Office of the
Children's Commissioner
for Jersey

Less Money, More Stress

Children's everyday experiences of money and rights



Larkins, C. and Satchwell, C.

University of Lancashire

It makes no sense to undermine our societies' prosperity by depriving children of the resources that would equip them to contribute in the future. It makes no sense to tell our young people that they are the future when we are not investing in those futures.

UNICEF, State of the World's Children 2025 Ending Child Poverty: Our shared imperative.

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Thank you.

Foreword
from the Children's Commissioner



Dr Carmel Corrigan
Children's Commissioner for Jersey

In 2024, the Office of the Children's Commissioner for Jersey undertook an Island-wide consultation to inform its Strategic Plan 2024-2027. Several key priorities were identified by the 1,400-plus children and adults who engaged in that consultation. One of those was the impact that money, or more specifically lack of money, had on children's enjoyment of their human rights and childhoods. Children themselves frequently named this issue: child poverty.

For many people, Jersey is a place of opportunity and prosperity. It is a community that cares deeply about children and young people, invests significantly in public services, and has taken important steps in recent years to strengthen the protection of children's rights. Yet alongside this positive picture, there is another reality that deserves our attention.

The available evidence tells us that a significant number of children in Jersey are growing up in households experiencing financial stresses. The most recent Household Income Distribution Survey 2021/2022 found that around one in four children were living in "relative low-income households". Other indicators, including the increased use of food banks and difficulties in meeting the cost of utilities and fuel, suggest that many families continue to face difficulties meeting everyday costs associated with housing, food, energy and participation in community life.

Child poverty is a children's rights issue. The United Nations Convention on the Rights of the Child (UNCRC) recognises every child's right to an adequate standard of living, social security, health, education, development and participation. These rights are interconnected. When families struggle to afford essentials, children's ability to enjoy many of their rights can be affected.

Children experience poverty differently to adults. Their experiences are shaped not only by household income, although this is a very significant factor, but also by whether they can access the housing, education, healthcare, childcare, activities, relationships and support that enable them to enjoy childhood and realise their rights. Additionally, children have no control over the circumstances into which they are born or the financial pressures faced by their families. Public policy therefore

Foreword (continued)

has a particular responsibility to consider how decisions affect their lives and life chances. Effective responses to child poverty therefore extend beyond income measures alone. They also involve decisions about public services, social infrastructure and wider policies that affect children's daily lives.

Child poverty has been shown to have lasting, often lifelong impacts. Childhood is an intense phase of biological, neurological, emotional and social growth and development. To enable and facilitate this, access to proper nutrition, healthcare, housing, education and social networks are of particular importance. The lack or restriction of these results in poorer lifelong health, lower educational attainment and long-term work prospects, greater adult reliance on social and additional services, poorer social integration, as well as a higher risk of inter-generational patterns of poverty.

Where disadvantage persists, its effects can extend into adulthood, reinforcing inequalities and generating substantial costs for individuals, public services and the wider economy. The UK End Child Poverty Coalition (2023), for example, estimated the annual cost of child poverty to the UK state at a minimum of £39.5 billion. This demonstrates the scale of the potential long-term costs associated with child poverty and strengthens the case for early and effective action. Many of the costs above are incurred through services such as social care, health and mental health, and justice, indicating that the social cost of child poverty is also high and long-term.

This report is the Office of the Children's Commissioner's first dedicated examination of child poverty in Jersey. It comes at an important moment for Jersey. Our understanding of child poverty remains incomplete. The most recent comprehensive income data relates to 2021-2022, and updated figures will not be available for some time yet. At the same time, we know that many families have experienced sustained pressure from increases in housing, food and energy costs.

Public discussion about financial hardship often focuses on the cost of living, household budgets, employment and income. These are important issues. Measures that increase family incomes, reduce financial pressures or support parents into work can make a meaningful difference to children's lives. However, child poverty cannot be understood solely through an adult lens.

This report is not intended to offer simple answers to complex challenges arising from a multifaceted issue. Nor does it seek to attribute blame. At the heart of this report are the voices of children and young people. This provides a different perspective to that of adults who have varying responsibilities and opinions. Placing children's and young people's views and experiences at the centre of this report provides a unique contribution to a wider conversation about how children experience financial hardship in Jersey, what we know about its causes and consequences, and what further action may be required to ensure that every child can enjoy a childhood unmarred by poverty and become healthy, happy, productive and secure adults.

Through this research, children have shared their perspectives on how money affects their daily lives, relationships, opportunities and aspirations, each of which is related to the achievement of their rights. Their experiences provide an essential insight into an issue that is too often discussed only in terms of statistics, economic indicators or adult perspectives. As Children's Commissioner, I believe those voices deserve to be heard, understood and reflected in decision-making.

The Office of the Children's Commissioner recognises that Jersey is at an early stage in developing a shared understanding of child poverty as a distinct issue affecting children's rights and wellbeing. Meaningful and lasting change begins with recognition. Our hope is that this report helps to build that understanding and provides a foundation for informed discussion about how Jersey can continue to strengthen its support for children and families in the years ahead.

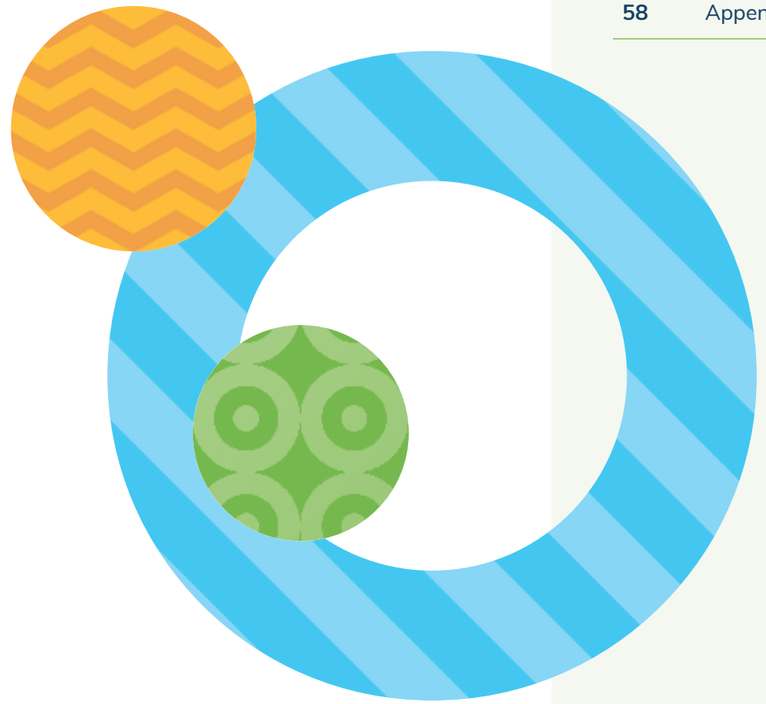
Child poverty is not inevitable, nor is it simply a matter of economics. It is shaped by the choices societies make about the support, opportunities and conditions provided for children as they grow up. The children who contributed to this research have offered an important reminder that poverty is experienced not only through what families materially lack, but through what children are unable to do, to feel and to become. Their voices challenge us to look beyond statistics and to see childhood as it is lived. My hope is that this report contributes to a shared commitment across Jersey to ensuring that every child can experience a childhood characterised by dignity, opportunity, belonging and hope.



Dr Carmel Corrigan
Children's Commissioner for Jersey

Contents

6 Executive Summary
9 Introduction
20 The Research
24 Material Needs
35 Opportunities
43 Relational
50 Recommendations from Children
54 Conclusions and Recommendations from the OCCJ
58 Appendices



Executive Summary

This research, commissioned by the Office of the Children's Commissioner for Jersey, examined the everyday lived experiences of children and young people aged 5-18 in Jersey. Working with 23 young co-researchers, methods were devised to collect, analyse and report children's experiences and opinions, with a focus on children's rights and money.

With parental consent for those under 16, a total of 136 children and young people from 15 different settings agreed to participate. The data collected for analysis comprised 95 paper-based and 50 online completed activities, interviews with 62 children and young people, and group discussions with 36 young people.[1]

The co-created MOR-C Analysis Framework (see Appendix 3) used three dimensions of poverty (Material, Opportunities, Relational, based on Bessell et al., 2025), alongside themes developed from analysis of the data, mapped against the co-researchers' list of 'essentials for all children', and against relevant rights provisions in UN Conventions, principally the United Nations Convention on the Rights of the Child (UNCRC). The findings of the research are presented according to the 16 themes, briefly summarised below.

Food and clothing

Children and young people spoke about access to food and clothing as a matter of rights. Some described not having enough to eat and a few children and young people reported having inadequate clothing. Children and young people raised concerns about cost and quality of food, including the rising cost of school meals. Children and young people described how they and their families had to manage food-related stress. Others reported being concerned about clothing costs.

Housing

Children and young people spoke about the cost and quality of housing and the impact of this on family budgets, with some families having to leave the island and others accepting crowded and unsafe housing conditions. Inadequate housing conditions were described as due to lack of money and lack of available housing. The cost of household bills was an additional pressure. For some, residency status was an added barrier to adequate housing.

Health and environment

Some children and young people also had concerns and stress related to the costs of family healthcare and worries about costs of access to healthcare for long-term conditions that may require travel. Access to quality outdoor environments was seen as enabling children's rights to play and health, as well as social connection, but this was described as limited when green space at home, support to access more distant places, or free facilities were lacking.

Transport

Children and young people spoke about transport as an important enabler of their rights, and some children and young people were concerned about the burden that transport costs placed on their families' ability to sustain an adequate standard of living. Lack of access to a car posed a barrier to parental employment, access to health services and children's time with friends. For some, the individual and whole family costs of public transport were unaffordable. Access to bicycles was also money-related.

Access to internet

Children and young people spoke about the importance of use of a phone, iPad or other device to connect to the internet, naming the need to access information (which is a right), entertainment and (most frequently) connection with friends and families. Some of the children interviewed had a phone, and most of the young people did, but their use was sometimes limited or non-existent. For some children there was a need for more secure digital access.

Education

Children and young people valued the right to education but described how the quality of education and the range of educational opportunities was affected by money, which was a barrier for many families. Some children and young people felt that private schools offered better educational opportunities and environments with potentially less bullying. In terms of further education, although the quality of provision at the Island's college was appreciated, subject options were limited in non-fee-paying settings and young people who arrived on the island even a few days after the threshold age had to struggle to pay further education (FE) fees. Financial support to access Higher Education was appreciated.



Play and leisure

Children and young people reported that play and leisure are important rights, but that they are (unfairly) affected by money because toys and activities cost money. They appreciated the wonderful beaches and parks, but some children could not go to these due to transport costs or lack of parental time. The youth service was highly valued, but sports, leisure activities and even youth clubs were beyond the reach of some children and young people, due to combined costs of attendance, food and travel.

[1] *Child* refers to primary school age; *Young Person* refers to secondary school age and above.

Executive Summary (continued)

Holidays

The disparity in access to holidays, an important time with family, was marked, with some children reporting multiple overseas holidays a year whilst others had never left the island. For many, holidays were the only time they saw extended, or even immediate, family members.

Feeling positive about the future

Children and young people spoke about their hopes, plans and concerns for adulthood. The nature of what they could hope for was related to money, to where they would live, what employment they could get, and how they could access relevant opportunities.

Work for young people

The right to work, included in this research at the direction of teenage co-researchers, was important. Children and young people described employment plans and needs for money for themselves and their families, and the responsibilities they were carrying to support their parents and peers. Some young people were struggling to access employment and the experiences and income this offers. Others raised concerns about low wages and the challenges of combining schoolwork and other responsibilities.

Relationships with family

Children and young people valued time with family to establish and maintain bonds, express care and experience support. Money was needed for some activities with family. Some children and young people experienced barriers to being with family related to the amount of time their parents were working, or parental stress levels. Children and young people who had family off-island experienced additional barriers related to the costs of travel and staying in touch online.

Relationships with friends

Children and young people valued time with friends as a source of connection, fun and support. Money made a difference to whether children and young people could join in activities with friends. Exclusions from friendship groups could also be, often unintentionally, related to financial hardships.

People who help

Children and young people appreciated family members, friends and professionals who provided help and support. Seeking support was harder in situations of financial pressure, but some extended family members and professionals were there for some children and young people. Professionals were particularly valued when they proactively offered support and drop-ins, talked about what is going on at home as well as school, and have an understanding of teenagers and discrimination.

Feeling okay about money

The stress of thinking about money and being concerned about their families' financial and emotional wellbeing was often mentioned by participants. This extended to some children feeling like a burden on their parents and a drain on their resources. Worrying about the things that their parents could not afford and learning ways to cope was a strong theme.

Feeling good

Children and young people described feeling good as related to not worrying and feeling happy, safe, relaxed, valued, heard and understood. There were mixed views on the impact of money on feelings and relationships. Some children and young people noted that money does not make you happy while others reported the impact of money on rights to non-discrimination and to be heard. Participants associated not being heard with not feeling valued.

Feeling part of a community

The need to be welcoming of diverse language groups was emphasised, with some reports of prejudice. Children from migrant worker families often reported aspects of material and opportunity poverty, which were compounded by language issues and thus affected a sense of belonging to a community.



Introduction

What is child poverty?

When people hear the word 'poverty', they often think about a lack of money. Internationally, the rate of child poverty is at least initially defined as the percentage of children who live in households with less than 60% of the median income for households of comparative compositions (number of adults, number of children, single- or two-parent households, etc.).[2] Jersey also uses such a measure, known as Relative Low Income After Housing Costs, to understand the scale of poverty.

However, while household income is certainly an important part of the picture, child poverty cannot be defined by this alone.

Most international commentators agree that child poverty is about both a lack of household income and a range of deprivation and social exclusion measures. It is, therefore, a multidimensional issue. For example, UNICEF describes child poverty as the deprivation of the material, emotional and spiritual resources needed for children to survive, develop and thrive.[3] Child poverty is therefore not simply about having less money than others; it is about how financial circumstances affect children's daily lives, opportunities, wellbeing and future prospects. It describes a situation where children do not have access to the resources they need to grow, develop and participate fully in society. This includes material resources such as food, clothing and housing, but also the wider opportunities and experiences that enable children to enjoy childhood, develop their talents and abilities, and feel included within their communities. Like income measures, these indicators of deprivation and exclusion are also relative to what is considered 'ordinary' or 'normal' for children within the society in which they live.

Child poverty as a children's rights issue

Child poverty is often discussed in terms of household income, employment, social security or the cost of living. These are important parts of the picture. However, a children's rights perspective offers a broader way of understanding how poverty affects children's lives and why it matters.

