

Child Poverty

Local Evidence – National Action

A Report by Citizens Advice Stroud & Cotswold Districts

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**citizens
advice**

**Stroud
& Cotswold
Districts**

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We are especially grateful to all the people who shared their stories with us. Their lived experiences bring the data to life and powerfully illustrate the real human impact of the policies we aim to influence with this report.

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A word from our CEO

Child poverty is one of the most urgent and heartbreaking challenges in society today. The Stroud and Cotswold districts are often associated with rolling hills, picturesque towns, and prosperity. But behind this image lies a reality that often goes unseen - that many families here are struggling to afford the basics. As Chief Executive Officer of Citizens Advice Stroud & Cotswold Districts, I am proud to present this report which shines a light on the hidden face of child poverty in our communities.

Behind every statistic in this report is a child growing up without essentials as well as the experiences and opportunities they deserve. This report brings together local evidence and the voices of families who are navigating hardship with courage and resilience. The stories shared here are deeply personal, and they reflect a reality that is far too common: parents skipping meals so their children can eat, young people missing out on education and social experiences, and families trapped in cycles of debt and anxiety.

However, this is not just a report about numbers - it is a call to action. Our advisers have seen firsthand how rising costs, inadequate support systems, and policy decisions are pushing families to the brink. We believe that poverty is not inevitable. It is shaped by the choices we make as a society - and it can be changed. The recommendations in this report are practical, evidence-based, and rooted in lived experience.

I want to thank the families who shared their stories with us, and the dedicated staff and volunteers who made this report possible. Let's work together across our communities to ensure that every child in the Stroud and Cotswolds has the chance to thrive and grow up free from poverty. Together we can make a difference.

Elizabeth Hall

Chief Executive Officer

Citizens Advice Stroud & Cotswold Districts

Executive summary



What we want to achieve with this report

With this report, we aim to shed light on the reality of child poverty in our local communities and challenge the stigma that continues to surround it. Poverty is not the result of poor choices or personal failings; it is driven by systemic barriers, rising costs, and policy decisions that leave families without the support they need. Our findings are based on both quantitative data from 85 local cases and qualitative insights drawn from interviews which illustrate the human cost of poverty. Listening to those with lived experience is essential to effective policymaking. By giving local families a voice in this report, we hope to contribute to that goal.

Child poverty is rising - and it's not confined to the big cities or the most deprived areas. **One in five children across the Stroud and Cotswold districts lives in poverty.**¹ While this lies below the national average, it is no less real for the families experiencing it.

This report identifies the key drivers of child poverty in our area, and our recommendations indicate how they could be addressed. These high-impact recommendations align with the national campaign led by Citizens Advice, and they directly reflect the issues our frontline workers across the Stroud and Cotswold districts encounter on a daily basis.

Key findings from our sample of 85 households:

- **Universal Credit (UC) is not providing sufficient financial support:** 88% of the families are receiving UC but are still facing financial hardship.
- **Disabilities and health issues are prevalent:** 73% of the 85 households include someone either receiving or applying for disability benefits.
- **Debt is a major theme:** 73% of them are in debt, and of these, 65% are dealing with priority debts such as energy bills or council tax arrears.
- **Crisis support is widely used:** 70% of the families have turned to crisis support at least once (for example food banks or Household Support Fund).²

¹ Loughborough University & End Child Poverty Coalition (2024) Local child poverty estimates for 2023/24.

² The Household Support Fund (HSF) is government funding given to local councils to help residents with essential costs like food, energy, and household bills. It is available through Citizens Advice and other trusted local organisations working in partnership with councils.

- **Single-parent households are disproportionately affected** (66%), often coping with increased caring responsibilities and rising costs on a single income. The majority of single-parent households are **headed by women** (93%), reinforcing the well-established link between child poverty and women's poverty.
- **A change in circumstances often triggers hardship**: 62% of the families face crisis after events like a relationship breakdown, new disability or illness, new baby, housing issues or rising debt, reflecting national concerns that **more families are living on the edge** with little or no financial buffer.
- **Private renters face steep rents and receive insufficient Local Housing Allowance (LHA)**: while most families live in social housing, 19% (16 families) are in private rental accommodation. 12 of these (75%) have to find an average of £250 per month to cover the gap between LHA and rent.

Recommendations:

Our recommendations would **immediately improve outcomes** for the children who need it most.

1. **Protect disability and health benefits**: pause proposed cuts to the UC health element and ensure any future reforms are developed in genuine consultation with disabled people and the organisations that support them.
2. **Support private renters: raise Local Housing Allowance** rates to the 30th percentile of local rent costs and maintain the link permanently.
3. **Ease household costs through automatic support**: introduce **automatic social tariffs** and enable **data sharing** between government departments and utility companies to make sure people are not missing out on support that's available to them through utility companies.
4. **Increase essential income by ending the two-child limit and the benefit cap**, so at risk larger families can access support that reflects their actual needs and household size.

Alongside these high-impact essential steps, we urge action to make the system **more accessible, coherent, and easier to navigate** so that families can get the support they need without unnecessary barriers.

We call on **MPs, local councillors and key stakeholders to champion these policy changes** that can help lift children out of poverty. We also call on our **community to stand with us** in urging political decision-makers to act.

1. Why child poverty and why now?

The cost-of-living crisis has squeezed household finances and tipped many into significant hardship. Our frontline advisors are still seeing families doing all they can but unable to afford essentials for their children.

