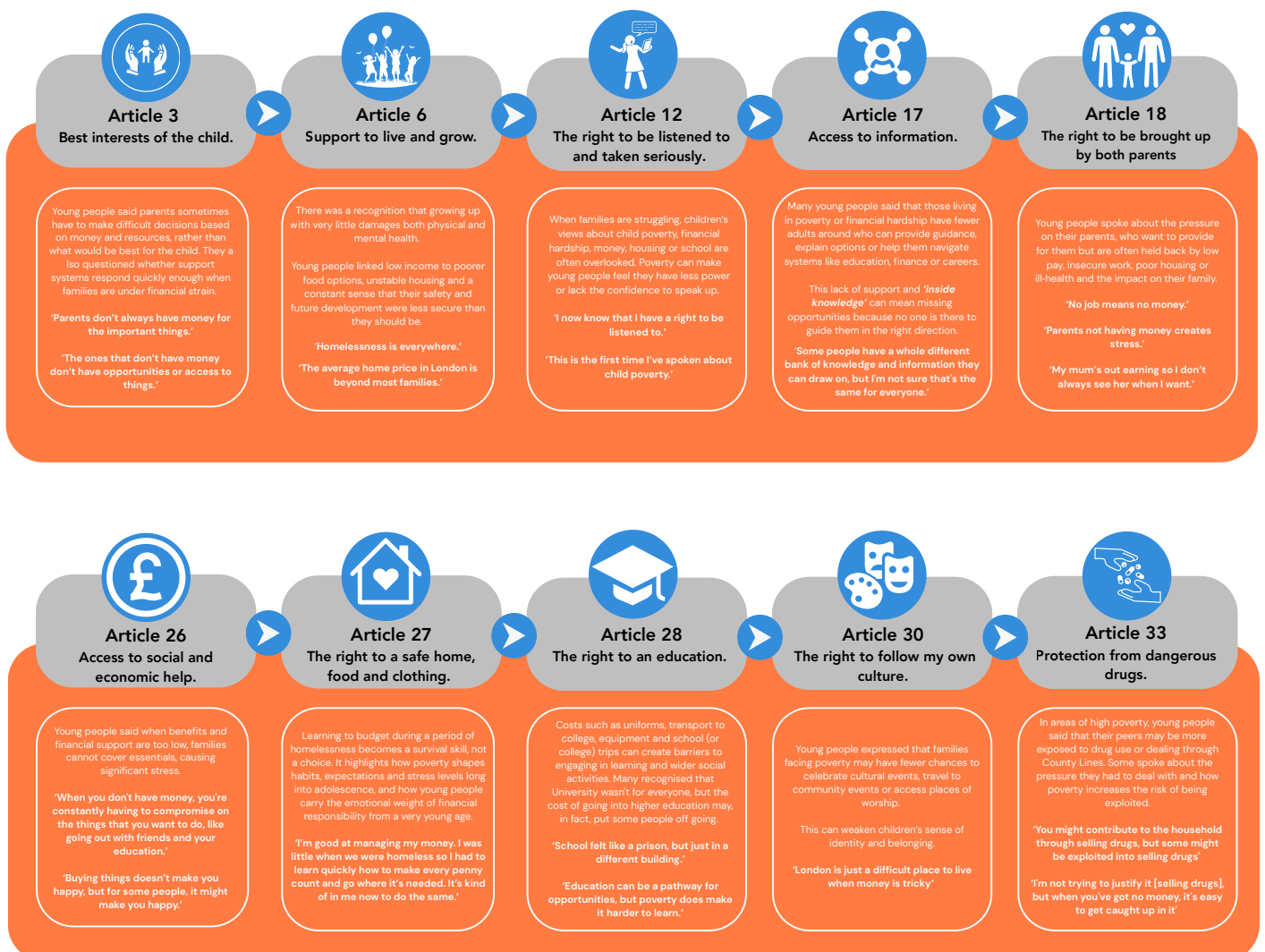
Children's Rights lens

Poverty doesn't just affect day-to-day life, but disrupts many of the rights children are entitled to. Young people were introduced to the United Nations Convention on the Rights of the Child (UNCRC) and the Lundy Model of Participation, and asked to choose Articles they felt were negatively impacted by poverty.