The United Nations Convention on the Rights of the Child (UNCRC), which was extended to Jersey in 2014, recognises children as rights-holders. It sets out the rights that all children under the age of 18 should enjoy, including the right to an adequate standard of living, health, education, safety and privacy, to have decisions made in their best interests, and to have opportunities to contribute to decision-making that affects their lives. Children and families are also protected by the International Covenant on Economic, Social and Cultural Rights (ICESCR), extended to Jersey in 1976. The rights in these conventions are more than words; any adopting jurisdiction has a duty to respect, protect and fulfil all children's rights, specifically children's economic, social and cultural rights, to the maximum extent of its available resources (Article 4, UNCRC).

Importantly, the UN Committee on the Rights of the Child has consistently emphasised that poverty should not be viewed solely as an individual or family problem. Through a number of General Comments[4], the Committee has recognised that children's experiences of poverty are shaped by wider social, economic and policy environments. Governments are therefore encouraged to consider how laws, policies, public services and public spending decisions affect children's ability to enjoy their rights, particularly those children who face the greatest disadvantages. Guidance from the Committee on ICESCR states that the obligation is to:

> *'ensure the widest possible enjoyment of economic, social and cultural rights … even in times of severe resource constraints, States parties must protect the most disadvantaged and marginalized members or groups of society by adopting relatively low-cost targeted programmes'*
> (CESCR, 2007, para 4)[5].

In addition, given that it is ten years on from the publication of the Office of the United Nations High Commissioner on Human Rights' General Comment No. 19 (2016)[6], this report is a timely moment to reflect on the extent to which Jersey is fulfilling its obligations to:

> *'have made every effort to mobilize, allocate and spend budget resources to fulfil the economic, social and cultural rights of all children'* (paragraph 30)

> *'…to realize children's economic, social and cultural rights "to the maximum extent" also means that they should not take deliberate retrogressive measures in relation to economic, social and cultural rights.* ***States parties should not allow the existing level of enjoyment of children's rights to deteriorate.*** *In times of economic crisis, regressive measures may only be considered after assessing all other options and* ***ensuring that children are the last to be affected,*** *especially children in vulnerable situations.'* (paragraph 31; emphasis added)

This present report is designed to support this process of reflection, as hearing from children responds to Article 12 of the UNCRC, and is an essential part of planning budgets:

> *'States parties should regularly hear children's views on budget decisions that affect them, through mechanisms for the meaningful participation of children at the national and subnational levels.'*
> (General Comment 19)

Seen through a human rights lens, child poverty is about more than income alone. It is about whether children have access to the resources, opportunities and support they need to thrive. This includes material essentials such as food, clothing and housing, but also the wider conditions that enable children to participate fully in family, school and community life.

This understanding is reflected throughout the UNCRC. While Article 27 specifically recognises the right of every child to an adequate standard of living, the effects of poverty extend much further. Children experiencing poverty may also face barriers to enjoying their rights to health, education, social security, play, development and participation. Poverty therefore rarely affects a single aspect of a child's life. Rather, its effects are often interconnected and cumulative.

Childhood is also a unique and time-limited period of life. Experiences during childhood can shape health, wellbeing, learning and development in ways that last well beyond childhood itself.[7] For this reason, children's rights bodies increasingly emphasise the importance of addressing disadvantage early and ensuring that children are able to access the support and opportunities they need when they need them, rather than later in life.[8]

A rights-based approach places children's lived experiences at the centre of understanding poverty. Alongside statistical indicators and policy analysis, it recognises the importance of listening directly to children themselves. Children's experiences can provide a deeper understanding of how financial pressures affect daily life, relationships, participation and wellbeing. They help

[2] UNICEF Report Card No.10. 2012. https: //www.unicef.ca/sites/default/files/imce_uploads/DISCOVER/OUR%20WORK/ADVOCACY/DOMESTIC/POLICY%20ADVOCACY/DOCS/unicefreportcard10-eng.pdf
[3] Child Poverty. UNICEF. 2024. https: //www.unicef.org/stories/child-poverty
[4] https: //digitallibrary.un.org/record/513415?v=pdf; https: //digitallibrary.un.org/record/570528?v=pdf; https: //www.ohchr.org/en/documents/general-comments-and-recommendations/general-comment-no-19-2016-public-budgeting; https: //www.ohchr.org/en/documents/general-comments-and-recommendations/general-comment-no-20-2016-implementation-rights
[5] https: //www2.ohchr.org/english/bodies/cescr/docs/statements/Obligationtotakesteps-2007.pdf
[6] https: //www.ohchr.org/en/documents/general-comments-and-recommendations/general-comment-no-19-2016-public-budgeting
[7] Early Childhood Development. UNICEF. https: //www.unicef.org/early-childhood-development
[8] Implementing Child Rights in Early Childhood. CRC General Comment No.7. https: //digitallibrary.un.org/record/570528?v=pdf

Introduction (continued)

to illuminate aspects of poverty that may not be visible through economic data alone. Article 12 of the UNCRC recognises children's right to express their views on matters affecting them and for those views to be given due weight. This report seeks to reflect that principle by placing children's voices at its heart.

Understanding child poverty as a children's rights issue does not mean viewing it solely through a legal lens. Rather, it provides a framework for understanding what is at stake. It reminds us that poverty is not only about finances or living standards, important though those are. It is about whether children have the opportunities, support and security they need to enjoy childhood and to realise their potential.

A children's rights perspective also highlights that reducing child poverty is not solely a matter of increasing household income. While income is important, the services, infrastructure and opportunities available to children are equally significant. Access to suitable housing, high-quality education, healthcare, childcare, transport, recreation, family support services and inclusive community environments can all influence children's experiences and mitigate the effects of financial hardship. Decisions made across government therefore play an important role in shaping children's outcomes, even where they are not explicitly framed as anti-poverty measures.

This report therefore considers child poverty not simply as an economic challenge, but as an issue that touches many aspects of children's lives and many of the rights and opportunities that society seeks to provide for all children. It is from this perspective that the current situation in Jersey is examined.

Children experience poverty differently to adults

A children's rights approach[9] helps explain why childhood requires particular attention. Children experience poverty differently from adults for several reasons. Chief among these is the fact that they are experiencing a period of very rapid growth and development and therefore have specific needs. This is most effectively summed up by the World Health Organisation (WHO, 2024):

> *'The early years, childhood and adolescence are characterized by dramatic physical, cognitive, social and emotional developments and changes, including physical growth, cognitive development, socioemotional and behavioural development, the onset of puberty, and the establishment of health-related and risk-taking behaviours. Social disadvantage can disrupt these critical foundations, leading to poor child health and development and further undermining the potential for lifelong health.'*[10]

Poverty impacts on children's neurological development due to inadequate nutrition and exposure to parental stress, which can have long-term effects on brain development and emotional regulation.[11] The English Royal College of Paediatrics and Child Health (2026) reports on the negative impact of childhood deprivation across a number of childhood wellbeing indicators including infant and childhood mortality, educational attainment and deaths from asthma.[12]

In addition, unlike adults, children have little control over many of the factors that shape their experiences of poverty. Children lack the means to 'get themselves' out of poverty. They cannot determine household income, employment status, housing circumstances or eligibility for support. Yet these factors can have a profound influence on their childhood experiences and future opportunities.

Because children are dependent on adults, institutions and public policy to meet their needs, responses to child poverty cannot rely solely on individual choices or labour market participation by adults. Children's poverty is shaped not only by income but also by the opportunities, services and support available to them and their families. Addressing these issues and the children's rights implications requires deliberate consideration of how laws, services and policies affect children's lives.

Child poverty has lasting impacts

A child may experience poverty in different ways. It may mean living in overcrowded or insecure accommodation, being unable to participate in activities enjoyed by their peers, worrying about family finances, lacking access to nutritious food, or not having a suitable place to study at home. For some children, these experiences may be temporary. For others, they may persist throughout much of childhood.

Research consistently demonstrates that childhood experiences of poverty, both temporary and particularly longer-term or persistent poverty, are associated with outcomes across the life course, including educational achievement, physical and mental health, employment prospects and economic participation. Where children experience persistent disadvantage, the impacts may extend beyond childhood and contribute to inequalities that continue into adulthood. UNICEF (2024) have reported that those 'who experienced poverty in childhood also are more likely to be unemployed or in lower-paid jobs, to have encounters with the criminal justice system and to experience poverty themselves.'[13]

Addressing and reducing child poverty has long-term financial and social benefits for wider society

There is also a strong social and economic rationale for taking action to reduce childhood poverty. The immediate experience and future impacts of childhood poverty have an economic and social cost to governments and societies. For example, the UK End Child Poverty Coalition (2023) has estimated that child poverty costs the state £39.5 billion per year at a minimum, due to current spending on addressing the impact of child poverty, the cost of future social services needed to address the impacts of child poverty, a reduction in the future prosperity of those affected, and tax losses.[14] This figure cannot simply be applied proportionally to Jersey, but clearly shows that failure to address child poverty has an ongoing and high economic and social cost.

Conversely, there is a growing understanding that investment in children and families can generate significant long-term benefits for individuals, communities and society. For example, the 2020 WHO–UNICEF–Lancet Commission, *A Future for the World's Children?*, makes the very clear case that *'Early investments in children's health, education, and development have benefits that compound throughout the child's lifetime, for their future children, and society as a whole.'*[15]

From this perspective, supporting children during their early years and throughout childhood is not solely a matter of responding to immediate need but also of strengthening the social and economic foundations of future generations. In this context, expenditure on children is increasingly understood as a long-term investment, helping to reduce future pressures on public services and public expenditure.

[9] Children's Rights Approach. OCCJ. https: //occj.org.je/children-rights-approach/
[10] World Health Organization Regional Office for Europe, Reducing inequities in health across the life-course: early years, childhood and adolescence. https: //www.who.int/europe/publications/i/item/WHO-EURO-2020-5563-45328-64871
[11] https: //www.unicef.org/eca/stories/how-does-poverty-affect-children-differently
[12] Royal College of Paediatrics and Child Health (2026), State of Child Health 2026. https: //www.rcpch.ac.uk/sites/default/files/2026-07/state-of-child-health-2026-england-quick-read.pdf
[13] UNICEF (2024) https: //www.unicef.org/eca/stories/how-does-poverty-affect-children-differently
[14] Hirsch, D. (2023), The Cost of Child Poverty in 2023, Child Poverty Action Group https: //cpag.org.uk/sites/default/files/2023-08/The%20cost%20of%20child%20poverty%20in%202023.pdf
[15] Clark, H. et al. (2020), A future for the world's children? A WHO–UNICEF–Lancet Commission, The Lancet, 395, 605–658

Introduction (continued)

What do we know about child poverty in Jersey?

Although Jersey lacks up-to-date child poverty statistics, the evidence currently available paints a consistent picture of significant and ongoing financial pressures affecting many families with children.

The most recent Jersey Household Income Distribution Survey found that around one in four children were living in Relative Low-Income households.[16] Updated findings are not expected until 2027 or 2028, meaning Jersey currently lacks a timely picture of how children's material circumstances may be changing.

In the absence of current poverty data, other indicators provide important insights into family experiences. Recent Jersey Opinions and Lifestyle Survey findings show that families with children, particularly lone-parent households, experience some of the greatest financial pressures. In 2025, around seven in ten single-parent households reported difficulty coping financially, alongside nearly half of couples with children.[17]

Other indicators suggest that these pressures affect everyday living standards. Recent data show that:

- 23% of households struggle to heat their homes[18]
- 15% cannot cook a main meal every day[19]
- almost one in five children lack multiple essential items[20]
- children from non-Jersey or non-British backgrounds experience higher levels of material deprivation[21]

Evidence from charities and community organisations also suggests growing demand for support with food, fuel and essential household costs.[22] While these indicators do not provide a complete picture of child poverty, together they suggest that a significant number of children in Jersey are growing up in households experiencing sustained financial pressure.

Taken together, the evidence suggests that child poverty is neither a marginal nor a temporary issue. Rather, it is an important feature of the social and economic landscape affecting a substantial number of children and families across Jersey.

Housing costs and housing security

Housing is one of the most significant influences on children's material wellbeing in Jersey and emerges consistently across the available evidence as a major factor shaping children's experiences of poverty. While discussions about poverty often focus primarily on income, the evidence suggests that housing costs have a particularly powerful impact on whether families are able to provide children with the resources and opportunities they need during childhood.

The effect of housing costs can be seen clearly in Jersey's poverty data. Before housing costs are taken into account, 16% of households fall within Relative Low Income; once housing costs are deducted, this increases to 24%. For lone-parent households, the increase is even more striking, rising from 26% to 54%.[23] These figures suggest that housing costs are not simply one element of financial pressure; for many families they are the factor that determines whether household income is sufficient to meet other everyday needs.

For children, the implications extend beyond housing. Where a large proportion of income is spent on rent or housing-related costs, less money remains available for food, transport, education-related expenses, childcare, leisure activities and social participation. Families facing these pressures may find themselves making difficult decisions between essential costs, often over extended periods of time. What may appear as a housing issue therefore has consequences across many aspects of children's lives.

Housing conditions also shape children's everyday experiences. Census data indicate that overcrowding remains a challenge for a number of households, particularly within parts of the registered housing sector.[24] Findings from the Jersey Children and Young People's Survey suggest that nearly 30% of children do not have a dedicated space at home for schoolwork.[25] This does not necessarily indicate poverty in every case, but it highlights how housing circumstances can affect children's ability to learn, rest, concentrate and enjoy privacy.

Children's rights bodies increasingly recognise housing as a core children's rights issue. The right to an adequate standard of living under Article 27 of the UNCRC extends beyond simply having a roof over one's head; it encompasses living conditions that support children's health, development, dignity and wellbeing. Housing also directly affects the realisation of other rights, including the right to healthcare (Article 24), development (Article 6) and education (Article 28). A child who is living in overcrowded, insecure or unsuitable accommodation is less able to enjoy many of these rights in practice.

Housing rarely operates in isolation. It interacts closely with income support systems, employment, residency status, health and education. The cumulative effect is that housing often sits at the centre of children's experiences of poverty. It influences to a significant degree how much disposable income families have, where they live, how secure their circumstances are and, ultimately, how childhood is experienced.

Residency status and access to opportunities

A distinctive feature of Jersey's social and economic landscape is the role that residential status plays in shaping access to housing, employment and some forms of financial support. While residency systems serve legitimate policy objectives within a small island with finite resources, they are also an important part of understanding how poverty is experienced by some children and families.