Dame Clare Moriarty,
CEO of Citizens Advice

Child poverty has reached crisis levels across the UK with **4.5 million children (31% of all children) living in relative poverty in 2023/24** – that is 700,000 more children than in 2010.³

Even though our local rates lie below the national average, the numbers are still alarming. **One in five children across the Stroud and Cotswold districts lives in poverty**⁴ - pointing to hidden pockets of hardship across our region's predominantly rural communities. This means that thousands of local children are facing daily hardship. In every classroom of 30 children, on average six children are quietly missing out on the experiences that should be part of every childhood.

As one parent explained to us:

The worst bit is when other kids tease or bully them, particularly over social media, because they don't have the right clothes, shoes, games, bags or haircut.

In many families, school becomes a source of anxiety and exclusion instead of being a place of learning and growth. The Child Poverty Action Group's *Priced out of school* report (May 2025) highlights the **mental health toll** this has on young people and exposes how **financial barriers** create multiple points of exclusion: children not attending for fear of public embarrassment or being sent home because they lack correct uniform or kit, cannot afford school meals or packed lunches, are unable to pay for school trips or transport, or are prevented from choosing certain subjects due to costs.⁵

Growing up in poverty affects children both in the short and long-term. The Royal College of National Paediatrics and Child Health (2024) has highlighted the link between childhood poverty and long-term impacts on physical and mental health, cognitive development, and educational attainment. These disadvantages often

³ Loughborough University & End Child Poverty Coalition (2024) *Local child poverty estimates for 2023/24*. This refers to "relative poverty after housing costs" (see p. 9 for a definition of relative poverty)

⁴ The End Child Poverty Coalition and Loughborough University have published numbers for the parliamentary constituencies of Stroud District (23.2%), North Cotswolds (21.7%) and South Cotswolds (19.4%)

⁵ CPAG (2025) *Priced out of school: How lack of money prevents young people from attending school*.

1. Why child poverty (cont.)

persist into adulthood - reinforcing intergenerational cycles of poverty, reducing life opportunities, and contributing to widening health inequalities.⁶ The long-term health consequences are particularly stark: The Office for National Statistics reports that in England, the **gap in life expectancy** between the most and least deprived areas is nearly 10 years, but when adjusted for quality of life, the inequality in healthy life expectancy rises to nearly 20 years.⁷

Why is this topic more urgent than ever?

The **Cost-of-Living Crisis** has not gone away. National data from Citizens Advice shows how vulnerable low-income households continue to be severely impacted, with average bill increases of £379 annually, which hit hardest those families already spending 41% of their post-housing income on essential utilities. One in three people are living on a **financial knife edge** and over 7.5 million are so financially fragile they say they would have to skip a meal if bills rose by just £20 – a figure that affects single parents and disabled people disproportionately. Even **full-time employment no longer guarantees financial stability** as debt issues among workers have surged 40% since 2019. Nearly 5 million people (including 1.5 million children) now live in so-called '**negative budgets**' where essential costs exceed income - a **50% increase since 2020**.⁸

The government recognises this crisis, with the Prime Minister commissioning an ambitious **Child Poverty Strategy for publication in autumn 2025**. Yet despite the stated commitment to reducing poverty and improving the lives of children, serious concerns remain about the changes that the **Universal Credit and Personal Independence Payment (Welfare Reform) Bill** will bring. While the last-minute adjustments to the bill and the commitment to a review were welcomed by Citizens Advice, the remaining elements of the bill risk creating a two-tier system, leaving future claimants significantly worse off. From April 2026, the UC health element will be cut from £97 to £50 per week for most new claimants and then frozen indefinitely. According to Citizens Advice, this will leave new claimants **£3,000 worse off per year**, on average, pushing many disabled people further into hardship.⁹

⁶ Royal College of Paediatrics and Child Health (2024) *The Impact of Poverty on Child Health and Development*.

⁷ Office for National Statistics (2025) *Healthy life expectancy by national area deprivation, England and Wales: 2013 to 2015 and 2020 to 2022*.

⁸ Citizens Advice (2025) *Things can only get better? How to prevent 5 more years of living standards stagnation*.

⁹ Citizens Advice blog, 8 July 2025, "3 reasons why cutting Universal Credit health for new claimants is a bad idea"

Definition of 'child poverty'

Child poverty refers to children living in families whose household income falls **below 60% of the median, after housing costs (AHC)**. This is known as **relative poverty** – the leading and internationally recognised measure of poverty – and the government has confirmed that it will be using this as its benchmark for the child poverty strategy.¹⁰

Citizens Advice's ***Unravelling Household Costs*** report, published in January 2025 to inform the government's forthcoming Child Poverty Strategy,¹¹ welcomes the decision to use this metric as a valuable high-level indicator of hardship. However, it also acknowledges the limitations of the measure, particularly its inability to provide a live picture of financial stress or reflect the full range of household costs. To build a more complete and responsive understanding of poverty, the report recommends supplementing this approach with **frontline data**, such as insights into **'negative budgets'** - where families' essential costs exceed their income - and **lived experiences** gathered by organisations supporting people in poverty.

Our report **provides frontline data** from our advisers across the **Stroud and Cotswold districts**. The five stories we have selected illustrate the **lived experiences of the people we support**, and the **urgent policy changes required**. All stories in this report have been given different names and certain details have been omitted or changed to preserve our storytellers' anonymity.

¹⁰ HM Government (2024) *Tackling Child Poverty: Strategy document*.