'When you've been raised in poverty, you have fewer opportunities, so you're not able to access the same opportunities as others.'

Young man, aged 16

Diagram - Child Poverty Through a Children's Rights Lens



MISSED OPPORTUNITIES

Young people said poverty and financial hardship don't just mean having less money. They mean missing out on everyday experiences that build confidence, belonging and skills, and widening the gap between them and better off peers.

'When you don't have money, you're constantly having to compromise on the things that you want to do, like going out with friends and your education.'

Young woman, 18

Missing out

Young people described missing out as more than 'not having things'. It was also about being shut out of ordinary childhood experiences and the opportunities that help you grow, feel confident and feel like you belong.

- £ School trips, clubs and wider experiences that build confidence.
- £ Hobbies, books, technology and leisure time that others take for granted.
- £ Going out with friends and social life without having to 'compromise'.
- £ The fees and equipment costs of sports and activities can be a barrier.

Why this feels unfair

Young people linked missed opportunities to a wider sense of unfairness. They noticed that those with fewer resources often have to work harder just to reach the same starting point, and that hard work does not always lead to the same outcomes.

'What I've noticed is that people who don't have much money have to work so much harder than those who already have money. That doesn't feel fair.'

Young woman, aged 15

Lack of 'insider' knowledge

Some young people said it's not just money that creates a gap, it's also 'inside knowledge' (including cultural capital) and networks you can draw on.

When families are under pressure, there's often less time, confidence, or connection to adults who know how to navigate education, careers and finances, which can lead to missed opportunities even when a young person has the ability.

Young people's comments point to structural inequalities in a society where money shapes access to networks, guidance and opportunities, which means the starting line isn't the same for everyone. This shapes young people's sense of justice, leading them to believe that the system is working against them rather than for them.

More concerningly, over time, this can create a 'them and us' divide, with young people and whole communities feeling like they are being 'left behind'.

The wider impact is on social justice and community cohesion, where trust drops, young people feel less connected, and it becomes harder to believe change is possible.

'Some people have a whole different bank of knowledge and information they can draw on, but I'm not sure that's the same for everyone.'

Young woman, aged 17

PACKED IN AND PRICED OUT

Affordable housing and overcrowding came through as the two biggest issues. Young people also highlighted poor-quality repairs, including damp and mould, and the impact of gentrification on rents, community, culture and belonging.



‘My four brothers share one bedroom with two bunk beds. There’s barely any floor space and no privacy. Sometimes it feels like a prison.’

Young woman, aged 18

What We Heard

Young people described the housing crisis as one of the main ways poverty shows up day to day. When rents rise and genuinely affordable homes are missing, families get stuck in overcrowded homes, community ties are disrupted, and young people feel less safe and less settled.

Affordable housing is the core issue: Young people focused on the affordability of housing and called for rent levels to be reduced or capped, and for more genuinely affordable homes to be built.

Overcrowding: They wanted homes to be the right size for families, and raised the issue of large families being cramped into small flats alongside under-occupied larger properties.

Homelessness and temporary accommodation: Experiences of homelessness and the reality of living in temporary accommodation were discussed, focusing on the impact on education, routines and relationships. Even after an immediate crisis has passed, the experience can leave young people feeling unsafe, less comfortable and unable to relax in their own space.

Housing is also framed as ‘community’: Young people repeatedly positioned housing as stability, community, safety and belonging, not just a roof over their head.

New development: There was evident frustration that ‘luxury apartments’ were being built instead of affordable homes for local families.

Gentrification: Young people were very direct about how gentrification pushes Black families out of areas they grew up in. They discussed how it breaks apart community networks, cultural identity, and drives rent prices up so that long-term residents have no choice but to move out.