The Control of Housing and Work (Jersey) Law 2012[26] influences access to housing and employment through a system of residential statuses. These arrangements were developed to manage population pressures and protect housing supply. However, in practice, they also shape many of the conditions in which children grow up, particularly when considered alongside housing affordability and access to support.

For some families, residency status determines access to affordable housing, eligibility for support and the range of employment opportunities available to parents. Families may be raising children in Jersey, contributing economically to the Island and participating fully in community life while remaining unable to access some forms of housing or support for extended periods of time. This can result in children spending significant portions of their childhood exposed to greater housing insecurity and financial pressure than their peers.

From a children's perspective, one of the most significant features of residency systems is the passage of time. Administrative and policy timescales can look very different when viewed through the lens of childhood. A five-year qualifying period for support or a ten-year pathway to full housing eligibility can represent a substantial portion of a

[16] Jersey Household Income Distribution 2021/2022. Statistics Jersey. https: //www.gov.je/SiteCollectionDocuments/Government%20and%2 administration/R%20Income%20Distribution%20Report%202021%2020230630%20SJ.pdf
[17] Jersey Opinions and Lifestyle Survey Report. Statistics Jersey. 2025. https: //stats.je/publication/jersey-opinions-and-lifestyle-survey-2025/
[18] Jersey Opinions and Lifestyle Survey Report. Statistics Jersey. 2025. https: //stats.je/publication/jersey-opinions-and-lifestyle-survey-2025/
[19] Jersey Opinions and Lifestyle Survey Report. Statistics Jersey. 2025. https: //stats.je/publication/jersey-opinions-and-lifestyle-survey-2025/
[20] Jersey Children and Young People Survey Report. Statistics Jersey. 2024. https: //www.gov.je/SiteCollectionDocuments/Government%20and%2 administration/JCYPS%202024%20report.pdf
[21] Jersey Children and Young People Survey Report. Statistics Jersey. 2024. https: //www.gov.je/SiteCollectionDocuments/Government%20and%2 administration/JCYPS%202024%20report.pdf
[22] Jersey Opinions and Lifestyle Survey Report. Statistics Jersey. 2023. https: //www.gov.je/SiteCollectionDocuments/Government%20and%2 administration/Opinions%20and%20Lifestyle%20Survey%202023%20Report.pdf
'Increased demand' forces launch of food bank. September 2025. BBC News. https: //www.bbc.co.uk/news/articles/c2lxr9rjlq5o and
Survey reveals Jersey's "hidden poverty" amid rise in foodbank usage. December 2025. Jersey Evening Post. https: //jerseyeveningpost.com news/2025/12/15/survey-reveals-jerseys-hidden-poverty-amid-rise-in-foodbank-usage/?v=6511
[23] Jersey Household Income Distribution Survey 2021/2022. Statistics Jersey. https: //www.gov.je/SiteCollectionDocuments/Government%20and%20 administration/R%20Income%20Distribution%20Report%202021%2020230630%20SJ.pdf
[24] Report on the 2021 Jersey Census. Statistics Jersey. https: //www.gov.je/SiteCollectionDocuments/Government%20and%20administration/R%2 CensusFinalReport%2020221213%20SJ.pdf
[25] Jersey Children and Young People Survey Report. Statistics Jersey. 2024. https: //www.gov.je/SiteCollectionDocuments/Government%20and%2 administration/JCYPS%202024%20report.pdf
[26] Control of Housing and Work (Jersey) Law 2012. https: //www.jerseylaw.je/laws/current/l_31_2012

Introduction (continued)

child's life. A child starting primary school may spend their entire primary education waiting for changes in eligibility that affect housing stability or access to support. By the time those thresholds are reached, important stages of childhood development will already have passed.

A children's rights perspective encourages consideration of how these systems affect children in practice. Children have no influence over residency status, employment permissions or housing eligibility criteria, yet they experience the consequences of these arrangements directly through their living conditions, access to opportunities and family circumstances. This raises important questions about the principles of non-discrimination (Article 2), best interests (Article 3) and adequate standard of living (Article 27) contained within the UNCRC.

The issue is therefore not whether residency systems should exist, but whether the operation and cumulative effects of those systems sufficiently reflect children's experiences and needs and consider their human rights.

Income Support and Social Security

Social security systems exist to provide protection when families experience financial hardship. They are one of the most important ways in which governments seek to ensure that children have access to the resources necessary for healthy development, participation and wellbeing.

Jersey's Income Support and Social Security systems provide important assistance to many families and play a vital role in preventing financial difficulties from becoming more severe. However, like many welfare systems internationally, they are largely organised around adult circumstances. Eligibility is based on factors such as household composition, income, employment history and residency. Children's access to support is therefore mediated through adults rather than being assessed independently.

From an administrative perspective, this structure is understandable. Households, rather than individual children, are generally the unit through which income and expenditure are managed. However, from a children's rights perspective, it raises an important question: to what extent do welfare systems recognise children as rights-holders with distinct needs and interests?

For this reason, Article 26 of the UNCRC recognises children's right to social security, while Article 27 recognises their right to an adequate standard of living. The UN Committee on the Rights of the Child has repeatedly emphasised that social protection should be viewed as an investment in children's wellbeing, development and life chances, rather than simply a mechanism for responding to economic hardship.[27]

Income support systems also interact with many other drivers of child poverty. They can help offset housing costs, reduce the impact of temporary financial shocks, support families during periods of unemployment or ill health and contribute to children's educational participation. Equally, where families face barriers to accessing support, those pressures often become more visible elsewhere, including through housing insecurity, debt, food insecurity and educational disadvantage. Poverty therefore tends to be experienced as the cumulative effect of multiple pressures rather than the absence of any single support.

Employment, earnings and the cost of living

At first glance, child poverty can appear difficult to reconcile with Jersey's strong economy, high employment levels and comparatively high wages. However, the available evidence suggests that child poverty is not simply a question of whether adults are in work. Rather, it reflects the relationship between household income and the cost of raising children within a high-cost jurisdiction.

The evidence reviewed by the OCCJ suggests that many families continue to experience significant financial pressure despite being economically active. Jersey's Better Life Index[28] indicates that disposable income is lower than might be expected when housing and other costs are considered, whilst real earnings have declined over time relative to living costs.

This broader picture helps explain why poverty can exist alongside employment. Employment remains one of the most important protections against poverty, but work alone does not always guarantee financial security.[29] Families may be in work and still have trouble meeting the costs associated with raising children, particularly where housing costs are high or where only one parent can work due to caring responsibilities. Lone-parent households are particularly affected by these pressures and consistently report the highest levels of financial difficulty.[30]

The wider impacts are visible across a range of indicators. Households report difficulty heating their homes, preparing meals and meeting essential expenses.[31] Demand for support from charities and food banks has increased[32], suggesting that some families are turning to additional sources of assistance when household budgets are stretched. While these indicators do not tell us everything about children's experiences, they provide important insight into the pressures affecting family life.[33]

Children themselves experience the consequences of these pressures in practical ways. Family decisions about food, transport, activities, clothing, technology and participation are often shaped by financial constraints. A children's rights perspective therefore emphasises not only income levels but also whether children are able to participate fully in society and enjoy the opportunities available to their peers.

Education and opportunity

Education occupies a unique position within discussions about child poverty. It can reveal the effects of poverty, help mitigate its consequences and create pathways through which disadvantage can be reduced over time.

Poverty affects education in many interconnected ways. Financial pressures may influence attendance, engagement and attainment.[34] Housing conditions, limited access to resources, family stress, transport costs and wider material deprivation can all affect children's ability to fully participate in school life.[35] Schools, therefore, may often see the effects of poverty long before these appear in official statistics.

At the same time, schools frequently act as one of the most important sources of stability and support for children experiencing hardship. Beyond teaching and learning, schools provide routine, trusted relationships, opportunities for social participation and access to a range of practical supports. The growing importance of initiatives such as Jersey Premium, free school meals and targeted childcare support reflects increasing recognition that educational success cannot be separated from children's wider circumstances.

Published data shows a continuing relationship between Jersey Premium eligibility and educational attainment. Between 2021 and 2025, the attainment gap between Jersey Premium pupils and other pupils at the end of primary school reduced from 20.9% to 15.8%. However, at GCSE level the gap remained static overall at 27.4%. At A level, the gap reduced from 6.4% to 4.8%.[36] This highlights the link between financial hardship and educational outcomes.

[27] Public Budgeting for the Realization of Children's Rights. CRC General Comment No.19. https: //www.ohchr.org/en/documents/general-comments-and-recommendations/general-comment-no-19-2016-public-budgeting

[28] Jersey Better Life Index. Statistics Jersey. 2025.https: //stats.je/wp-content/uploads/2026/03/R-Better-Life-Index-2025-K7SD-SJ20260325.pdf
[29] Our Children, Our Future Tackling Child Poverty. UK Government. 2025. https: //assets.publishing.service.gov.uk/media/696646bc99fbdc498faecd98/child poverty-strategy.pdf
The UK's Child Poverty Strategy highlights that almost three quarters of children in poverty are in a working family.
[30] Jersey Opinions and Lifestyle Survey Report. Statistics Jersey. 2025. https: //stats.je/publication/jersey-opinions-and-lifestyle-survey-2025/
[31] Jersey Opinions and Lifestyle Survey Report. Statistics Jersey. 2025. https: //stats.je/publication/jersey-opinions-and-lifestyle-survey-2025/
[32] Public statements by Salvation Army Jersey, St Vincent de Paul Society Jersey, Caritas Jersey in April 2025.
[33] Use of foodbanks in Jersey. Statistics Jersey. 2026. https: //stats.je/publication/use-of-foodbanks-in-jersey/
[34] Cost of living crisis: Impact on schools. National Foundation for Educational Research (NFER). 2023. https: //www.nfer.ac.uk/media/442hax54/cost_of_living impact_on_schools_full_report.pdf
[35] Poverty and Education in the UK. Save the Children. https: //www.savethechildren.org.uk/what-we-do/global-issues-hub/poverty-and-education-uk
[36] Statistics provided in response by Minister for Education for Lifelong Learning to written question. 2026. https: //www.statesassembly.je/getattachment/bbaca955-713b-4351-a64c-6ab0ce6000e1/WQ-144-2026.pdf?lang=en-GB&ext=.pdf

Introduction (continued)

From a children's rights perspective, education is not only about academic attainment. Articles 28 and 29 of the UNCRC recognise education as a right that should support the full development of children's personality, talents and abilities. Financial disadvantage can create barriers to participation in this broader sense. Children may be less able to take part in trips, activities, clubs, sports and other opportunities that enrich learning and contribute to wellbeing.[37] In this way, poverty can affect not only educational outcomes but also children's wider experience of childhood.

Education also interacts with many of the other drivers discussed in this report. Housing conditions affect learning. Family income influences access to educational opportunities. Employment and childcare arrangements shape attendance and participation. Schools often find themselves helping to mitigate the effects of wider social and economic pressures facing children and families.[38] Poverty does not stop at the school gate, but neither do schools simply witness its effects; they often play a significant role in helping children and families navigate them.[39]

For these reasons, education should be understood not only as an outcome affected by poverty, but also as one of the key systems through which Jersey seeks to narrow inequalities and improve children's life chances.

Bringing the picture together

Taken individually, each of the factors discussed in this chapter provides only a partial explanation of child poverty in Jersey. Housing costs, income support, social security, employment, education and residency systems all influence children's lives in different ways. It is their interaction, however, that appears to have the greatest impact on children's experiences.

For many families, poverty is not the result of a single event or circumstance. It develops gradually as financial pressures accumulate over time. A family may be managing high housing costs whilst also facing rising food and energy bills. Parents may be in work but struggle to meet the costs of raising children in a high-cost jurisdiction. Some families may have limited access to support because of residency requirements, whilst simultaneously facing restricted access to affordable housing and employment opportunities. These challenges rarely arise in isolation. Instead, they often reinforce one another, creating pressures that become increasingly difficult to absorb.

Importantly, children experience the consequences of these pressures differently from adults. A decision about housing affordability can affect whether a child has space to study. Financial constraints may influence whether a child can participate in activities alongside their peers. Difficult choices about household spending can shape access to food, clothing, transport or opportunities. While many of the systems discussed in this report are designed around household circumstances, employment patterns or administrative eligibility, their effects are often experienced most directly by children in their everyday lives.

Childhood is a relatively brief but critical period. Financial hardship experienced during childhood affects children as they are growing, learning and developing. A period of several years may represent a relatively short time within the lifespan of a policy, but it can encompass a significant proportion of a person's childhood. This is one reason why children's rights bodies place particular emphasis on addressing poverty and disadvantage early and ensuring that children's needs are considered within wider systems and decision-making processes.

The picture that emerges is therefore one of cumulative disadvantage. The issue is not simply whether a family's income falls above or below a particular threshold. Rather, it is how financial resources, housing, employment, public services and wider opportunities combine to shape children's experiences of childhood. Understanding these interactions is essential if Jersey is to develop a fuller understanding of child poverty and its implications for children and young people.

[37] Growing up in a low-income family: Children's experiences. Children's Commissioner for England. 2025. https: //assets.childrenscommissioner.gov.uk/wpuploads/2025/07/Growing-up-in-a-low-income-family-childrens-experiences.pdf
[38] Children Experiencing Poverty in Scotland: A Review of Sources Reflecting Children's Voices and Experiences. Children and Young People's Commissioner for Scotland. 2025. https: //www.cypcs.org.uk/wpcypcs/wp-content/uploads/2025/07/Scottish-version-Child-Poverty-Children-and-Young-Peoples-Voices.pdf
[39] An evidence-based plan for addressing poverty with and through education settings. Child of the North and Centre for Young Lives. 2024. https: //cdn.prod.website-files.com/65b6b3c3bd2e7d160db2dbc0/65f3ed06f7ff02eb304e2679_CoTN%20Poverty%20Report%202.pdf

At the same time, statistics and policy analysis can only take us so far.

Data can tell us how many children live in low-income households. It can identify trends, inequalities and areas of concern. Policy analysis can help us understand how systems operate and where barriers may exist. However, neither can fully explain what it feels like to be a child growing up in a family experiencing poverty. They cannot capture how children interpret their circumstances, how they experience exclusion or inclusion, what worries them, what helps them, or what changes they believe would make the greatest difference to their lives.

For that, we must listen to children themselves.

Listening to children and young people

One of the most consistent messages emerging from international children's rights standards is that children should be involved in decisions and discussions about issues that affect them. Article 12 of the United Nations Convention on the Rights of the Child recognises children's right to express their views and to have those views taken seriously. This principle is particularly important when considering child poverty.