¹¹ Citizens Advice (2025) *Unravelling Household Costs*.

2. Local Evidence: Our Research Findings



2.1 What pushes families to the edge

Our report draws on both quantitative and qualitative research methods.¹² Our primary data comes from a sample of **85 families** with children and young people under the age of 18 who live across the Stroud and Cotswold districts and who came to us for help **between November 2024 and May 2025**. The households included in our sample were selected because they did not have access to an adequate income to meet **basic living costs**.

Many of these families share key characteristics that **increase their risk** of experiencing poverty. Their stories highlight an often-complex web of overlapping pressures, driven by structural disadvantage, rising costs and policy decisions.

One clear example of this is the heightened vulnerability of **single-parent households**. Not only do they carry greater childcare and caring responsibilities, but they also bear the full financial burden of running a household on a single income. National figures show that **43% of children in lone-parent families live in poverty**, compared to **26% in two-parent households**.¹³

Citizens Advice has consistently highlighted how rising household costs, especially for housing and energy, disproportionately affect single-parent families. Since the vast majority of these households are led by women, this also exposes the deep connection between **child poverty and women's poverty**.¹⁴

Our own data reflects this: two-thirds of the children in our sample (**66%**) live in **single-parent families**, and the vast majority of these (**93%**, or 52 out of 56) are headed by **women**.

● The financial knife-edge

The cost-of-living crisis is eroding the financial resilience of households across the UK, leaving them more vulnerable to being pushed into hardship. The *Unravelling*

¹² Quantitative research involved identifying and analysing 85 tagged cases from our case management system using basic statistical tools. Qualitative insights were drawn from anonymised interviews with selected participants

¹³ Department for Work and Pensions (2024) *Households Below Average Income: 1994/95 to 2022/23*.

¹⁴ The ONS *Families and households in the UK: 2023* bulletin shows that 85% of the UK's 3.2 million lone-parent families (about 2.7 million households) were headed by single mothers. Bennett, F. and Daly, M. (2014) *Poverty through a Gender Lens: Evidence and Policy Review*.

2. Local evidence (cont.)

Household Costs report found that among people seeking debt advice, almost half are already in a **negative budget** - where income doesn't cover the basics. Families are often forced to cut back on essentials like food, heating, and social contact, or take on credit just to get through the month. The report shows that the challenge is not always a single, one-off shock but that it is increasingly linked to the **steady accumulation of unaffordable bills** - rent, childcare, energy, food - all rising together.

National roundtable discussions highlighted how, without a financial buffer, **even a small change can have cascading effects** - from rent arrears and debt to food insecurity and worsening health.

One clear measure of how living costs are affecting people locally is the sharp **rise in food bank referrals**. In 2020, Citizens Advice Stroud and Cotswold Districts (CASCD) referred 149 people to Trussell Trust food banks across our service area; by 2024, that figure had more than doubled to 316 - an increase of 112%.



Fig. 1: CASCD food bank referrals 2020 and 2024

Given that people can also be referred by other organisations and that several busy food hubs in the area don't require a referral at all, this is likely to represent just a portion of the true level of need. Findings from **Cirencester Foodbank** add further context: a recent report shows that, despite a small reduction in overall foodbank use compared to the previous year,¹⁵ 37% of the people they supported in 2024–25 were first-time users, many facing sudden financial crises such as redundancy or spiralling energy bills.

Our primary **local data** tells the same story. Of the 85 families in our sample, nearly three-quarters (73%) are in **debt** and 70% have relied on **crisis support** such as food banks or the Household Support Fund. Almost two-thirds (62%) say that a **change in circumstances** – the onset of a disability or health condition, a relationship breakdown, having a new baby, housing problems, rising bills, or mounting debt - tipped them into hardship. Strikingly, 88% are on **Universal Credit**, yet it is not

¹⁵ The *South Cotswold Food Poverty Report Apr 2024 – Mar 2025* identifies targeted financial support such as HSF as playing a significant part in the recent reduction in food bank use.

2. Local evidence (cont.)

providing the stability they need to stay afloat. When essentials outpace income and the safety net falls short, just one unexpected change can push families from struggling into full-blown crisis.