‘People are building more luxury apartment than houses that people can actually live in. They’re building houses for people that are moving into London. They’re not building house that people who already live in London can afford. That’s the problem.’

Young woman, aged 18

WHY IT MATTERS

Young people repeatedly highlighted the link between poverty and housing. When rent takes too much of the household budget, families are forced to cut back on basics and struggle to get ahead. They said that overcrowding affects privacy, dignity, and mental health. Poor conditions, including damp and mould, can also affect physical health. Gentrification was described as pushing families out and breaking the community networks which help people cope.

HOUSING AND WHAT YOUNG PEOPLE KEPT COMING BACK TO

Affordability

Rent is too high, rent caps and reductions, with genuinely affordable homes

Overcrowding

Homes too small, overcrowding and need for right-size homes for families.

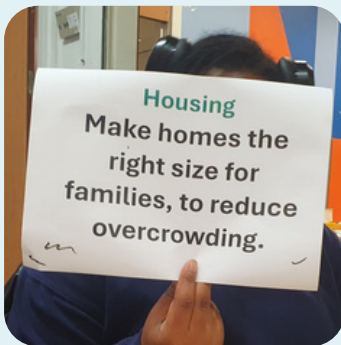
Repairs and conditions

Damp and mould with houses '*not fit to live in*' due to slow repairs.

Gentrification

Leads rent to rise, causes displacement and local people are pushed out.

YOUTH-LED RECOMMENDATIONS



Affordable Homes

Reduce or cap rents.

Build genuinely affordable homes for families, but also for young people.

Prioritise homes that local people can afford, not 'luxury' first.



Overcrowding

Ensure homes are the right size for families.

Fairer allocations that reflect household size.

More social housing that meets real need.



Fit for Purpose

Ensure social housing is safe, healthy and fit for purpose.

Act quickly on damp and mould because of the impact on health.

Clear repair timelines and hold landlords accountable.

MY COMMUNITY, MY CULTURE

Young people spoke about culture being linked to identity, belonging, and pride in where you live. It shows up in the people around you, the places you spend time, the music you hear, and the feeling that your community is yours.

‘Gentrification pushes families out, but it is not just about buildings, it’s about our community.’

Young woman, aged 17

Pride, identity and belonging

Young people described strong pride in their communities and the sense of belonging that comes from feeling known and understood. They spoke about culture as everyday life. For example, shared humour, food, faith, family routines, local spaces, and the way communities look out for each other.

For some, this sense of identity is protective. It helped them to feel grounded, especially when other parts of life felt uncertain.

When ‘home’ starts to change

Young people also said that belonging is tied to place, and that gentrification can undermine it. As rents rise and the area changes, people can be priced out, spaces that mattered can disappear, and the community can start to feel less like ‘home’. This wasn’t only described as a housing issue, but as a cultural one: losing the things that make a place feel safe, familiar and yours.



‘Our culture is slowly being lost because people are moving in, then rents goes up so people have to move out. People that need homes aren’t getting them because other people can pay higher prices for rent.’

Young woman, aged 18

What is gentrification?

‘The gradual or abrupt movement of the ‘Haves’ into the spaces of ‘Have nots.’

Source: Duggal, H. [2023] Gentrification and the Impact on Community Living. Rethinking The Future.

Case Study Two

‘They want the culture but not the people.’

I live in Hackney with my parents and siblings. There are eight of us in a three-bedroom flat. My four brothers share one bedroom with two bunk beds. There’s barely any floor space and no privacy. Sometimes it honestly feels like a prison.

When your home is that crowded, everything becomes louder. There’s constant noise, constant stress, and constant tension over space. Even when you want to switch off, you can’t. And recently there was a late-night attempted break-in. Since then, I don’t feel properly safe in my own home. That’s why coming to XLP matters.