Historically, discussions about poverty have often been shaped by economic data, policy debates and adult perspectives. While these are important sources of evidence, they do not always capture how children themselves understand and experience financial hardship. Research from across the UK and internationally has shown that children's experiences of poverty often extend beyond material deprivation alone.[40] Children speak about feeling different from their peers, worrying about family finances, missing out on opportunities, limiting their own requests to reduce pressure on parents, feeling embarrassed about their circumstances or being unable to participate fully in school and community life. These experiences are not always visible within statistics or policy analysis, yet they can have a profound impact on children's wellbeing and sense of belonging.

The OCCJ therefore took the view that understanding child poverty in Jersey required more than an analysis of legislation, policy and available statistical data. It required an understanding of how children and young people themselves experience the realities behind the statistics.

For this reason, the OCCJ commissioned independent research to explore children's views and experiences of how money affects their lives, relationships, opportunities and rights. The purpose of the research was not simply to gather individual stories, but to strengthen the evidence base by ensuring that children's perspectives informed the overall understanding of child poverty in Jersey.

This approach reflects the Office's broader commitment to participation and engagement. Children and young people are experts in their own lives. Their experiences provide important insights into how policies, services and social conditions are experienced in practice. They can highlight issues that adults may overlook, challenge assumptions and help identify potential solutions. Listening to children is therefore both a children's rights imperative and an essential component of effective public policy.

The findings presented in the following chapters represent the voices of children and young people across Jersey. Together, they provide a richer and more nuanced understanding of child poverty than statistics or policy analysis alone can offer. They help to demonstrate not only where financial pressures exist, but how those pressures shape children's daily lives, opportunities, relationships, aspirations and the attainment of their rights.

It is these experiences that form the heart of this report. Rather than treating children's voices as an illustration of the evidence, this report places them at the centre. The chapters that follow therefore focus on what children told us about how money affects their lives and what they believe adults need to understand about growing up in Jersey today.

[40] Research with children on their experiences of poverty to inform the Child Poverty Strategy. Children's Commissioner for England. 2025. https: //assets.childrenscommissioner.gov.uk/wpuploads/2025/08/CLEAN-ENG-ONLY-CCo-CPU-Child-Poverty-Project-Findings.pdf and Children Experiencing Poverty in Scotland. Children and Young People's Commissioner Scotland. 2025. https: //www.cypcs.org.uk/wpcypcs/wp-content/uploads/2025/07/Scottish-version-Child-Poverty-Children-and-Young-Peoples-Voices.pdf

Research

The rights-based research approach

The research design draws on two children's rights-based approaches, incorporating participatory work with children and young people[41] on rights and money (Larkins et al., 2013, 2015)[42] and multidimensional measures of child poverty – Material, Opportunity and Relational (MOR) (Bessell et al., 2022, 2025[43], 2026). (An expanded Section 2 is provided in Appendix 1: Methodology.)

Ethical approval for the study[44] ensured all collaborators and participants received information designed to minimise anxiety about discussing experiences related to money and rights (indirectly addressing poverty), with sufficient detail to enable informed decisions about whether to take part.

The research process

The research followed these steps:

- Working with co-researchers (core groups of children and young people) to develop methods to elicit children's experiences and views;
- Hearing directly from consenting children and young people as participants;
- Developing an analysis framework and recommendations with co-researchers, then writing the report.

Working with co-researchers to develop methods

With parental and child consent, and school support, researchers worked with a total of 23 co-researchers, comprising children and young people from three schools and members of OCCJ Youth Advisory Group (YAG). In three face-to-face group meetings (1-2 hours each), three online group conversations (20-30 minutes each), and conversations and emails with four professionals, we co-developed a range of methods.

Phase 1

- A workbook of activities for primary-aged children, to be completed in school.
- A set of draw-write activities for secondary school children, to be completed in school.
- A set of self-guided online tasks for young people aged 11 plus, to be completed in or out of school, including a 16-point list of items young people thought all children should have or be able to do.

The activities focused on children's everyday lives with opportunities to consider children's rights and how money might make a difference. Participants could choose which activities and tasks they wished to complete (see Appendix 2: Activities).

Phase 2

- Individual or paired interviews with children, using a thematic interview schedule.
- Group discussions:
  - Reflective discussions led by researchers with groups of primary and secondary children during draw-write activities.
  - Focus groups with college students and youth groups, following themes raised by group members.

[41] *Child* refers to primary school; *Young Person* refers to secondary school and above
[42] Larkins, C. Thomas, N., Judd, D., Lloyd, J., Carter, B., Farrelly, N. (2013) https: //knowledge.lancashire.ac.uk/id/eprint/9422/1/9422_Larkins_1549939726-OCC-We_want_people_to_see_things_our_way.pdf; Larkins, C., Thomas, N., Carter, B., Farrelly, N., Judd, D., & Lloyd, J. (2015). Support for Children's Protagonism: Methodological Moves towards Critical Children Rights Research Framed from Below. The International Journal of Children's Rights, 23(2), 332-364. https: //doi.org/10.1163/15718182-02302009
[43] Bessell, S., O'Sullivan, C., Rose, T., Lang, M., & Avrahamzon, T. (2025). Measuring multidimensional child poverty in Australia. Australian Economic Review, 58, S22-S35.
[44] University of Lancashire Ethical Approval Reference: BAHSS2 01453

Hearing directly from children and young people

A letter from the OCCJ invited all schools in Jersey and youth groups to participate. In total, 136 children and young people in 15 different settings took part. The researchers visited the island three times (3-4 days each visit) to conduct the fieldwork with those who consented. The data collected for analysis comprised 95 paper-based and 50 online completed activities, interviews with 62 children and young people, and group discussions with 36 young people. See details in Table 1.

Table 1 Overview of participants and activities

	Primary	Secondary	Further Ed	Outside School*	TOTAL
Online activity	0	44	4	2	50
Draw-write secondary school activities	0	23	0	0	23
Workbook activities	72	0	0	0	72
Group discussions	3 (11 pp)	2 (17 pp)	1 (5 pp)	1 (3 pp)	7
Interviews	31 (37 pp)	19	2	4	56 (62 pp)
Total Data					**208**
Total Participants	**72**	**51**	**6**	**7**	**136**

* Youth groups and home education

Research
(continued)

Developing an analysis framework

With members of two of the co-researcher groups, we explored our initial analysis of all data alongside Bessell's three-dimensional MOR (Material, Opportunity, Relational) framework. Co-researchers helped identify 16 themes which related to 39 essentials (items, experiences and feelings).[45] From this child-guided thematic analysis[46], we identified connections between children and young people's everyday concerns, and relevant rights provisions in UN conventions. The resulting combined MOR and Co-researcher framework (MOR-C) is shown in Table 2. (For an expanded explanation of the framework, see Appendix 3: Rights-based framework).

Table 2 MOR-C Framework: Dimensions, themes, essentials and rights

Category (MOR)	Themes	Essentials for all Children Co-developed with Co-researchers	Rights and General Comments
Material Needs	Food and Clothing	Have enough food. Have healthy food and clean water.	UNCRC *Article 6* *Article 27*
		Have clothes and shoes in good condition that fit.	ICESCR *Article 11* *GC4 & GC12*
	Housing	Have a secure and healthy home. Have a warm home in winter. Be able to afford water for showers. Have space to be on your own.	
	Health and Environment	Have access to healthcare whenever you need it. Have a garden or park very near where you live.	UNCRC *Article 24* *GC20 & GC26* ICESCR *Article 12* *GC 14 & 19*
	Transport	Be able to get around the island (by public transport, car or bike)	*Enabler of UNCRC Articles 3 & 31*
	Access to Internet	Have a mobile phone (if a teenager). Be able to access the internet at home.	UNCRC *GC 25*
Opportunities	Education	Have an education that gives you what you need. Do a school trip (every year from age 8).	UNCRC *Articles 28 & 29*
	Play and Leisure	Afford sports, hobbies and activities (like clubs or cinema). Go to free leisure activities (like the beach and park). Go out to eat or get a takeaway (at least for celebrations). Go to youth club. Have fun.	UNCRC *Articles 15 & 31* *GC 12* ICESCR *Article 15*
	Holidays	Have family holiday. Have a holiday off the island (at least every other year).	*Enabler of UNCRC Article 6*
	Feeling positive about the future	Feel like you can take the next step to do things you care about (sport, education). Feel good about the future.	UNCRC *GC 20*
	Work for young people	Be able to earn money (if you are a teenager).	UNCRC *Article 30* *GC 20* ICESCR *Articles 6 & 7*
Relational	Relationships with family	Spend time with parents. Go on trips with your family. See extended family (at least every other year).	UNCRC *Preamble* *Articles 3, 9, 18* ICESCR *Article 10*
	Relationships with friends	See friends. Spend enough time with important people.	UNCRC *Article 15* *GC20*
	People who help	Have the right people to talk to about problems. Have the right people to help solve problems. Have time with someone who helps you do the things you care about.	UNCRC *Article 19.2* *GC20*
	Feeling okay about money	Not worry about money or how much their needs cost Not feel embarrassed, left out or different	UNCRC *Articles 4 & 26* ICESCR *Article 9* *GC 19 & 23*
	Feeling good	Feel safe. Feel heard, understood and known. Feel able to relax.	UNCRC *Articles 12-14, 17 & 19.1* *GC 12*
	Feeling part of a community	Feel like your language and culture are valued. Feel (settled as) part of a community.	UNCRC *Articles 2 & 30* ICESCR *Article 2.2* *GC20*

[45] The 39 essentials were extended from the initial 16 indicators they had developed for the online activity.
[46] Following Larkins et al. (2015)

Findings

Children and young people of all ages engaged enthusiastically with the research activities. They shared their everyday experiences and their views on children's rights, including how money might make a difference. Many were acutely aware of some of the disparities across the island, showing a depth of understanding of the relationship between rights and money even at a very young age:

'Because there's some families ... they like have lots of money and then they have kids that like gets lots of stuff, like whatever they ask for, sometimes they like get it straightaway. ... And then the kids that are poor a little bit, they don't have like a lot of stuff - that's like a little bit unfair.' — Child

Many children enjoy a good life in Jersey and had little experience of rights limitations due to money. For this report, however, our focus is on the lived experience of those children experiencing aspects of poverty related to the right to a decent standard of living and all their adjoining rights, and who are most in need of State intervention and provision. The following sections are organised according to the MOR-C framework (Table 2). Three composite vignettes are included: 1) Erika; 2) Mica; and 3) Jay. Each character's story is composed of information given by several children and young people, to bring to life some of their experiences.



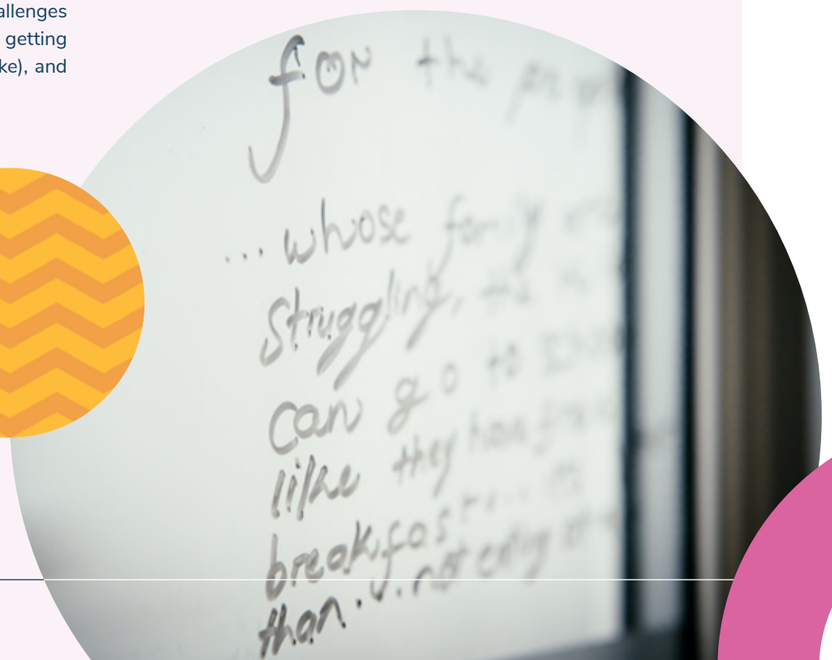
Material Needs

'[If I won a lot of money] I would buy clothes, a car, medicine, food and a house ... a bigger garden or like a, some bigger rooms, yeah, and then food, we could ... since we don't ... so if you don't have like a lot of money we could get food, and then, and water, medicines remember, if my little brothers get sick, so they're getting sick easily, we could buy medicine and the car because my dad's car is getting a bit old, we could get a new car.'

— Child

The **material dimension** of children's everyday experiences of rights and money in Jersey is related to food, clothing, housing, health, outdoor environments, transport and access to the internet. There were divergent experiences on the island, and some children and young people reported only positive experiences, having everything they needed and more. But, in the 16-item online task 1 in 5 young people reported experiencing one or more aspects of material deprivation. In draw-write activities, interviews and group discussions, some children and young people reported not having enough healthy food, not having clothes and shoes in good condition that fit, not having a secure and healthy home that is warm in winter, feeling a lack of access to healthcare, and not having a garden or park very near where they live. Some described challenges around being able to afford water for showers, getting around the island (by public transport, a car or bike), and accessing the internet at home.

This dimension of children's lives is underpinned by UNCRC rights to survival and development (article 6), adequate standard of living (article 27) and healthcare (article 24). It is also underpinned by ICESCR articles 11 (standard of living) and 12 (health and mental health) and associated General Comments which stress the need for adequacy of food, clothing, housing, healthcare and healthy environments. UNCRC general comments 20, 25 and 26 also emphasise rights to healthy environments and digital access, and the need to consider the specific rights of teenagers. The reported barriers to these material dimensions of children and young people's rights are detailed in the subsections below.



Food and clothing

Children and young people spoke about access to food and clothing as a matter of rights related to money. Young people described the difference that money makes:

'[a child with money is] guaranteed dinner every night.' — Young Person

'you need money to actually get clothes, and get shoes what don't get holes in them.' — Young Person

In the online task, one in ten young people reported not having enough to eat. In both the online task and interviews, a few children and young people (around 1 in 20) indicated they did not have sufficient clothes and shoes in good condition.