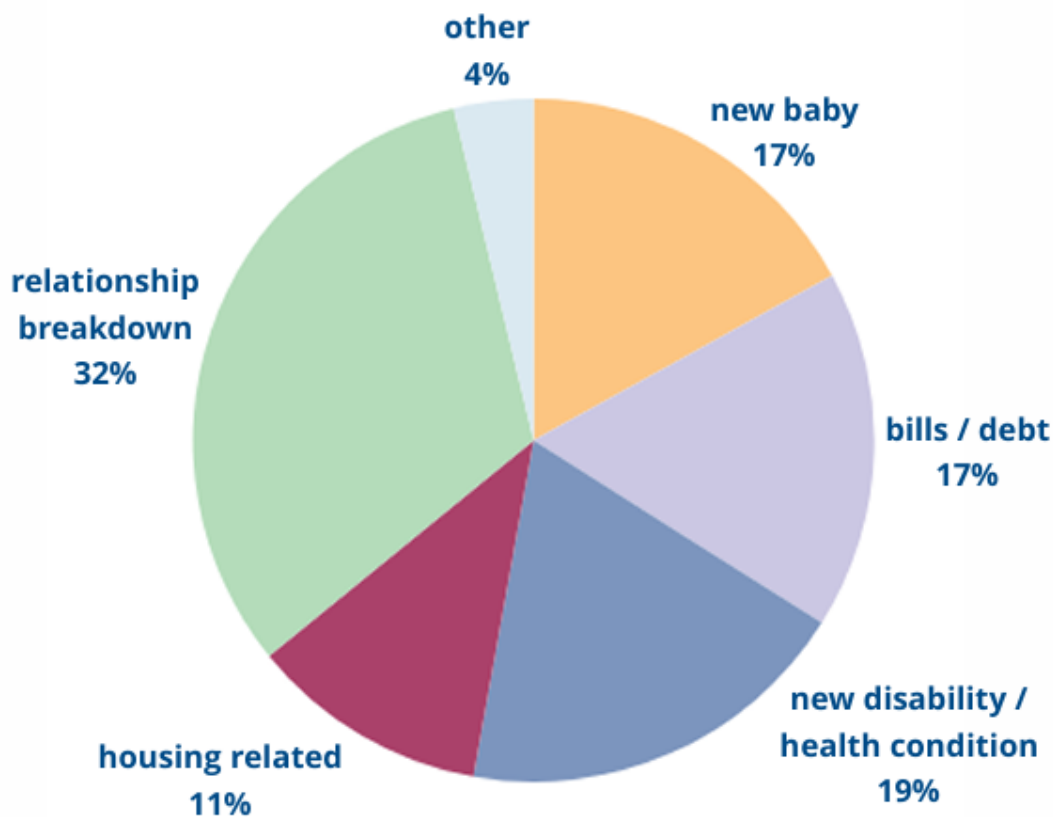


Fig. 2: Changes that pushed the families over the edge and into hardship

There is some help with bills provided by utility companies, but it isn't reaching the people who need it. **Social tariffs** for energy, water and broadband are designed to reduce essential costs for those on low incomes. However, when people have to find and apply for the support themselves and signposting is poor, awareness remains low, resulting in limited uptake. Citizens Advice estimates that **around £1.9 billion is currently going unclaimed** in social tariffs across water and broadband, meaning many eligible households are missing out on **average savings of at least £350 a year**.¹⁶

¹⁶ Citizens Advice (2024) *Postcode lottery of social tariffs means people are in the dark about almost £2 bn worth of extra bills support.*

2. Local evidence (cont.)

● **Disabilities and health issues**

Disability and health benefits provide a **crucial financial lifeline to some of the most vulnerable families**. Nationally, 29% of people supported with Personal Independence Payment (PIP) claims by Citizens Advice in 2024 had dependent children.¹⁷

In our sample, 73% of the households include someone who is either claiming or applying for disability benefits. This is a stark indicator of how **health-related needs intersect with financial vulnerability**. For many, chronic illness or disability disrupts or prevents full-time work, increases living costs, and leads to greater reliance on an often **delayed, fragmented and inflexible benefit system**.

Sally came to us after leaving an abusive relationship. She now cares alone for her three young children, including 6-year-old Jack, who has additional needs and receives **Disability Living Allowance (DLA)** to help with the extra cost of raising a disabled child. Sally also has a deteriorating health condition and severe anxiety and depression, for which she receives **PIP**.

Sally's story

Until recently, she worked part-time while receiving **Universal Credit (UC)**, but the strain of child access proceedings and the ongoing fight to secure support for her son's needs at school led her to take a **temporary career break**, leaving her reliant solely on UC and PIP.

Around this time, Sally missed the deadline to renew Jack's DLA, **triggering a chain of problems that exposes how disjointed and inflexible the system is**. Jack's payments were stopped. Without DLA in place, Sally lost entitlement to extra UC elements for caring and disability - even though Jack's needs hadn't changed. As a result, she was left not only with a **large gap in her finances, but also with a £1,000 UC overpayment** she's now expected to repay. We helped Sally reapply for DLA, and the award was reinstated at a higher rate - clear evidence the support was still needed. But the DWP refused to backdate it. We are now also helping her to challenge this decision. Sally told us the system felt like a "*huge inhuman bureaucracy*" and added:

“Surely, they realise Jack was still disabled during those months! If they could apply a bit of common sense and compassion, it would help me so much, when I am already doing my best.”

¹⁷ Citizens Advice (2025) *Things Can Only Get Better? How to prevent 5 more years of living standards stagnation*.

2. Local Evidence (cont.)

The **financial and emotional toll on the family** has been enormous. Sally can't afford the play therapy Jack needs, and his worsening behaviour at home and school means he can't be left alone with his sisters. She also can't afford school uniforms, and her daughters feel upset not having the same PE kit as their peers. With debts and bills piling up, Sally's health is deteriorating.

Child poverty takes many forms. Sally was a **working mother** forced by circumstances to take a career break. She is doing everything she can to care for her family in an incredibly difficult time. **She doesn't want to rely on benefits - she just needed the system to be there when it mattered most.**

Tina is a single parent with four children from primary school age to teenagers. Her youngest three have health and educational needs, and their father offers no support. She had to stop working due to her own ill health and childcare demands.

Tina's story

“ I have health problems that keep getting worse because I'm always stressed about money and the future. I've cut back on everything - I try and fix things instead of buying new, I shop at charity shops, and I will go without so my kids can have what they need. I've had to choose between putting the heating on or paying for swimming lessons.

We can't afford holidays or days out, so my children are missing out on the kind of experiences that they can share with their friends, and they feel 'less' because of that. The worst bit is when other kids tease or bully them, particularly over social media, because they don't have the right clothes, shoes, games, bags or haircut.