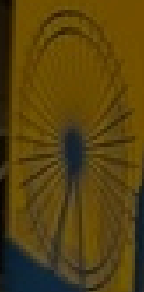
What makes things feel unfair is that, on my estate, there’s big four-bedroom houses with sometimes only one person living in them. I get why people want to stay in the homes they’ve lived in for years, but it’s hard not to feel frustrated when big families like mine are left crammed in, while bigger places are under-occupied.

I also see how Hackney is changing around us. People call it ‘gentrification’, but to me it’s watching your area get reshaped for someone else. Outsiders move in with more money, and suddenly they start complaining about the very thing that makes this place what it is. Then the rents rise, places shut down, and people who’ve lived here their whole lives get pushed out. It feels like they want the vibe, but not the people who built it.

I even spoke to my local Green Party politician at school about housing. The waiting list is so long. Families are prioritised, and I understand that, but young people and students end up right at the bottom, struggling to find somewhere stable in the area they grew up in.

I just want decisions about housing and the local area to actually work in favour of long-term residents, including young people. We need more genuinely affordable homes, protection of community spaces, and a stronger sense that we belong here, and that we’re being listened to.

4in10



London's
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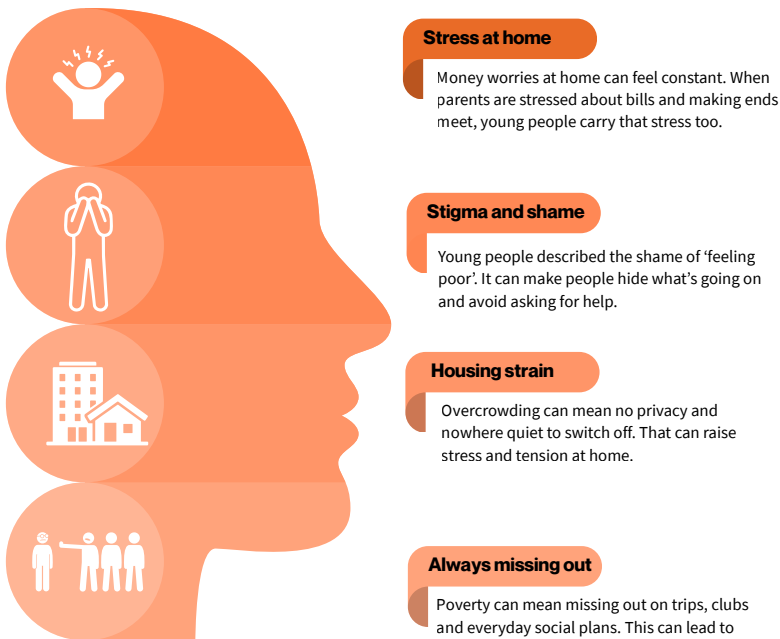
MENTAL HEALTH AND WELLBEING

Young people said poverty affects their mental health, not just their bank balance. They described stress at home, shame, missing out, and the pressure of trying to keep up with their peers.

'It affects your mental health when your parents are constantly stressing about bills and responsibilities.'

Young woman, aged 15

Diagram - How financial stress can show up in mental health and wellbeing.



What young people told us

Young people were clear that poverty and financial hardship affect mental health, not just material living standards. They linked money stress to constant worry and pressure: thinking about bills, food, housing, and what you might have to miss out on. They said this can show up as anxiety, low mood, poor sleep, and feeling overwhelmed, and it can chip away at confidence and motivation.

They also described how mental health is shaped by what's happening around you. Stress at home can spill over when parents or carers are under pressure, and young people may keep worries to themselves to avoid adding to it. Feeling less safe or having fewer calm spaces to go can make coping harder. And when life feels like survival, it becomes more difficult to plan, focus at school, or feel hopeful about the future

Things that make it worse

Feeling judged or blamed for being poor: When people act like poverty is your fault, it increases shame and makes it harder to ask for help. It can also lead to young people hiding what's going on.

Costs associated with school can add pressure: Small costs add up trips, uniform, food, transport, clubs, or paying for activities. Even when support exists, the fear of being singled out can stop young people using it.