Concerns about cost of food and clothing were evident in children's choices if they were to suddenly win a lot of money:

'If I had lots of money ... mainly I would use it for the essentials like clothes and food, and sometimes if, well like my friends need something I could pay for them, maybe.'
— Child

'I'd get myself like clothes and stuff and then I'd get my brother new clothes and new toys for him.' — Child

Food-related costs and stress

Children and young people described the cost of food:

'the expenses here are just crazy. ... in England ... a box of cereal is a quid, and then when I go to the Morrison's here it's like £4 ... It's like, what?' — Young Person

'people have unsuitable diets when they're just scraping through, ... it's like vegetables would probably cost £5'
— Young Person

Free breakfasts at school were valued:

'for the people ... whose family are struggling ... the kids can go to school, like they have free breakfast ... it's better than ... not eating at all.' — Young Person

But free breakfasts were not available at secondary school, and there were concerns about rising school food costs, and the consequence that some people do not eat:

'everything's expensive here and just having a basic minimum wage is not going to help cover anything. The cost of canteen lunches... Like £3.50. How much did they used to be? Like £2.50.' — Young Person

"Well I don't eat as much anymore during the day because the portions are getting smaller and smaller and the cost is getting higher and higher. ... my mum can't afford to pay for this five days a week, it's too much".
— Young Person

Material Needs (continued)

Children and young people described how they and their families had to manage food related stress and expenditure:

'like with my mum, she like struggles with money quite a bit. ... she always like puts like food first and everything, and what's important, and then like, she'll like save money to go on holiday [once every five or six years].' — Child

'my mum sometimes gives me like a few, a few pounds like, get some drinks or some food to buy. But I don't usually get it, and then sometimes I maybe pay her back with like £1 or £2.'
— Child

Children also spoke of witnessing family stress during supermarket shopping where offers were not honoured and parents had to return items.



Clothing-related costs and stress

When family budgets were overstretched already, the cost of clothes and shoes made some children acutely aware of the need to manage with what they had to try to ease financial pressure:

'My shoes were broken and stuff and I didn't want to ask for new shoes so I kept on wearing the wrong ones. ... And my mum was like getting really mad at me, saying, "well why didn't you tell me, I could have bought you new ones". And I was like, "that's the point because I don't want you to because then you're going to lose money for that and I don't want you to do that".' — Young Person

One teenager spoke of the extra expense of no longer being able to buy 'child' clothes:

'I feel like it's more unfair to students in high school ... children's clothes because they're cheaper than actual teenage clothes.' — Young Person

Young people drew attention to the stigma of not having new or fashionable clothing. The cost of school uniforms was also an issue:

'because some people can't afford the uniform.' — Young Person

Housing

Children and young people spoke about the cost and quality of housing. Some had concerns about costs while others were protected from this worry, as these young people describe:

'Like our house [cost] is crazy ... I think you just have to be very conscious of your spending.'
— Young Person

'my mum refuses to tell me how much she pays on the rent because she doesn't want me to worry about that. But I think it is like very expensive.'
— Young Person

The impact of this on family budgets included some families having to leave the island:

'I know people who have gone through like worse situations, like they had to move away because ... their parents can't afford being here and stuff.'
— Young Person

Others were accepting inadequate housing conditions:

'we used to live with one of my parent's friends... then another friend ...and then we moved ... because like we couldn't afford it and stuff and then it's just kept on getting worse.'
— Young Person

Living in overcrowded conditions was also mentioned:

'we used to live in a really small apartment ... just me and my sister and my mum and my dad... I had to sleep with my sister and everywhere was really small. She didn't have any friends around that could play with her.' — Young Person

As was not having space to be alone:

'I like being alone. I have three siblings (annoying, I'm so tired). I love, me, I would like to have my own room.' — Child

'I did share a room with my brother until I was thirteen, because my parents couldn't buy a house. ... I just kind of wanted my own privacy.'
— Young Person

In response to questions about what to buy if they had more money, a surprising number of children mentioned beds and bedding:

'Better beds [for me and] my mum and dad.' — Child

'I would buy a new bed for my baby brother.' — Young Person

Unsafe housing conditions were related to neighbour relations in areas where there was a lot of shouting, and to mould:

'I would get a caravan to sleep in ... [so] you don't have to hear your neighbours shout.' — Child

'those [in name of place] are the most affected houses. ... they can easily develop mould. ... mould affects people's health. People want to move but there isn't houses to move to that actually are more safer.' — Young Person

Young people described housing conditions as related to cost and lack of availability:

'There's not a lot of availability for families needing more space.'
— Young Person

Material Needs (continued)

'my parents couldn't buy a house... the money also I feel like has definitely a big part to do with everything nowadays.' — Young Person

Household bills

The cost of household bills was an additional pressure. Young people experiencing financial difficulties at home talked about the cost of bills in the third person:

'money helps be able to afford like basic utilities, to be able to pay the rent and have electricity and everything ... Maybe like a [tough] day is they can't like afford food or they couldn't pay the bills.'
— Young Person

'So if your parents aren't earning enough to pay [water] bills and that, then you won't be able to properly clean yourself. Which can make it like difficult to get like friendships and to just like have proper hygiene.' — Young Person

Other young people spoke of how the pressure of housing costs meant that they were actually or potentially helping to pay bills:

'You can help by getting a part-time job, but not until you are thirteen.'
— Young Person

'The money [I earned at a part-time job] was for myself but I was helping at home.' — Young Person

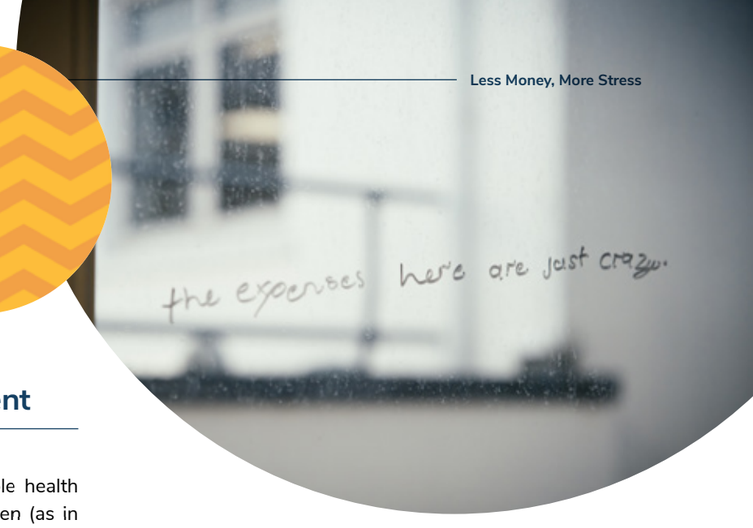
'[my parents] said, for now just focus on your school, because like they don't want me to miss out on all of that. So that's what it is currently, I keep offering.' — Young Person

Residency status

A few young people referred to residency status leading to additional costs and poorer quality housing for their families, as this young person described:

'So, it's much harder to find a house without having qualification[47] because every time you look for a house you're probably asked. They say you can only rent it if you're qualified ... But others you can rent without being qualified, but then the price is just like massively higher.' — Young Person

[47] In Jersey, 'housing qualifications' determine what types of housing a person can access under the Control of Housing and Work (Jersey) Law 2012, largely based on how long they have lived in the Island. People who have not yet gained 'Entitled' status, generally after 10 years' continuous residence, have more restricted access to housing and often pay higher prices.



Health and outdoor environment

For some children, the right to the best possible health was seen as related to money and some children (as in the quote at the head of this section) said that they would stock up on medicines if they won a lot of money.

Lack of understanding about costs led to anxiety and confusion. One person thought healthcare was free for under 5s and another that it was free for under 18s, while another thought it was free for an emergency, but not for a routine appointment:

'luckily when we get, you know, like we have emergency and like at the hospital you don't have to pay. ... But when you go for normal doctor appointments you do have to pay because you're going for a checkup.'
— Child

'If you're really, really sick and you've to pay for the hospital bills, like if you like break something or like you go really, really sick or have something infected, I don't know. ... You might have to pay for like the hospital bills and like to get the ride in the ambulance.' — Child

Children's concerns about the costs of healthcare extended to their whole families. One child described a parent not going to a GP because of the cost. Other children spoke of health costs associated with not having the right residency status.

Access to healthcare for long-term conditions

Children reported long waiting lists and a lack of specialist care on the island requiring people to go to the UK or elsewhere for treatment. One young person described their family's experience:

'Having to go off island you have to pay for travel, accommodation, it mounts up. You might be going to a free NHS service in the UK but you're still having to pay to get there and to pay to stay there.' — Young Person

A young person with a genetic health condition had undergone multiple operations in Jersey and was aware of the expense for their single parent, who:

'pays for the operations, also pays for the appointments that I have to go to for the x-rays ... and stuff like that, so pays for that.' — Young Person

For some young people, a feeling of guilt about long-term conditions was apparent, and this could be accompanied by concern about the burden on parental time:

'I get like ear infections every other week, so my mum's going to be in the doctors a lot and plus like [sibling] is always in the hospital or the doctors.'
— Young Person

Material Needs (continued)

Benefits of outdoor environments

Playing outdoors was repeatedly described by children as a rights issue, and the benefits were related to wellbeing and social connection:

'it's good to play online. But ... I think it's better to be going outside into nature and having fun. ... outside running around, burning energy.'
— Child

'I find that the only time I play outdoors is if there's someone else to play with me because I think human interaction really links with playing.'
— Child

Access to an outdoor space varied widely and related to money. Those who lacked space (a garden or balcony at home), imagined what they would do with it:

'if we had a garden I'd be so happy.'
— Child

'I would usually use it a lot. I usually play by myself and I've always wanted an outdoor bit, so, yes.' — Child

Some children were unable to go out to play because they had no-one to accompany them with parents being busy or older siblings unavailable:

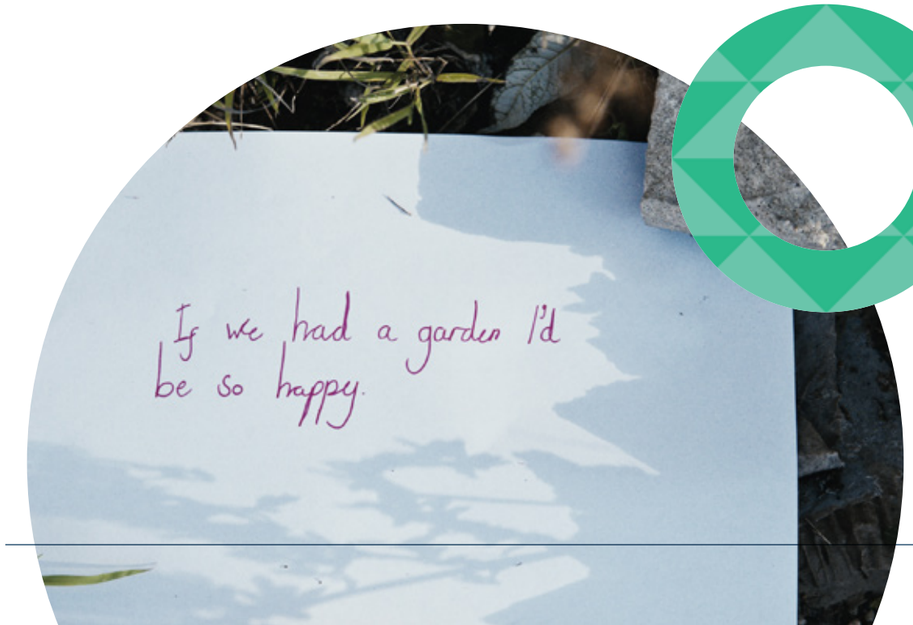
'I can't because my big sister's gone and ... sometimes my mum's cooking because my dad stays at work until like 7' — Child

Access was also limited by location, cycling distances and safety:

'it's not that local. I don't cycle there. Especially because it's at like 6 o'clock at night.' — Young Person

'I only cycle when I am visiting my aunty's. There is no park near my home and I can't go out on my own.'
— Child

Therefore, children who did not live in houses with gardens or near parks were disadvantaged in relation to the rights, benefits and health promotion of playing outdoors.



Transport

Young co-researchers identified being able to get around the island as essential, both for themselves and for their families. Transport helps them get to school, see family and friends, go to activities, and is vital for their parents to earn money or in emergencies.

Some children and young people were concerned about transport costs:

'Lower the prices a bit on transportation. ... Getting cars and going on the bus or getting on the scooter, the bike. ... if you don't have money ... you can't buy a car because like you need to get around everywhere.' — Young Person

'I know that fuel's going up by a lot because even my dad's been saying, if it like, if fuel gets any higher we will have to start getting the bus to his.' — Child

These costs placed a strain on some families' ability to earn money (family income) and affected getting to hospital appointments (health):

'So currently he can't do one of his jobs because of his van breaking down... So he can't do his part-time job which is ... like delivering food and stuff, and because of the cost again to try and get those fixed by a proper mechanic he can't afford it.'
— Young Person

When a car was (often) breaking down, this affected children's activities and friendships, for example:

'if my friend's coming over for a sleepover one day when my mum's car's in the garage ... it would be hard ... we would have to walk ... my mum said I don't have enough money for like a bus or a taxi' — Child

The cost of public transport for all family members was a barrier to travel for some. Some children described using the bus only with grandparents who had access to free travel – 'I usually take the bus but with my nanny and grandad'. Another child described walking with their father as their family did not have money for the bus fare.

Cycling not always an option

For younger children, being able to cycle was an enabler of play, organised leisure, seeing friends and journeying to school. Access to cycling was dependent on money.

'because you wouldn't have enough money ... to get a bike to cycle to school.' — Child

Money was also relevant for children being able to cycle when this was reliant on a parent having a bike, so that they could safely cycle together. Prioritising money for a bike was difficult when money was short, and there are no free bike schemes, as this child described:

'I actually do have a bike but I haven't used it in a while. My mum doesn't have a bike because we had to sell some stuff so we could get some money ... she says to me, would you rather go away or just get a bike'
— Child

Material Needs (continued)

Independent travel

Many young people appreciated the bus pass scheme, which one described in this way:

'like it's £20 for the year ... but it's really good and like you don't have to pay at all. And you just like tap your card and then you're on the bus.' — Young Person

But for other young people, this expense needed careful consideration:

'It is very expensive, £27.' — Young Person

'you need to get it renewed on your birthday, plus if you lose it you have to pay for a new one which is like £5. If it stops working automatically you still have to pay for a new one even though it's not your fault.' — Young Person

One young person described not buying a bus pass because she would not use it enough, given the extra money needed once in town. Another young person in the discussion weighed up the cost of a bus pass against buying food:

'the thing with buses ... can be a bit expensive... You could get a few trips on the bus or you could get some just some small food items.' — Young Person

For those young people who were reliant on buses, the regularity was a concern:

'So if you miss one bus ... then you've got to wait another hour, then it's an hour on the bus, so that's two hours that you've lost.' — Young Person

Some older young people were looking forward to being able to drive themselves, but were concerned about the pressure of the cost of the driving test:

'if I fail my test this week then I have to pay another £140 to retake it.' — Young Person

Access to internet

In the online activity, 1 in 15 young people had reduced digital access (no mobile phone or lack of internet at home). When we explored this in interviews, it emerged as a rights issue related to money. Access to a mobile device and the internet was the only way for children and young people to stay in touch with family members who live off-island, who may not be seen in person for many years.

