



research
in practice



Tackling financial hardship to safeguard children: new evidence from research



Agenda

15.00 Welcome from Chair

15.05 Report presentation (key findings & implications)

15.35 Plenary Q&A

15.55 Comfort break

16.05 Panel response and discussion

16.30 Plenary Q&A

16.55 Closing reflections & next steps

17.00 Drinks and networking



Tackling financial hardship to safeguard children: new evidence from research

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Poverty, deprivation and child welfare

- Poverty affects 4.3m children in UK (30% of the child population) (JRF, 2025)
- 2.3m children in England live below the poverty line (DWP and HMRC, 2024)
- Children more likely to experience persistent poverty, and live in overcrowded and poor- quality housing (Francis-Devine, 2024)



Poverty, deprivation and child welfare

- Rates of poverty three times higher for children in families with a disabled member (Francis-Devine, 2024)
- Over double for children in households headed by someone from a Black and Global Majority background (SMC, 2024)
- Poverty affects children's development, education and wellbeing (Cooper and Stewart, 2021; Skinner and Kennedy, 2025)
- Causal link between poverty and child maltreatment (Bywaters and Skinner, 2022)



International evidence

- Financial assistance (e.g. income or tax credits) reduces need for protective interventions (Esposito et al., 2017; Biehl and Hill, 2018)
- Reducing local or regional poverty reduces entries to care (Rostad et al., 2020; Kovski et al., 2022; Austin et al., 2023; Bennett et al., 2022)
- Restricting household benefits increases likelihood of protective and care interventions (Wildeman and Fallesen, 2017)
- Need more evidence of effectiveness in England/UK



Studying the link between household income, financial precarity and children's social care provision.

- Funded by Nuffield Foundation
- In partnership with six English local authorities
- Linked household benefits data to CSC data for over 111,000 children between 2019-2022
- Examined associations between living below the poverty line and referral to CSC, repeat referrals, and statutory interventions following referral, including CP plans
- Analysed the impact of the 2020-21 UC uplift on provision
- Interviewed parents, young people, practitioners and managers about the significance of financial hardship for child welfare and how services should respond.

Key findings 1

Referral patterns vary: Children in financial precarity were not consistently more likely to be referred to CSC than peers, with variation across local authorities

Higher risk of CP plans: Children in financial precarity were 3 percentage points more likely to have a Child Protection (CP) plan, equivalent to around 300 extra CP plans over three years

Greater likelihood of re-referral: Children in financial precarity were 3.5 percentage points more likely to be re-referred to CSC

Key findings 2

Surviving in precarity: Living in financial precarity affects every aspect of people's lives, including health and relationships, and fear of being scrutinised and judged by professionals

Sharing information: Parents and carers worry about disclosing financial problems to social workers. Young people highlighted the importance and impact of material assistance and support with their families' benefits and finances.

Key findings 3

Impact of the Universal Credit uplift

Reduced financial precarity: Eligible households were 17 percentage points less likely to be below the poverty line

More referrals but lower thresholds: Uplift-eligible children were more likely to be referred during the uplift period – but were more likely to receive non-statutory interventions.

Financial precarity = more CP plans

- Our sample: 9,525 CSC episodes involving children from households below the poverty line (6 LAs, 3 years, 2019-22)
- 300 'extra' CP plans associated with financial precarity
- Equivalent to one fifth of the CP plans in our sample (and about 5.7% of all CP plans).
- Unit cost of a CP plan in 2020 (in Hertfordshire): £13,274 (DfE, 2020)
- Cost of 300 CP plans: £3.6m (about 1% of safeguarding spend)
- Children in relative poverty in England (2023-24): 2.3m (DWP and HMRC, 2024)
- Cumulative incidence of CSC referrals among all children in England: 35.4% (Jay et al., 2025)

Financial precarity – what it looks like from the inside

- Financial hardship can happen to anyone
- It does not always happen as a result of bad choices
- Situations can change in an instant
- Food banks – currently a lifeline to many families



Tackling financial hardship in CSC is not straightforward




Financial hardship should be recognised as a safeguarding concern




but will that lead to parents being blamed for 'poor choices'?

It's tricky



Direct financial assistance should be offered as part of family help



but will that involve judgements about who 'deserves' it?

“I always say it's the David Attenborough approach, where they say, 'Here, we see a struggling parent.' You know?! Whereas, actually, they don't do anything to help; they just note it down that you're struggling. Then removal of the child becomes the only thing that's left in their arsenal, because they don't have any money to do all the preventative stuff they would have done.” (Parent/carer panel)

'I think, for myself, it would be sitting down with those families. We do quite a lot of budgeting with them. Again, we would have contact with some of those energy companies, as well, in terms of debt. As I said before, we're very fortunate, we do have someone from the Department of Work Pensions who can access that family's information. They might not share it with us, but they're able to then support that family into directing them and making sense of benefits a little bit more.' (Practitioner)

'So one area of the Family Star is around [...] money. So for every family that we're completing an assessment with, we would have that conversation. So even those families where the request for support might not be directly related to finances, that conversation happens.' (Manager)

What could be possible (given the right conditions)

- Integrated financial assessment and income maximisation
- Referral to benefits advice, debt support and emergency cash assistance
- Socio-economic factors assessed as part of parenting capacity
- Discretionary funds and grants to bridge benefit gaps, cover rent arrears or address food insecurity
- Ring-fenced budgets for preventative family support
- Assessments focusing on what matters to families

What could be possible (given the right conditions)

- Poverty reduction as a legitimate and important outcome of social care intervention
- Using linked data to evaluate socio-economic drivers of demand and effectiveness of provision
- Public health approach to use of administrative data – with strong safeguards to prevent punitive use
- Intersectional strategies – e.g. connecting and integrating anti-poverty and anti-racist initiatives.

Last word

'If you don't ask these questions, and you just assume, you won't be knowing if you're helping them in the way they need to, and you won't know.' (Young people panel)

Over to you...



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