Support that is hard to find or hard to trust: If support is confusing, gatekept, or changes all the time, young people can give up. Trust drops further when services don't follow through, or when waiting time are long.

Having to 'keep up' socially when money is tight: Trying to fit in can mean pressure to spend money you don't have, or avoiding friends because it's easier than explaining. That can lead to isolation and low confidence.

Worrying about parents/carers and money at home: Some young people carry adult worries: bills, debt, rent, or food. They may keep quiet to protect their family, which can increase stress, anxiety, and feeling overwhelmed.

WHAT HELPS?

Young people are already doing a lot to cope and protect themselves and their families. Their insights also show a clear understanding – poverty is shaped by structural inequalities and circumstances, not personal failure.

Trusted Adults

It is important to have a trusted adult who listens and takes you seriously, without judging.

Safe and welcoming spaces

Calm and friendly spaces matter i.e. youth hubs and community spaces. Places you can just be you.

Clear information

Support needs to be easy to find, in plain language, and feel normal to use. Young people are more likely to seek help when they know exactly where to go.

Fast access when struggling

Long waits make things worse. Young people value early help and quick check-ins, before things reach crisis point.

Support that protects dignity

Discreet support, not being called out in public, and not having to 'prove' hardship in front of others.

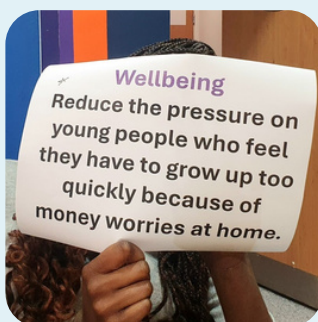
Peer connection

Being with other young people who 'get it' can reduce isolation, especially when there's a skilled adult making it safe.

'I knew I wanted to talk to someone about my mental health, but it was months before I actually did. When I finally asked for support, I was put on a waiting list, and it was weeks before I actually got to speak to someone.'

Young woman, aged 17

YOUTH-LED RECOMMENDATIONS



Wellbeing

Reduce waiting times

More places where we can access mental health support

Adults should reach out before we reach crisis by checking-in with us



Childhood

Problems that affect adults also affect children

Our growth and development are affected by poverty

This is the first time I have spoken about poverty



Mental health

The problem you start with is not the problem you end with

This [mental health] affects our education and our future

Living with poverty can be stressful

WHEN POVERTY ENTERS THE CLASSROOM

Young people said poverty and financial hardship affect learning through stress, practical barriers, and the extra costs around schooling.

‘Education can be a pathway for opportunities, but poverty does make it harder to learn.’

Young man, aged 16

What young people described

Young people said money worries can sit in the background all day. When you are stressed about bills, housing or food at home, it can be harder to focus, remember information and feel motivated.

They also described practical barriers that schools don't always see: not having a quiet space to study, sharing bedrooms, limited internet or devices, and feeling embarrassed when you can't afford the same things as others.

Over time, these pressures can eat away at confidence. Some young people said it can feel easier to stay quiet and avoid trips or clubs in order to avoid being judged.

The hidden cost of learning

Did You Know?

The average hidden cost of schooling in England is over £1,000 a year for primary pupils and nearly £2,300 a year for secondary pupils.

Source: Our Children, Our Future, 2025.



Uniform and PE kit (including replacements)



The travel to and from school and/or college



Lunch, snacks and topping up cards



Stationery and books



Internet/data and access to devices



Trips and 'enrichment' days



Clubs, activities, and equipment fees



A quiet place to study (not always possible at home)

When work becomes the priority

Several young people spoke how financial pressures at home created a financial imperative to work. For some, bringing money into the household became the priority, and this shaped how they saw education. As one young person said:

‘It can feel like school is setting you up to fail because they don't teach us the things we need’

Young woman, aged 15

When you're working or worrying about bills at home, school can start to feel like it isn't preparing you for the reality you are living in right now. One young person described missing lessons because of work and said they needed **'basic practical maths'** to earn, not topics that felt disconnected from real life.