'So my dad still is in [home country] and it's been three years since I last saw him ... I talk to him very much like through phone.' — Young Person

Some families were making choices to fund phones with internet access, even when money for other material necessities was short, because it was a matter of safety:

'my [phone is] my mum's old [one] and it's also cracked... I only use it when I'm going to like a club all by myself, so my parents know where I am. They have to put the internet in it and pay for the internet...' — Child

But some had damaged phones or laptops, and one had to give theirs to a parent.

'My mum uses my phone, so I'm not really allowed my phone anymore. ... like it's just my mum's phone broke ... So she's still currently using my one. ... I haven't had my phone for like what, three years now, four years.' — Young Person

'I don't personally have a laptop. ... because I can't really afford it. My mum had a laptop, it doesn't work. My dad also has a laptop, it doesn't work. ... I don't really go on electronic devices as like normal teenagers would' — Young Person

Some children, in response to the question about winning money, wished for 'me getting a PC and a monitor'.



Erika



Erika is 7. She is screwing up her face, covering her ears and rocking to and fro. Everyone is shouting - her parents in the bedroom next door are shouting 'Be quiet!' while the twins on the landing are arguing loudly - and people in the flat above and the teenagers outside just keep partying. It's always so noisy here! It's noisy at school too but they have a special room where it is always calm. Erika tries to picture being there now, with the dimmed lights, the kind teacher, and the quiet.

When the shouting subsides, Erika picks up her old friend Furry Rabbit and moves to the window. Peering down at the patch of grass in the middle of all the flats, she can see the two teenagers laughing now, speakers in their bags, trying to outdo each other doing wheelies. Erika would love to have a bike, but dad had got quite cross when she mentioned it once. Then he said sorry for being cross and was just sad.

She couldn't go when her friend Berry asked her to come on a bike ride with her and her big brother. She can't even go and play in Berry's garden because mum and dad are always too busy to take her there. And Erika isn't sure why, but she feels a bit uncomfortable about inviting Berry to her tiny flat – and the twins would be sure to be annoying and not leave them alone to play. Maybe this week, or next, they will all make it to the beach for an evening. It is just the best thing when they do.

Erika starts to count how many days of the holidays are left now - soon she will be back at school instead of home. She can hardly wait, but she's a bit nervous about what she's going to say when people ask what she's done during the holidays.

Rights Issues:
Housing, outdoor space, activities, relationships, positive school experience

Opportunities

'It's like there's not much to do that's like for free and that you can do with your mates and stuff. ... it's just really expensive.'

— Young Person

The **opportunity dimension** of children's everyday experiences of rights and money is related to education, play and leisure, opportunities to work and earn money, and feeling positive about the future. Some children and young people reported only positive experiences in this dimension, and many mentioned amazing support from parents, schools, college and youth clubs to access opportunities and thrive. But, in the 16-item online task, 3 in 5 young people reported experiencing one or more aspects of opportunity deprivation. In draw-write activities, interviews and group discussions, some children and young people reported cost being a barrier to an education that could fully meet their needs, and to being able to join school trips. Other children and young people reported a lack of inclusion in cultural and leisure activities - rarely having fun, not going to youth club or to free leisure activities (like the beach and park) and not being able to afford sports, hobbies and activities (like clubs, cinema or going out for a celebration meal). Some families were described as not having a family holiday, and others were unable to leave the island as much as they felt they needed. Some young people also spoke about the need to earn money and gain experience, and barriers to this. Others spoke of not feeling good about the future and lacking hope about taking the next step to do things they care about (sport, education).

This dimension of children's lives is underpinned by rights to education (UNCRC articles 28 and 29), leisure, play and association (UNCRC articles 15 and 31 and ICESCR article 15). It is also underpinned by rights to be protected from harmful work but to engage in appropriate, fairly paid work at an appropriate age (UNCRC article 32, ICESCR articles 6 and 7), supported by vocational development opportunities (UNCRC GC No. 20). The reported barriers to these opportunity aspects of children and young people's rights are detailed in the subsections below.



Opportunities (continued)

Education

Children and young people valued the right to education. Many were extremely appreciative of their own school or college and described them very positively. But children and young people made a strong link between the right to education and money and described how the quality of education and the range of educational opportunities were affected by money:

'[money means] you can go to a better school.' — Child

'more money often allows children to have access to better forms of the right, like a better education or better healthcare.' — Young Person

'if you don't have an education, you don't have the money to buy a safe home. It's a circle that needs to be funded ... if you provide a better education for people they'll then be higher educated and make money and pay tax.' — Young Person

Many young people knew that the cost of private education was beyond their families' means:

'if I went to somewhere like [lists private schools] my family wouldn't be able to afford it.' — Young Person

Other young people described the costs of school trips being a barrier to participation:

'some costs are covered by the school but then there's also costs that you have to pay for like accommodation. ... activities... And ... basic necessities you're going to need during your trip and ... that costs money.' — Young Person

Quality of education

Some young people believed that their state school's exam results and curricula were comparable to private schools. However, others described fee-paying schools providing 'better trips', 'smaller classes' and 'more kind of luxury I think', as this young person notes:

'the teaching here [state school] is really good but I think it would be better to go to like a higher, like private education, which can get, like it's better sometimes.' — Young Person

Some secondary school children suspected that bullying might be less likely in a private school.

Pressure to achieve was significant, with some children feeling anxiety about not making the grade to get into an academically selective (non-fee-paying) school. Participants often mentioned the link between a good education and a good job, emphasised by parents who were concerned for their children to have a good income:

'He always like teases me saying, you need to get a good education else you won't get a decent job.' — Young Person

Costs of further and higher education

The local college was highly regarded. However, some young people were concerned about lack of subject choices in non-fee-paying schools and the impact on their career paths:

'[It's] like twenty grand for two years to pay for [fee-paying institutions] and some people don't have that money. So, then they're limited and then if they don't want to do anything in [non-fee-paying institution] they don't have any opportunities ... they're ... forced into something that they don't want to do.' — Young Person

'I'm not going to be able to do the courses I want because my family can't afford to pay the fees. So I'm going to end up doing something that I really don't want to do and what's the point.' — Young Person

To compensate, some young people were making difficult choices about what to study, based on what might help them earn sufficient income:

'the cost of living in Jersey is so high, instead of choosing [what I like] I chose IT in hopes of getting a job that pays well so I can live on island.' — Young Person

Young people could also be disadvantaged by their age on arrival to the island (combined with parental residency status), meaning they had to pay for further education college and work in the evenings and at weekends to cover this:

'So, it was very hard to adapt during this one year. I was just working, working, without going out.' — Young Person

In terms of higher education, the system for residents who have lived in Jersey for at least five years was appreciated, as this young person noted:

'the government will pay for your education all the way up to your first degree, even if you go off island ... and then you have to, I think you have to come back to Jersey and work for two years otherwise you have to pay it back.' — Young Person

This was seen as a fair system[48], but some young people were unclear about whether the grant had to be paid back or not.

[48] https: //www.gov.je/Working/SkillsCareersHigherEducation/StudentFinance/Pages/StudentFinance.aspx

Opportunities (continued)

Play and leisure

Children and young people frequently reported that play and leisure are important rights, but that they are affected by money because toys, outings and activities cost money:

'Money provides opportunities'
— Young Person

'Money allows for children to do things more often or even at all...'
— Young Person

'money's quite tight, so like we try to stick to what we can and if we're like planning [me joining an activity club] we save up ... and normally it [money] goes towards like shopping and food first.' — Young Person

Children and young people appreciated free leisure settings - parks and beaches:

'So I think that's something that is really, really nice and like for you to go to just like beautiful beaches ... You can go for free and you can stay there as long as you want and it's not like massively full because it's a small island.' — Young Person

'for example Havre des Pas ... you can access the public pool, you can stay there all day for free.' — Young Person

Although younger children tended to be happier with the variety of different spaces available, young people felt there was 'nothing to do' without spending money:

'You're at the age where you want to go out with your mates but you can't do anything else other than like go to the beach or go to someone's house, it's so limited.' — Young Person

Access to free leisure settings (particularly beaches) related to parental confidence in children going alone, and to adults' availability to go to these spaces with children. This in turn related to access to transport (see p31) and family time (see p44).

Cost of clubs, leisure and sport

The youth clubs, after-school clubs and other clubs were highly valued:

'I really like about Jersey how there's like lots of activities to do, like the clubs.' — Child

'most people, like almost everybody, like 99% of our class goes [to youth club].' — Child

Specialised clubs were appreciated for children with caring responsibilities, children with additional needs, LGBTQ+ youth and children from minority ethnic groups:
'

the youth service has done lots and lots for many young people, especially me, because ... the youth service, which have taught me lots and lots of different things. ... it's a really good place to escape.' — Young Person

Although the cost of attending youth club is low (about £1.50 per session), some children paid this out of their own pocket money and one child mentioned sometimes not being able to afford to go. Several mentioned sometimes not buying food there to save money.

Other sports and leisure activities that required payment were beyond the reach of some children and young people:

'I've stopped it now ... Because my mum says it's too much to pay and stuff because me and my sister both go.' — Child

'I do chores but since my family is saving up money for things I've got to do, I get less money. So my mum said I can join another activity but it may take a while because we've got to save up money.' — Young Person

Barriers related to combined costs of attendance and food:

'many people ... they don't have like cars so some people have to order a taxi which is a lot of money, so some people just can't go.' — Child

'you don't want to go cinema and pay like £15 just for food and a ticket or you don't want to go bowling and pay £9 or something, so it's so difficult.'
— Young Person

Parents who worked long hours, or worked alternating shifts, were less likely to be able to provide transport:

'Yes, so my mum always starts at night to go to work, she's a cleaner. My dad, he starts in the morning at 8 but he can't drop me off because his friend picks him up.' — Child

Change in provision of activities on the island was also a barrier. Many children felt that they had 'done all the things on the island'. There was constant reference to the demise of the aMaizin! maze adventure park and the sports facilities at Fort Regent, and some reservation about when or whether the new promised facilities would live up to expectations or be finished while they were still children.

Holidays

The disparity in access to holidays, seen as an important time with family, was marked. When asked what they do during the holidays some children reported multiple overseas holidays a year whilst others had never left the island:

'[I go] nowhere.' — Child

'in the summer when it's really hot ... I love going to the beach, it's like my favourite thing to do in the summer.'
— Young Person

'I go on about two holidays in the summer holidays. ... my parents love exploring different places and so do I, and so does my brother.' — Child

In the online task, 1 in 6 participants reported not having enough holidays, and these tended to be young people experiencing aspects of material deprivation. Family holidays were seen as important times when bonds are strengthened and when parental happiness improved:

'my mum would be really happy... If we went anywhere ... I'd be so happy.'
— Child

Those who had never (or rarely) had a holiday, were often saving up for holidays off the island, so that they could see family members:

'My mum has to save up... We last went in Covid times. So, when I was in primary I think... We're going again this summer, which I'm really excited for.' — Young Person

Financial barriers to leaving the island included money for a passport, a ferry or flight:

'you've got to pay for your flight there, not only a flight but if you're taking a suitcase then that's an extra expense which you've got to factor in.' — Young Person

Opportunities (continued)

Work and earning money

Children and young people spoke of how earning money was important to them:

'by the time I'm like 14 I'm going to try and get a part-time job after school so I can like just get as much money as possible.' — Child

'it's quite rewarding ... that I have money for my own things ... If I want to go to a café, I can't just let my parents pay for everything. So, I need to have money.' — Young Person

'Everything is expensive ... I want to get a stable job ... so that I can afford to pay taxes.' — Young Person

Some young people mentioned working to buy essentials and others were committed to employment so that they could help contribute to household living expenses:

'my brother does help with the rent but he's moving soon, so this expense is going to come to me afterwards.'
— Young Person

Children and young people also carried responsibilities for unpaid work. Often this was doing schoolwork and chores, but when parents had heavy workloads, the responsibilities carried by children could increase:

'I am working in school ... [And] my work is probably doing chores, then I do my laundry ... I don't want my mum to do it for me because she works like at night-time.' — Child

Some children and young people were active in caregiving to disabled siblings:

'Mostly [I look after sister] when my mum's late but also like when she has to do an important phone call or something. ... and my baby brother's really complicated so we both need to look after him.' — Child

Children and young people who spoke English better than their parents and peers were often relied upon as interpreters:

'[Dad] calls me and asks me to just be there with him just in case he doesn't know how to explain himself ... then I would translate it for him.'
— Young Person

'Yes, there's a new boy and he doesn't really know English, so me and my friends help him speak English.' — Child

Challenges related to work

Some young people were struggling to access employment and the experiences and income this offers, due to lack of opportunities and the demands of education:

'there are little opportunities around for younger people to gain not just money but experiences in different areas of working.' — Young Person

'I've applied to three jobs and you just don't get answers or they're like, oh we have enough people. So you can't get money, so how am I supposed to pay for stuff and I can't ask my parents all the time.'
— Young Person

'I used to work at [venue] with the little ones which gets money off my bill, but now I've had to quit that as well because of GCSEs.' — Young Person

Those who did work often found jobs through family connections and planned to work in family businesses, but this opportunity was unequally distributed.

Some young people also raised concerns about low hourly wages for over-16s.