I'm really worried about the future. How will they cope if my health gets worse and I can't advocate for them anymore? I'm scared about benefit cuts because if I had to live on less then I would end up in debt. I'm only just about keeping afloat as it is.

I'm worried that my children grow up with this pressure even though I'm trying to shield them from it.”

● Private rental housing

Citizens Advice has identified **private renters** as being “**at risk of the most acute harm**” in *Unravelling Household Costs* and has pressed government to address the affordability crisis. The report states that private renters are far more likely to sink into a negative budget and run nearly double the risk of experiencing poverty than social housing tenants.

A key issue is **Local Housing Allowance (LHA)**, which is **failing to keep pace with actual rent-increases**. LHA was introduced to help low-income tenants cover **private rental costs**, with rates calculated to cover the bottom 30% of rents in each rental area. However, these rates were **frozen from 2020 until April 2024**. When they were finally updated, it was based on rental data from 2022–23. Citizens Advice welcomed the uplift but warned it was already out of date by the time it came into effect.¹⁸

A joint report on *The State of Housing in Gloucestershire* by CASCD and North & West Gloucestershire Citizens Advice (December 2023) offers a snapshot of the situation before the April 2024 LHA uplift. Drawing on a BBC survey cited in the report, it found that average private rents in Gloucestershire rose by around 20% between 2020 and 2023. The report highlights the significant pressure placed on low-income tenants in the private rental sector, particularly in rural areas where housing is less available and competition is high. For CASCD, the most commonly reported housing issue between 2020 and 2024 was “Local authority housing application,” underscoring the **lack of affordable private rental options** and the growing pressure on social housing.

In addition, this lack of choice often forces families to accept **poor-quality or unsuitable housing**, including homes that are in disrepair or unfit for their health or care needs, simply because these are the only properties available within LHA limits.

Since the 2024 LHA uplift, rents have continued to rise across the Stroud and Cotswold districts, with Stroud seeing the highest increase among the districts - up by **5.8% in the year to June 2025**.¹⁹

In our research sample of 85 families across the Stroud and Cotswold districts, 16 were private renters. Of these, **12 were receiving less in LHA than their rent** and had to cover an **average shortfall of £250** per month. These shortfalls must be covered from the family budget - often at the expense of food, energy, or other

¹⁸ Citizens Advice (2024) *The impact of freezing the Local Housing Allowance*.

¹⁹ Office for National Statistics (2025) Stroud District private rent annual inflation.

2. Local Evidence (cont.)

essential living costs. This leaves families more vulnerable to debt and eviction, and contributes directly to rising levels of child poverty.

Rachel has four children and has been affected by a shortfall in LHA and benefit cap deductions. When her husband left her and she couldn't keep up with rent payments, she was eventually evicted from her rental home and placed in temporary accommodation.

Rachel's story

■■ My children and I are in poverty now. My 16-year-old won't live with me in temporary housing, so our relationship has been affected. I work 16-hour days trying to build my business but as I'm not allowed to work from home in temporary accommodation I've lost clients. We can't even afford a small holiday, and money is stressful every day.

I'm trying really hard to turn things around and my goal is to be able to treat my children to a holiday next year but there's a real lack of support for working single parents who find themselves in a difficult situation."

● Policy-driven hardship for larger families

Some of the more severe hardship we encountered was among larger families affected by the **two-child limit and the benefit cap**. These policies are widely recognised - by Citizens Advice and others - as key drivers of child poverty. By **restricting essential income regardless of need or circumstance**, they leave already vulnerable families to cope with rising costs on reduced support.

National data from the **Trussell Trust** reinforces this: in its 2024–25 annual report, the charity found that families with children received 64% of emergency food parcels, with families of three or more children accounting for 29% of parcels, despite making up just 11% of the population.²⁰

Two-child limit

This policy applies to third or subsequent children **born on or after 6 April 2017**. It **restricts Universal Credit and Child Tax Credit** payments to the first two children in a family, with limited exceptions (e.g. multiple births, adoption). It was introduced to encourage financial responsibility and reduce 'benefit dependency', but Citizens

²⁰ Trussell Trust (2025) *Emergency food parcel distribution in the UK Apr 24 – May 2025*.

2. Local Evidence (cont.)

Advice, the Child Poverty Action Group (CPAG), End Child Poverty and the Joseph Rowntree Foundation (JRF) have all criticised the policy for **pushing over 1.6 million children into poverty** and **disproportionately affecting working and single parents**. Rather than meeting its intended goals, they argue that it penalises families and deepens inequality.²¹

The benefit cap

Introduced in 2013, the **benefit cap** limits the total amount a household can receive in certain benefits. It was intended to align benefit levels with average earnings to encourage people into work. However, rather than helping people into employment, the cap has faced widespread and serious criticism.

Around 300,000 children now live in deep poverty²² due to the cap, with single parents and larger families hit hardest. CPAG, the National Audit Office, and Human Rights Watch have raised serious concerns about its impact on children's wellbeing and its compliance with legal standards.²³

When **combined with the two-child limit**, these policies create a **compounded effect** that severely restricts support to the families who need it most. **Lifting just one would not be enough** to address the scale of harm. When both are removed, CPAG estimates that it would **immediately lift 400,000 children out of poverty** and move a further **900,000 children from deep poverty** into less severe poverty.