Others questioned whether school was equipping them with the skills they need, saying it can feel like you're 'being set up to fail' when the curriculum doesn't reflect what young people need to manage life, money, and work.

Overall, young people weren't rejecting education, they were asking for education to be relevant, practical, and fair in a context where financial pressure can pull them away from learning.

‘No one ever really talks about this stuff [child poverty], not even in lessons in school. So, no one's going to open up about it because of the embarrassment. That's what's been good about coming here.’

Young woman, aged 15

FINANCIAL EDUCATION

Young people described learning to budget as a survival skill, not a choice. For example, when families were made homeless or under extreme financial pressure, having to learn to make 'every penny count' was essential from a young age.

What young people described

Young people told us that many are already learning financial skills, but often in the toughest ways: through homelessness, debt in the household, and the pressure of trying to keep things afloat. They didn't describe this as a positive "life skill", they described it as survival.

Budget During Homelessness

One young person described becoming '*good at managing money*' because they had to learn quickly to make every penny count when they were made homeless. It shows how financial responsibility can arrive far too early, and how money habits can be shaped by stress and instability rather than choice.

'I'm good at managing my money. I was little when we were homeless, so I had to learn quickly how to make every penny count.'

Why this matters

Young people were clear that learning about money is not 'extra'. When your family is under pressure, knowing how bills work, how to avoid debt traps, and how to plan when money is tight, can reduce stress and help you make safer choices. That's why they want financial education taught properly in school.

'£5 an hour is unfair'

One young person spoke about only being paid £5 an hour for a part-time job. They checked the minimum wage online and then mentioned this to their employer. The employer immediately replied, '*This is your last shift.*' This shows how financial pressure can leave young people exposed to exploitation at work, because walking away isn't always an option.

When young people are underpaid, it deepens poverty and increases stress. It also sends a message that unfair treatment is normal, and that speaking up won't change anything.

What young people said is missing:

Young people said they want financial education that helps with real decisions, especially when money is tight. They also said these conversations should be normalised and taught without shame. They linked financial education to better life chances – knowing how money works can reduce stress and help people plan for the future.

What young people said was missing:

- Budgeting when money is tight
- Bills, rent and real living costs
- Credit, debt, interest and 'traps'
- Work rights, payslips and tax basics
- Benefits and support i.e. what exists and how to apply
- Scams, online risks and 'quick money' pressure

What would help:

Young people said support works best when it is practical, relatable and easy to access. They wanted teachers and trusted adults who could explain options clearly.

What young people said they want:

- Start early and teach consistently
- Financial education using real-life examples i.e. budgeting skills, paying bills and rent
- Help with bursaries, grants, travel support and filling out complicated forms
- Better careers guidance
- Access to networks and adult mentors
- Funded opportunities (i.e. internships) so money isn't a barrier
- Knowledge of employment rights i.e. minimum wage, contracts, and payslips

Case Study Three

‘I just need to earn to help my family’

There’s always been financial pressure at home. Both of my parents have disabilities, so I help care for them, and I also work part-time in a local café. Most days, it feels like I’m juggling school, work and home all at once.

Recently, school hasn’t been good for me because I’ve not been going to some lessons, like maths. The truth is, I’m working so I just need the basic practical maths so I can earn. I want to know how to pay bills and how to get a better job, but it sometimes feels like school is teaching me things that won’t help with the life I’m living right now.

It’s not only the subjects. Classes get disrupted, teachers aren’t always great, and when you miss parts of a lesson, it’s easy to fall behind. At the moment, I’m doing my mocks but they feel almost impossible because I’ve missed so much of my lessons recently. So it’s easy to think, what’s the point?

When you’re stuck in that cycle, work and caring responsibilities start to take over. You focus on what you can do today because you need money coming in now. Things like college or university start to feel far away, like they’re for other people.

My school referred me to XLP’s Young Leaders programme. Having youth workers around has made a difference because it’s not just about school results. They check in with me, help me talk through the pressure at home, and support me to make decisions about school and work. They’ve also advocated with me in conversations with the school, so the staff understand my situation and can make small adjustments.