'[Girl Name] works at [employer name] and she gets paid £8 an hour.'
— Young Person 1
...
'And that's not, like you should be getting £13 an hour because we're 16.' — Young Person 2

Feeling positive about the future

Pressure about housing weighed on some young people who were looking towards the future with worry about costs. Some were facing having to live at home for longer than they wanted; others felt they would have to leave the island:

'It's just I don't think I like could live here because it's so expensive. It's a lovely island ... it's not really an affordable place anymore because it used to be... I was born here.'
— Young Person

The lack of affordable homes was significant, particularly for first-time buyers:

'It's difficult with first-time buyers trying to buy properties in Jersey. You often have a developer building a block of flats, there's no, they're not prioritised. You'll get investors that will buy a large percentage of those flats and then sell them for a higher rate than they cost.' — Young Person

Concerns about achieving ambitions

Concern about the future related to employment and success. Some young people who would like to stay in Jersey were aware of how difficult it might be to earn enough money:

'I think it would be very hard to get a job in Jersey.' — Young Person

'it's just, like the main reason for moving from here, it's just not affordable and I don't want to like be struggling like I'm watching ... my family struggle to live here.'
— Young Person

Children spoke of the significant contribution parents made to try to help them achieve ambitions like sporting success or performance careers. However, children and young people reported contrasting experiences about how much they were able to engage in activities such as football and drama, and this again related to money, as support relied on parents being able to give time and cover travel costs.

'Like the costumes, the travel, the places to stay, the competitions are even money, everything's money.'
— Young Person

Awareness of money issues therefore colours young people's aspirations for the future and can impact on how positive they feel and therefore their wellbeing.

Mica



Mica is 12. Tonight their mum has promised to call, and Mica can't think of much else. Only ten hours to go. Good thing Dad will still be out — he always wants to listen in. Mica imagines feet up on the sofa, and Mum's smiling face on a screen. It will feel almost like she is there.

Back to this morning, Mica realises it is nearly seven thirty, time to get on with the day. Fondly remembering the milk bread at breakfast club back in primary school, Mica opens the fridge but knows there won't be much in there. They've not had a chance to go shopping, and anyway Dad is only working one job since his car broke down and he can't do deliveries, so the fridge has been pretty empty for a while.

Mica shuts the fridge door. No time to eat anyway – the bus routine for secondary school is still a bit of a scary novelty and they'd better set off. It only takes Mica 12 minutes to walk to Liberty bus station today, getting faster! But the bus seems to be slower every day, although it's better when Aaran gets on at the third stop and they start talking about football.

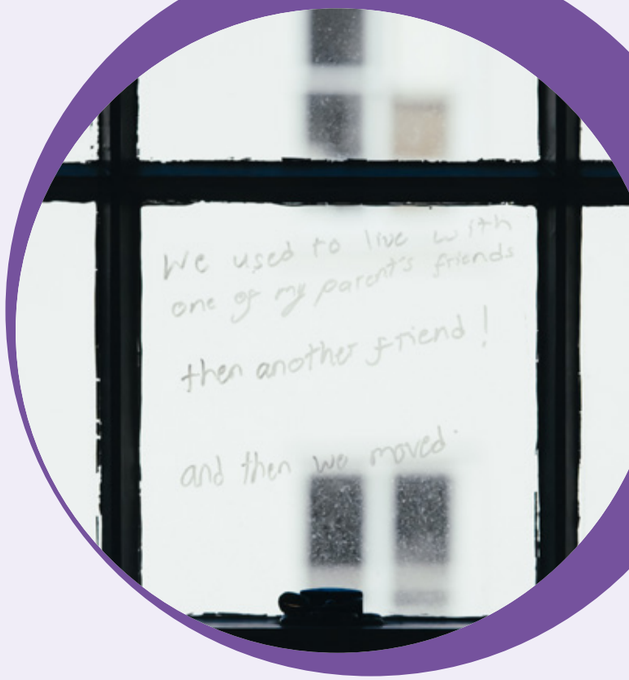
Aaran and Mica play football every break time, it's one of the few good things that's carried on the same after Primary. Aaran gets to go to a club as well, and Mica goes to watch the matches sometimes, but their Dad said it was a choice – either football club or internet. It wasn't really a choice. Football or Mum? Mum was always going to win!

Sitting on the sofa that night, Mica waits for their mum. Five forty-five, and the phone buzzes. The cracks across the bottom of the screen make mum look like she has a double chin, and it's even worse if grandma tries to put her head in at the top of the screen! They always laugh about that, but mostly they plan and dream. In four months' time, Mum will have saved enough for the flight back and for a flat, and they will see each other every day. Mica starts to talk about what's happened at school that week, and the annoying people on the bus before Aaran gets on — and then … gone! Mum heads back out to work.

Rights Issues:
Absent parent, food, transport, sport

Relational

'my dad comes home late and I'm just like, oh hi, and then I go to my room and it's just, you know, like shut in my room, I don't talk to anyone. But there's things like if you go out, when I go out with my family like on that day I feel much closer to them because, you know, we've done something together.' — Young Person



The **relational dimension** of children's everyday experiences of rights and money in Jersey is related to family, friends and people who can help and to how they feel in relation to money. Many children and young people spoke of the loving and caring relationships they had with important people in their lives (family and friends) and the positive experiences they shared together. However, in the 16-item online task 7 in 10 young people reported experiencing one or more aspects of relational deprivation. In draw-write activities, interviews and group discussions, some children and young people reported not spending enough time with parents, not going on trips with family, not seeing wider family, friends and other important people often enough. Some described challenges in having the right people to talk to about problems, to help solve problems and to help you do the things you care about. Other children and young people reported worrying about money or about how much it costs to get the things they need and feeling embarrassed, left out or different. Some children and young people also reported not feeling safe, heard and understood, or not being able to relax and feel settled as part of a community where their language and culture are valued.

This dimension is underpinned by aspects of the UNCRC that stress the importance of children growing up with love (preamble), and the right to grow up with family if this is safe (UNCRC articles 9 and 18; ICESCR article 10). Adequate income, social security and social provisions can reduce feelings of worry about money and free up time for care, so this dimension also intertwines with state obligations for provision of adequate social security to families if needed (UNCRC article 26), to promote children's best interests (UNCRC article 3), and to fulfil children's rights to the maximum extent of available resources (UNCRC article 4). Rights to have opinions heard and taken into account (UNCRC articles 12-14 and 17), to freedom from abuse and neglect and access to support (UNCRC article 19), and to protection from discrimination and respect for their identity (UNCRC articles 2 and 30, ICESCR article 2.2) are also relevant as these contribute relational protective factors. The reported barriers to these relational aspects of children and young people's rights are detailed in the subsections below

Relational (continued)

Relationships with family

In the online tasks and draw-write activities, almost all children and young people named family as important people in their lives. One in five young people wanted to spend more time with their parents or immediate family. Parents were a source of care and spending time with them supported bonding:

'I want to have like me, my mum, my dad and my brother, I want us all to be playing like a game together.' — Child

'my dad ... he's like always messing around with us which I feel like it gives also like ... chances to, you know, bond.' — Young Person

Relationships with extended family members were important for similar reasons – the pleasure and the practical help they provided. For example, grandparents helped with access to leisure and a cousin was cited as the best person to talk to when financial pressures resulted in family arguments.



Barriers to quality time with parents

Children and young people who described not spending enough time with parents tended to relate this to parental work commitments:

'my mum's got two jobs.' — Child

'My dad is always working in his office.' — Child

'Normally when he comes home it's really late or he just tells me, ... just leave me alone, I've just come back from work, like let me rest.' — Young Person

Working hard was seen to lead to stress, which could affect children:

'I feel like them [parents] having to consistently work like a high enough paying job, it's quite difficult... It can cause like a lot of stress which then can kind of be like put onto the child, which of course can then cause them to like struggle in schools and like making friends.' — Young Person

Time with family was also related to available income because it helps families do things together, for example providing:

'money to go on the bus to the beach, money to go shopping.' — Child

Barriers to quality time with family off island

There was a marked difference in experiences for children and young people who had access to extended family relationships on the island, compared with those who did not. Everyday joys of having family on the island were described in various ways:

'I like to go to my nan's house because I love it there and I love her. I get to see family and friends.' — Child

'Well, we mostly do like parties and celebrations.' — Young Person

In contrast, children and young people who had family (sometimes separated parents) off the island relied on money for online communication and travel:

'money is like really important because if you didn't have money ... you wouldn't have any like social connection with your families.' — Child

'I talk to him very much through the phone. So it's not like we do not talk at all. So we can just call each other, but it's not the same.' — Young Person

'sometimes people has like their family in different countries like me and sometimes they don't have enough money to go on holiday to see them.' — Young Person

Relationships with friends

After family, in the online task and draw-write activities, friends were named as the next most important people for children and young people to spend time with:

'my friends are really important to me.' — Young Person

Friends were described as the people they would talk to and who would help when money was tight:

'with my close friends I had those conversations, we would know like if [not having enough food] was going on or not.' — Young Person

Youth clubs and activities were important places in which connections with friends were maintained or grown:

'I go to youth club ... and that's where all my friends go, and I have really fun there.' — Child

'I've got friends outside of the school that I've met like doing activities.' — Young Person

Monetary barrier to being with friends

Money made a difference to whether children and young people can join in activities with friends:

'we might not be able to go out with our friends because you wouldn't have enough money to do it.' — Child

'like lots of our friends now say, well, no, we can't do that because we just can't afford to do that and we can't go here because we can't afford to do that.' — Young Person

Relational (continued)

The direct barriers were costs of activities, travel and food. But exclusions from friendship groups could also be a consequence of the visual and emotional impact of lack of money. Some group discussions revealed that teenagers knew whose family was struggling and whose wasn't just by jewellery, hair and clothing. One young person also described how appearance can 'make it difficult to have friendships'.

This isolation of young people from friendship groups is not always intentional, and the group who discussed this issue were trying to challenge the way in which some young people get left out. Nonetheless, in one-to-one interviews, two young people, whose family were struggling with money, described how classmates were not talking to them.



People who help

Parents, stepparents, teachers, youth workers and friends were described as people children and young people could talk to and who would provide help and support:

'some days there can be a lot of challenges ... I'll talk to like one [parent] about it. And we'll talk to each other about it and like fix the situation.' — Young Person

However, some children and young people spoke about the difficulty of speaking up in situations where financial hardships were causing family pressures:

'if [families are abusive or] not happy with the way that they're living because they're in debt ... [children] are not going to want to say anything.' — Young Person

To provide additional support, when families were under pressure, children and young people turned to extended family members and professionals:

'life with me and my dad, it's good sometimes but it's not the best sometimes. I ring my Aunty sometimes ... and she like ... she says, look I'm coming.' — Child

'the teachers, they're really good ... and they like help you.' — Young Person

The role of supportive professionals

Professionals were valued for many reasons, including providing advice or a new perspective:

'not a parent, like a professional ... it would be really good if it was an adult who had that role. So at least you could see things from a different sort of perspective.' — Young Person

Youth workers sometimes helped resolve conflicts and social isolation:

'Well if we tell [youth workers] anything or if they observe [bullying] they go over and have a chat with them... And if we looked a bit like lost ... he'd come over.' — Young Person

Teachers and a SENCO were described as good people to talk to about things that are going wrong at home as well as in school. Drop-in spaces and groups for young people with shared disabilities or difficulties were appreciated:

'[if you feel stressed] you ask the teacher, can I go ... and then you can go [to the drop in].' — Young Person

One young person emphasised that professionals needed to be 'the right sort of people' to help who 'understand discrimination' and teenagers.

Feeling okay about money

There were reports of money worries and several primary school children referred to how they would help their parents if they won a lot of money, indicating that money and how it helps with 'important things' is something on their minds:

'[I'd] pay off the bills for my parents and help with shopping. I would get my parents a present because they've been looking after me and getting presents for my birthday for a long time, and I feel like helping them.' — Child

'I would get my mum a new car because hers is broke down.' — Child

'So, I would spend it on important things, like things that we might need to live with, like food, drinks, like some blankets and pillows.' — Child

Many participants had developed reflexes about being careful with money:

'We have to make like smart choices ... like whenever you look at something you always check the prices first and see if there's something similar for a better price. Basically, just like saving it for stuff that you actually need.' — Young Person

Money worries were related to stress and feeling like 'a burden' on parents' finances:

'less money, more stress' — Child

'It's hard because like you don't want to really ask for anything because you know it will cost money and the more money that they have the more like stable that they're going to be.' — Young Person

Relational (continued)

Feeling good

Young co-researchers described feeling good as related to not worrying and feeling happy, safe, relaxed, valued, heard and understood. Some children noted that money does not come into this:

'everyone could be happy, because happiness, you don't have to pay for it because money doesn't make you happy.' — Child

'Money's not that important because it just matters if you're safe.' — Child

But some young people noted that discrimination and experience of rights is a money issue:

'other children might discriminate against people with less money.' — Young Person

'wealthy people usually have better experience with rights.' — Young Person

Participants associated not being heard with not being valued. Money was related to children and young people's rights to be listened to and for their opinions to be valued:

'if you've got more money people might think of you as more important, so they might listen to you more.' — Young Person

Feeling part of a community

Participants recognised the importance of being free to speak your own language:

'So I feel like children have a right to use their own language and not be scared to like speak their different language in front of like other people.' — Young Person

But children from migrant worker families often reported aspects of material and opportunity poverty, which were compounded by language issues:

'It was very tough at the beginning because my English wasn't really good. So I had to adapt to the language and like I couldn't really make friends.' — Young Person

'I feel like the language you talk also builds a community around you ... if you're not fluent in English it's not easy.' — Young Person

Experience of prejudice was apparent in some young people's responses:

'I have encountered some people who aren't the nicest. And it's just like, you know [language community], I feel like they do help out a lot in this island ... even if they didn't I wouldn't see a reason why it's okay to be hateful.' — Young Person

'let's say someone else speaks a different language, ... It could be embarrassing because people don't understand, they could like mimic you.' — Child

Whilst the discrimination that children in migrant worker families experience may not be directly related to money, where family money and free provision were lacking, access to activities which might strengthen friendship connections and build positive relationships with peers was also limited.

Jay



Jay is 15. It's not his real name, but most people can't pronounce that, so he makes their lives easier by calling himself Jay. He is getting ready for school and trying to think up an excuse for dashing off after the planned beach trip later today. There's no way he can afford a pizza at that place his friends always want to go to. He could say he's helping his uncle with a job – which is partly true, and anyway he has to be home to look after Rosa before his mum goes on night shift. They wouldn't miss him anyway – no one really cares whether he's there or not. Jay cares though.

Pulling on his shoes he realises the sole is coming off one of them. If Mum sees them, she'll go crazy. Probably get into trouble at school for wearing trainers – but better that than see Mum's face when she says, 'Those shoes cost a fortune, and you've only had them three months. How can you have worn them out already?!' Perhaps he could borrow some of the glue they have in the art department and try and mend them himself. Jay loves art but how can you earn money from painting?

What counts on the island seems to be finance and IT – so maybe he'd be better leaving the island anyway. Jay starts to imagine a whole new life in a place where he could use his real name. But then remembers that for now, he needs to focus on which A levels to do. If he can't be an artist, he'd love to get into politics and help change the world. But there's no chance his mum can afford to send him to a school where they do Politics A Level. So, what can he do that will get him anywhere he wants to go?