In our local sample for the Stroud and Cotswold districts, 17% of families (12 out of the 85 households) are affected by the benefit cap, and 13% (11 households) by the two-child limit. While the numbers may seem small, they are significant because of the policies' strong association with **deep poverty, food insecurity, and poor outcomes for children.**

The following stories from two of the families we support bring these statistics to life, showing how these policies are **experienced by the families they affect.**

²¹ CPAG (2025) *The two-child limit: our position*. End Child Poverty (2023). *Two-child limit briefing*; Joseph Rowntree Foundation (2023). *UK Poverty 2023*; Citizens Advice (2023). *Cost of Living Data Dashboard*.

²² Deep poverty can be measured in a number of ways. CPAG (2021) refers to households with income substantially below standard poverty levels, specifically, families living in the bottom 10% of the income distribution, i.e. the lowest decile of household equivalised income.

²³ CPAG (2025). *The Benefit Cap: our position*. National Audit Office (2019). *Rolling out Universal Credit*; Human Rights Watch (2023). *"You Can't Call It Choices": The UK's Two-Child Limit*.

2. Local Evidence (cont.)

Lisa has four children – three from her past marriage and a new baby with her current partner. After her divorce, she worked part-time for a few years to support her family and began claiming Universal Credit to supplement her income. That's when she was first hit by the two-child limit.

Lisa's story

“I was only given support for the two eldest, which didn't make sense when I still had to care and feed all three of them.

Now I live with my new partner, and we just had a baby together. But even with him working, we're struggling. We don't get anything for the two younger children, and that's really affecting us. We're having to make tough choices all the time.

Just recently, my eldest, who's doing A levels, couldn't go on a school trip because we couldn't afford the £300. It broke my heart to tell him. I know how much it meant to him. I'm worried it's going to affect his self-esteem and motivation. I've always tried to shield the kids from how tough things really are, but my eldest is old enough now to see what's going on. He's always checking the smart meter and telling us we're using too much. He's only a teenager - he shouldn't have to worry about things like heating the house or whether there's enough money for food. It's not the kind of pressure anyone should grow up with.”

Sarah is a single parent with five children, from teenagers to a baby. Because of the benefit cap, her income is cut by over £350 a month. After rent, she's left with around £600 to cover everything else.

Sarah's story

“There's never enough money. I've had to choose between feeding or clothing the kids or paying the gas and electric. Now I'm in thousands of pounds of debt, and the stress of that is always hanging over me.

This summer, I can't afford any trips - not even local days out. That hits my older ones the hardest. They're too old for the free activities put on for younger kids, and they know what their friends are doing. I worry about September, when they'll go back to school and hear about everyone else's holidays.”

2.2 Geographical distribution

CASCD covers a large and diverse geographical area from **Sharpness on the River Severn**, stretching eastwards to **Fairford**, and as far north as **Mickleton**. The families represented in our sample all live across the Stroud and Cotswold districts. In terms of parliamentary constituencies, we cover **Stroud**, the majority of the **North Cotswolds** and part of the **South Cotswolds**.

While the sample size is too small to draw firm conclusions about geographical patterns of need, one localised trend stood out: in **Stonehouse and its surrounding area** - home to just **13% of Stroud District's population** - we recorded **31% of the district's cases**. This may reflect either a higher level of local need or strong engagement with our services in that area.