It’s given me a space outside school and home where I can breathe, be myself, and start to see that what I’ve been carrying around also shows strength.

‘I like coming to XLP because home can feel stressful a lot of the time, and having someone who listens and cares matters’

YOUNG FUTURES HUBS

Young people said youth services like XLP matter because they offer a safe, welcoming and non-judgemental space, trusting relationships, and support.

Fun matters

Young people were broadly supportive of the idea of Young Futures Hubs as proposed in the Government's National Youth Strategy, particularly their focus on mental health, wellbeing and opportunity. However, they were clear that something important was missing from the list: **fun**.

Young people emphasised that support spaces still need to be enjoyable, engaging and youth led. Without this, hubs risk feeling like another service young people are expected to attend, rather than a place they actively want to use.

At the end of the day, young people under financial pressure said they want somewhere they can switch off, laugh, and feel 'normal' for a while.

Fun wasn't described as a 'nice extra'. It was part of what makes a space feel safe, welcoming and worth turning up to, especially when home life feels 'heavy.'

Don't wait for crisis

Young people also spoke at length about waiting times and delays in accessing mental health support.

Young people felt strongly that adults working in Hubs should not wait for young people to reach out for support or reach a crisis point.

Relatable youth workers

Several said they would be more likely to use a hub if youth workers were 'young' themselves and if they reflected their backgrounds, experiences, and understanding.

Young people felt this mattered because it made support feel less formal and less intimidating. It would also help reduce embarrassment and make it easier to open up.

Young Futures Hubs Checklist:

- Feel safe and non-judgmental, so young people are not embarrassed to attend or talk openly.
- Be enjoyable and fun, not just focused on problems or crises.
- Offer activities such as games, sports and creative or studio-based sessions.
- Prioritise relationships with youth workers who take the time to build trust.
- Be staffed by people who are relatable, including workers who are young and who reflect young people's backgrounds and experiences.
- Make support easy to access, without long waiting lists or complex referral routes.
- Include proactive support, where adults check in with young people rather than waiting for them to ask for help.

XLP's Young Leaders programme

Many young people described XLP as a place of safety and respite from the difficulties of home and money pressure. Some travelled across London to attend the Young Leaders programme, reflecting how valued the space, relationships and sense of belonging were.

'Sometimes you don't need another service. You need somewhere you can just be a young person.'

'When young people are struggling, it's important for adults to reach out and say: 'are you okay?' That's what I'd want, someone who's gonna make the first move...that's what they do here [at XLP].'

SPEAKING TRUTH TO POWER

Invited adult guests attended a Speaking Truth to Power event at the end of the programme and highlighted six clear messages. Together, these point to one thing: the need to listen to young people and act on what they say.



The power of youth voice: Adults reflected on how rare it is for young people to be treated as credible voices on poverty, even though they are living with its impacts every day. Their takeaway was that youth voice needs to be part of the child poverty conversation as standard, not as a 'special event' or add-on.



Young people understand the system: Adults commented on how clearly young people connected poverty to housing, health and education. This matters as it challenges the narrative that young people don't have the insight or language to contribute to policy debates. Adults saw that when you create the right conditions, young people can analyse the bigger picture, not just describe personal stories.



Services aren't joined up: There was an acknowledgement that support for children is not often fit for purpose when services operate in silos. Children don't live single issue lives, so support needs to be child centred. They also emphasised that children shouldn't be the ones paying the price for badly designed systems.



Safe creative spaces: Adults said they would take the learning around creative methods into their own work because of how it helped young people communicate complex issues with confidence and clarity. A related point was the importance of safe spaces and the need to allow young people to be themselves without judgement.



From voice to action: Adults explained that hearing young people is only the starting point and stressed the need for policies to keep young people's lived experience at the heart of decision-making and to show what adults are doing differently as a result of what they've heard.