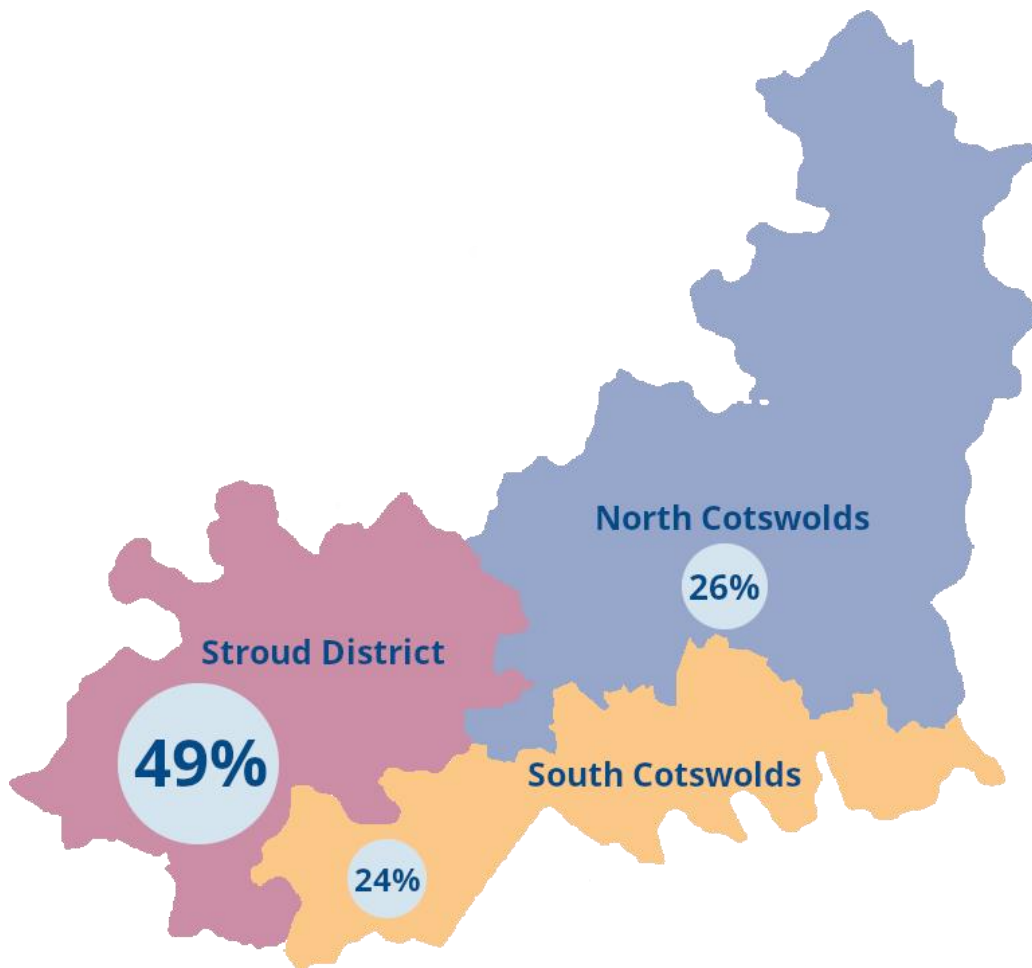


Fig. 3: Map showing case distribution and parliamentary constituencies that fall wholly or partly within the CASCD service area.

Themes that emerged in our 85 sample households:

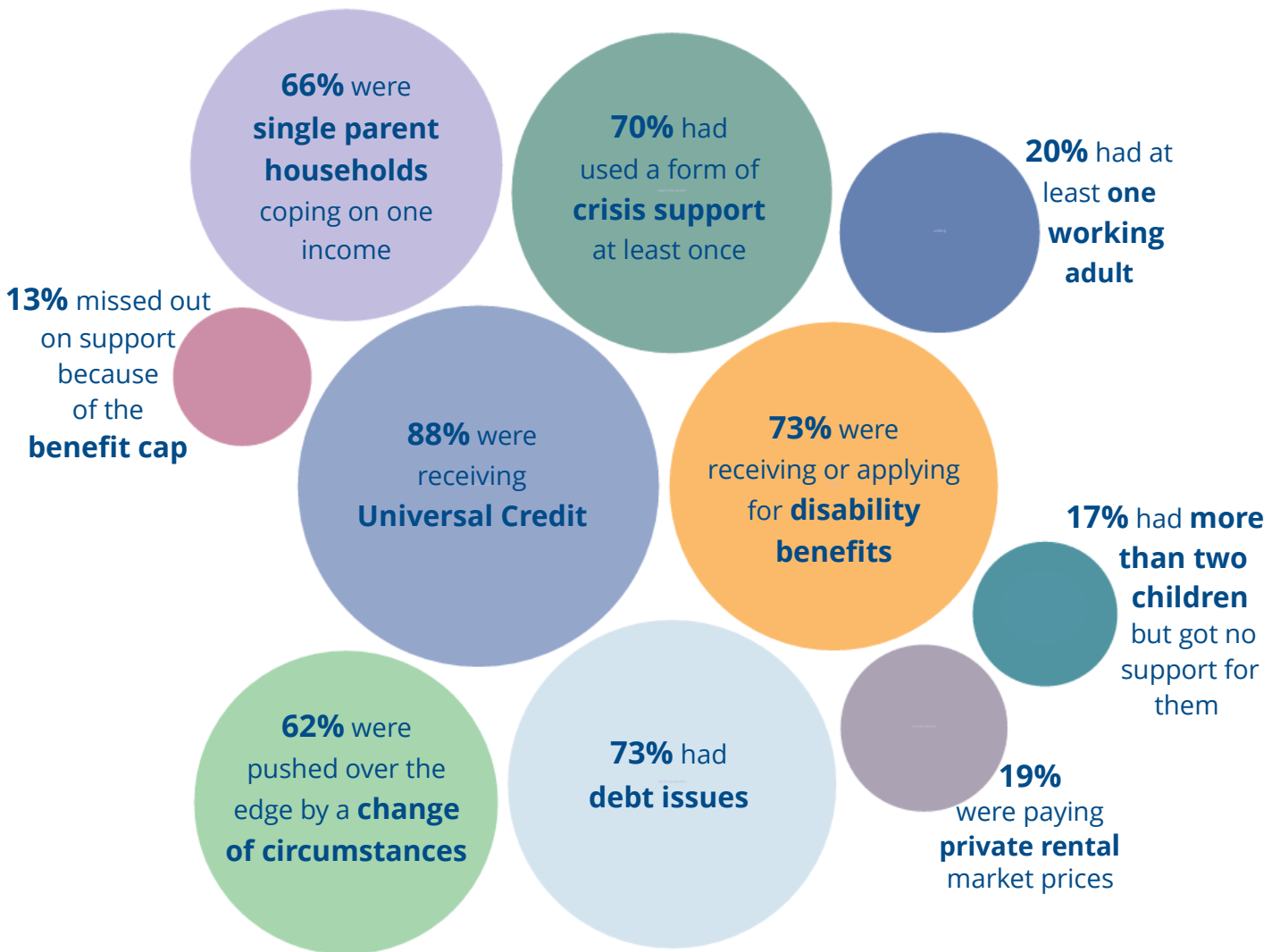


Fig. 4: Themes

3. Recommendations and call to action

Poverty is policy-responsive - with both positive and negative effects. We can do something about it. It is not like an act of God that you just have to accept.

Baroness Ruth Lister

The following high-impact recommendations focus on the issues we see most frequently through our frontline work. While long-term strategies are essential to ending child poverty, we believe **immediate, targeted action** can make a meaningful difference right now.

These recommendations are grounded in lived experience, shaped by the data we've gathered, and aligned with the national Citizens Advice campaign. Together, they offer a practical starting point for local and national decision-makers to begin turning the tide on child poverty in our communities.

Running through all of them is a single, overarching principle: the importance of **listening to and involving the people directly affected**.

① **Protect disability and health benefits**

We urge the government to pause cuts to the UC health element and support the national call by Citizens Advice to carry out a full impact assessment. Future reforms must be developed in **genuine consultation with disabled people and the organisations that represent them**, with a focus on improving support, not eroding it.

② **Support private renters by raising Local Housing Allowance**

Raise LHA rates to the 30th percentile and make sure it keeps pace with future increases to reflect real-world rental costs. Without **regular and timely updates to LHA**, families will continue to struggle with rising rents and a housing system that offers too few affordable alternatives.

③ **Ease household costs with automatic social tariffs**

Automating enrolment on social tariffs - enabled by safe **data sharing** between government departments and utility companies - would help ensure this support reaches those most in need, without requiring them to navigate complex systems.

Importantly, this solution **does not require government funding**, as the costs of social tariffs are typically borne by the utility companies themselves.

④ **End the two-child limit and benefit cap**

These policies restrict support to families who need it most, regardless of circumstance. They are key drivers of child poverty, particularly for larger and single-parent households. **Removing them together would have the greatest impact** - lifting 400,000 children out of poverty overnight and easing hardship for hundreds of thousands more.

What you can do

If you are an MP or a local councillor:

- Read our call to action (next page) and support our campaign goals
- Meet with us to discuss our ongoing collaboration
- Support cross-party approaches to ensure long-term, sustainable solutions
- Amplify local voices by sharing the data and stories in this report

If you are a concerned member of the community:

Write to your political representative to share your views. You can use [writetothem.com](https://www.writetothem.com) to send your message.

Key child poverty driver

CALL TO ACTION

Disability, health issues and caring responsibilities increase risk of poverty

Oppose further cuts to disability and health benefits

Soaring utility bills hit low-income and single-parent families especially hard - many miss out on cheaper rates

Support automatic social tariffs and data sharing with utility companies

Shortage of social housing means families face choice between high rents and unsuitable private rentals

Support raising LHA for urgent relief while long-term solutions are being built

Larger families are driven into deeper poverty by missing out on essential support

Push for an end to the two-child limit and the benefit cap

The system is confusing, disjointed and not built around real-life needs

Listen to lived experiences and consult the people affected by the policies

A final comment

Child poverty in the Stroud and Cotswold districts is not inevitable. The local evidence from our frontline work and the stories in this report show that national policy choices directly affect real families in our communities.

The government has committed to developing an ambitious Child Poverty Strategy. We want to ensure that this strategy includes the practical solutions based on lived experience and frontline insight that would make a real difference to local families.

Every child deserves the chance to thrive, regardless of their family's financial circumstances. The evidence is clear, the solutions exist, and the need is urgent.

Citizens Advice Stroud & Cotswold Districts are committed to identifying the drivers of hardship and look forward to working with you to make child poverty history in our communities and across the UK.

Need help?

If you're affected by any of the issues raised in this report, Citizens Advice may be able to help. The information you need might be on our website. Please use the following link to access our Self-Help section or go directly to the national Citizens Advice website. For personalised advice, use our email form or call us, and somebody will get back to you.

Self Help

www.citizensadvice.org.uk

Email Form

Phone:

 **0808 800 0510 / 0808 800 0511**

Calls are **free** from landlines and mobile phones. Calls will not appear on your itemised telephone bill. **Our telephone Helpline is open to incoming calls:**

Monday – Tuesday 10am to 4pm

Wednesday* – Thursday 10am to 12.30pm

***Please note:** The helpline is closed to incoming calls on the morning of the second Wednesday each month, but it will be open from 1–4pm instead.

References and Further Reading:

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- Cirencester Foodbank 2025, [South Cotswold Food Poverty Report 2025](#)
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- Citizens Advice (2025) [3 reasons why cutting Universal Credit health for new claimants is a bad idea](#)
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- HM Government (2024) [Tackling Child Poverty: Strategy document](#).
- Joseph Rowntree Foundation (2025) [UK Poverty 2025: The essential guide to understanding poverty in the UK](#).
- Loughborough University & End Child Poverty Coalition (2024) [Local child poverty estimates for 2023/24](#).
- Office for National Statistics (2023) [Families and households in the UK: 2023](#).
- Office for National Statistics (2025) [Healthy life expectancy by national area deprivation, England and Wales: 2013 to 2015 and 2020 to 2022](#).
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- Office for National Statistics (2025) [Stroud District private rent annual inflation](#).
- Royal College of Paediatrics and Child Health (2024) [Child Health Inequalities Driven by Child Poverty in the UK – Position Statement](#).
- Trussell Trust (2025) [Emergency food parcel distribution in the UK Apr 2024 – May 2025](#).

We provide free, confidential, and impartial advice to anyone who needs it, to help them resolve the problems they face. We use the intelligence we gather to lobby and influence social policy makers, both locally and nationally.

**For enquiries or additional information,
please contact: info@ca-scd.org.uk**



**Stroud
& Cotswold
Districts**

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