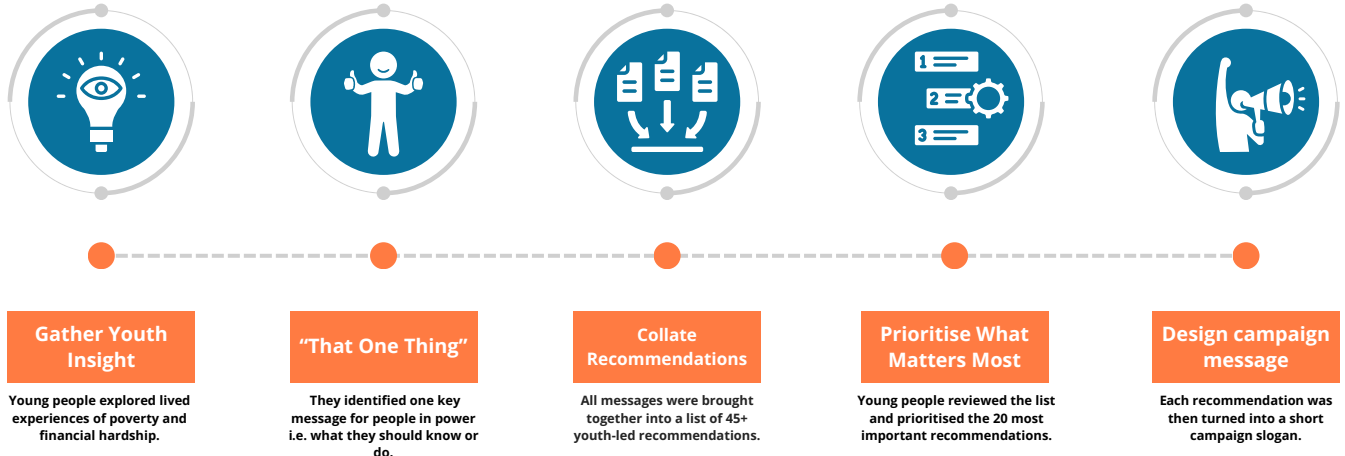


Commitments and next steps: Some adults made concrete commitments to creating paid work experience and job opportunities for young people, and ensuring their organisations create more routes for young people's voices to be heard.

YOUTH-LED RECOMMENDATIONS

Following each workshop, young people identified 'That One Thing' they wanted decision-makers to know or do about poverty, generating 45+ youth-led recommendations, young people then prioritised these into a final list of 20.

Diagram - Co-producing youth-led recommendations



Government: Increase benefits so families have enough money for food, heating and transport.



Government: Make it easier for families who are already struggling financially.



Government: Make sure the living wage is high enough so that people who work can afford the basics.



Housing: Reduce rents so housing is affordable for families.



Housing: Build more affordable homes designed for young people and families.



Housing: Make homes the right size for families to reduce overcrowding.



Housing: Make social housing healthy and fit for purpose i.e. damp and mould affect children's health.









Housing: Make our communities safer by addressing issues linked to poverty, such as crime.






Housing: Protect communities from gentrification so people are not pushed out and local culture is not lost.





YOUTH-LED RECOMMENDATIONS

-  **Well-being:** Don't wait for young people to ask for help. Keep checking in.
-  **Well-being:** Scrap waiting lists and complicated referral routes.
-  **Well-being:** Reduce waiting times for mental health support.
-  **Well-being:** Reduce the pressure so young people don't have to grow up quickly due to money worries.
-  **Well-being:** Help families early to prevent crisis.
-  **Well-being:** Tackle the stigma around poverty



-  **Youth Hubs** Create fun, welcoming and safe spaces that are not just focused on young people's problems.
-  **Youth Hubs** Make sure youth workers have time to build trust and relationships with young people.
-  **Youth Hubs** Employ youth workers that reflect the diverse characteristics of the young people.



-  **Education:** Make education relevant, rather than making it feel like we are being set up to fail.
-  **Education:** Teach practical life skills in schools, like budgeting, paying bills, and understanding money.