Rights Issues:
Language/culture, friendships, clothing, future education/employment, extended family

Recommendations from Children

'I would love if you could be helpful and kind because my parents, we don't have like lots of money... I want you to tell the government, have a good day and hope you have a good weekend and hope you do like I sent you.

— Child

This section reports on children and young people's own recommendations for action on the issues raised in this research. Many children and young people celebrated the natural habitats of the island, the richness of the coastline and the kindness of people:

'I like that we have like always, like basically stuff to do here because we have loads of beaches.' — Child

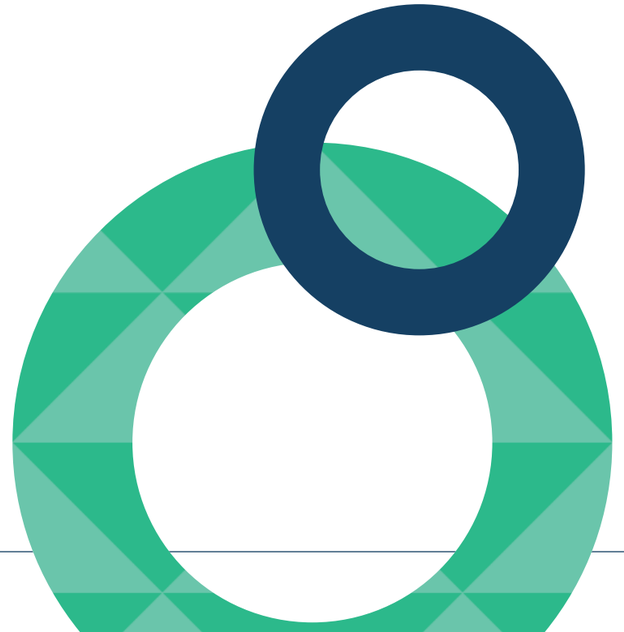
'I love how peaceful it is in Jersey. It's a bit peaceful and I like how there's kind people in Jersey.' — Child

Many also hoped that the island would find ways to make sure that all children and young people are 'able to go and live well and have the correct food and showers'. In these recommendations, the words from several children and young people have been combined.

Green text conveys the essence of the recommendation.

Recommendations on material needs

- Make sure everyone has enough money. [Because] just having a basic minimum wage is not going to help cover anything. [So, either] give a bit more money for work [or make sure that] the tax is not so high.
- Bring down the cost of living. Make everything less expensive, lower down the food prices, make houses less expensive, because some people can't afford them.
- Focus on getting free food to children. [Parents could] get in touch with the school to sign up for a free lunch or breakfast to make sure that they ate. There could be a programme to give families some financial aid or food stamps to purchase food.
- Make sure everyone has a home. Have more care towards like children and making sure they have like good places to live. Give them houses, like estates not flats that block out the sun and make it like town everywhere, just make it a more nicer place to live and like easier to afford.
- Change the fact that you need to have ten years on the island to be able to pay less to rent a house. Having a place to play and a house with enough space is the main point in terms of children's rights and housing.
- Support local producers. If you can support growing food in Jersey, by whatever means, you could take GST off. At the park we could have trees to pick apples from.
- Give money to people who are homeless so they can afford clothing, food and water.



Recommendations about opportunities

- Invest heavily into the young people of the island. We are the future of the island.
- Create more parks and play areas suitable for little children and for 11- to 13-year-olds or 18-year-olds, and playing facilities or more sports for girls, because sport's not all about boys, it's about girls too. There should be more play areas on estates because some estates have like a little play area in the middle.
- Invest in more activities and things for young people. [Create more public] spaces for young people to relax and make libraries, or other places, comfier. Open more and cheaper shops, toy shops, a shopping mall.
- Include wheelchair-friendly activities [in parks and make sure restaurants have spaces at tables for wheelchair users.]
- Make like a mini club which is free. Like, you can just stay there when your parents are working, you can come in, and you'll be welcome and you can watch a film there.

Recommendations from Children
(continued)

- [Hold festivals and events, such as a] talent show on the street or a big celebration of Jersey cows every year.
- Give the youth service more funding because they do so much and the kitchen is practically falling apart.
- Lower the prices for when you're going out, like cinema or bowling for children that maybe can't afford that. Student discount occurs but only for over sixteens.

Education

- Change school prices for A Levels. [So children do not have to go to fee-paying institutions to do the subjects they want or miss out if they cannot pay.]
- Make cheaper stationery and cheaper books, like dictionaries and stuff. So if you go to school it's not so much to get some pencils or some books to do it.
- Make school activities free or cheaper, like outdoor activities and a Young Voices choir. Listen to children about what clubs they might like and try it out for two or three weeks. Increase the money for the school so they can do these things.
- Support us with the stress that education can cause, [make sure there is] more playground stuff, [that] we know what we need to know when we move up to secondary, [but that we also have] enough time to play and relax.

Recommendations on relationships

- Help children and young people have the money to be able to see their extended family at least once every two years.
- Provide access to support outside the family setting. Someone you can just drop in and see if you are having a tough day. Try and stop cyberbullying. [For some young people support is good in youth clubs, for other young people it would be better in schools or online.]
- Provide newcomers with help to just settle in [and useful] information maybe about schools.
- Don't work around children, work with them. We're kind of swept under the rug in some sort of way, even though we do have a youth parliament. It would make things better. There should be like a head child of Jersey.

These recommendations are the ways in which participants envisage better everyday lives for children and young people in Jersey. All of them relate to money and rights as explored in the body of the report. For example, children's recommendations relating to relationships indicate that social provision of people to talk to, information, advice and support can alleviate some of the impacts of low income, especially when compounded by discrimination based on language or residency status.

The final recommendation is about rights and money because listening, acting and changing the island with children and young people experiencing the range of everyday life experiences we have heard in this research, would demonstrate that they are all valued and help bring about improvements on the issues described in this report.

This work set out to explore and highlight children and young people's experiences of their rights and the impact that money, or lack of it, has on this. As is usual, children rarely spoke about rights in abstract or legal terms. Instead, they described rights through everyday experiences: food, housing, friendships, family relationships, opportunities, belonging and hope for the future. Their experiences demonstrate how rights are realised, restricted or undermined in practice. Their experiences highlight the following rights issues and the impact of financial stress.

Adequate standard of living: Children described concerns relating to housing, food, clothing, household bills and transport. These experiences highlight and reinforce the understanding that an adequate standard of living is about far more than income alone.

Healthy development: Children spoke about healthy food, healthcare costs, emotional wellbeing and stress within families. These findings illustrate the close relationship between poverty and the realisation of children's right to healthy development, healthcare and best interest.

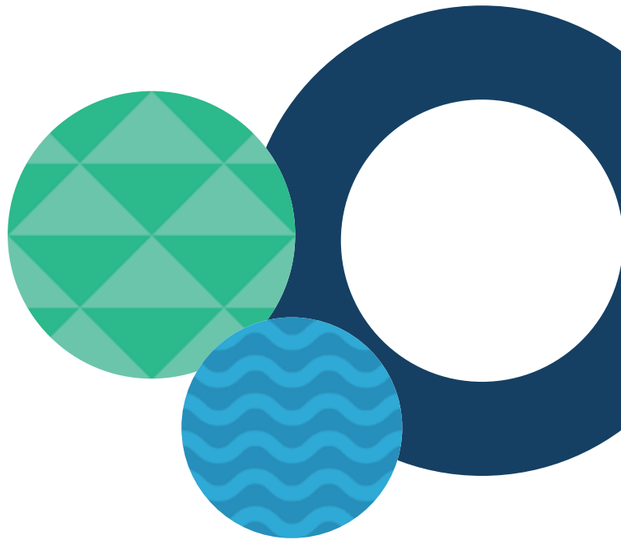
Education: Children linked money to educational opportunities, school trips, subject choices and future aspirations. Poverty can therefore affect not only educational access and outcomes but also children's broader educational experiences.

Play and leisure: One of the strongest themes emerging from the research concerned play, leisure and recreation. Children repeatedly highlighted beaches, parks, youth clubs and leisure facilities, how much these are valued and the difficulties some face in accessing these due to costs. Their accounts reinforce that play is a fundamental right rather than an optional extra based on income.

Family relationships: Children frequently linked financial hardship to family relationships. Parents working long hours emerged as a recurring theme. Children often spoke about wanting more time with parents and family members. The findings suggest that poverty affects not only material wellbeing but also family life and relationships.

Inclusion, participation and belonging: Children described stigma, embarrassment, exclusion, language barriers and discrimination. They also spoke of the importance of feeling heard. These findings demonstrate the connections between poverty, participation and children's sense of belonging.

The findings demonstrate that child poverty is not simply a matter of material deprivation. It affects children's enjoyment of a broad range of interconnected rights and opportunities. Poverty influences childhood itself.



Conclusions and Recommendations from the OCCJ

The Children, Young People and Families' Plan sets out Jersey's vision that all children should have an equal opportunity to be safe, flourish and fulfil their potential. It identifies five outcomes for all children: healthy and happy; learn and achieve; enjoy a decent standard of living; safe and loved; included, respected and valued.

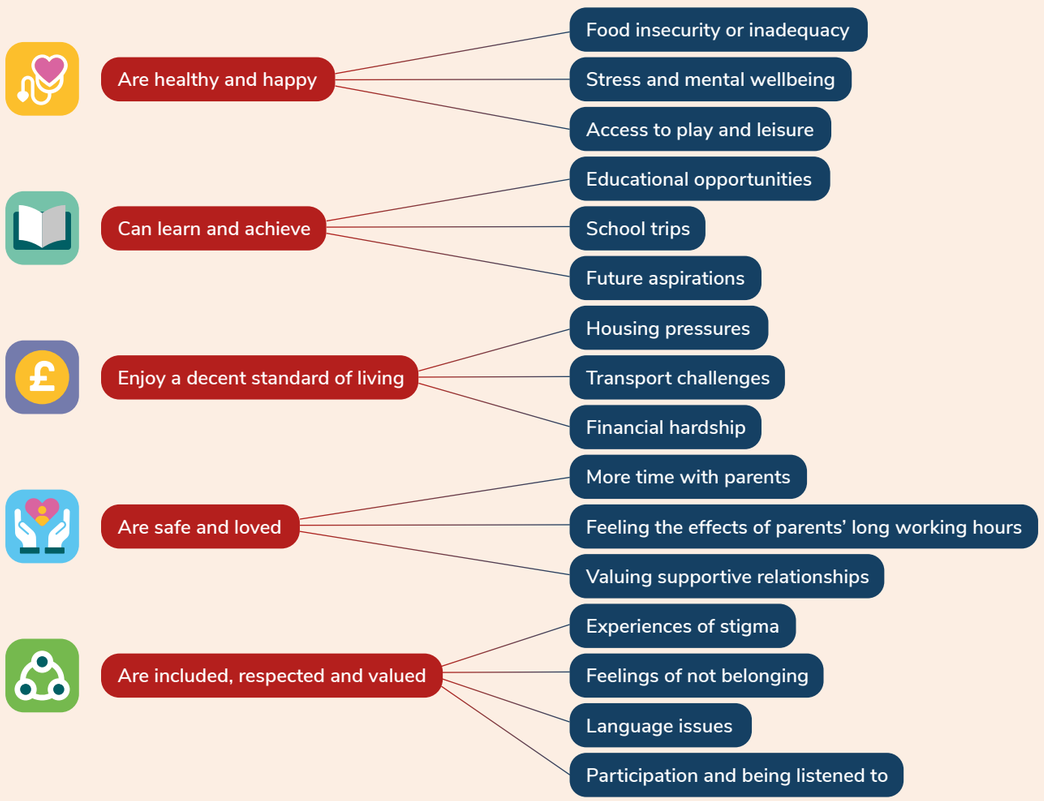
The experiences described by children in this report provide an important lens through which to consider those ambitions. Child poverty should not be understood solely through the outcome "Enjoy a Decent Standard of Living". The evidence suggests that poverty affects all five outcomes contained within Jersey's Children, Young People and Families' Plan. Addressing child poverty is therefore central to achieving Jersey's wider ambitions for children and young people.

Government of JERSEY

Jersey Children, Young People and Families' Plan 2024 to 2027

OCCJ Office of the Children's Commissioner for Jersey

Related Research Themes



Child poverty is increasingly recognised as a multidimensional issue that extends beyond household income alone. While financial resources remain a critical determinant of children's outcomes, evidence demonstrates that poverty is experienced through its impact on multiple aspects of children's lives, including health and wellbeing, educational participation and attainment, housing security, social inclusion, family relationships and future opportunities. A narrow focus on income or cost-of-living pressures risks overlooking the broader ways in which economic disadvantage can affect children's development and life chances.

Consequently, poverty should be understood not solely as an economic issue but as a factor that can influence a child's ability to thrive across multiple domains of life.

This understanding is reflected in a children's rights approach. International children's rights standards recognise that children are entitled to an adequate standard of living and that public authorities should take measures to support children's achievement of this. This is not only through social security or income supports, but also through the provision of services and other supports to ensure a broad range of children's rights are attainable by all children. According to the OECD (2026), in analysing approaches to addressing child poverty,

> *'The strongest outcomes are achieved through balanced policy packages combining employment-oriented policies, adequate income support and accessible, high-quality public services.'*[49]

The emergence of child poverty strategies across UK jurisdictions[50] reflects this broader understanding. While approaches vary, there is increasing recognition that reducing child poverty requires action across a range of interconnected systems. Household income is an important component, but children's experiences and outcomes are also shaped by factors such as housing affordability and quality, access to childcare, educational opportunity, health services, employment conditions and the availability of family and community support. As a result, effective responses increasingly combine measures to improve financial security with wider interventions designed to address structural barriers affecting children and families.

This broader perspective has relevance to the ambitions set out in Jersey's Children, Young People and Families Plan.[51] The Plan seeks to ensure that children and young people are safe, healthy, valued, included and able to fulfil their potential. These outcomes are influenced by a combination of economic, social and environmental factors. Understanding the role that poverty and economic disadvantage play within this wider context can support a more comprehensive understanding of the barriers experienced by some children and families.

Adopting a child poverty lens does not require children's experiences to be reduced to financial circumstances alone. Rather, it provides a framework for examining how a range of interconnected factors can affect children's wellbeing and opportunities. Such an approach can help identify where children are at greater risk of poor outcomes, highlight inequalities in children's experiences, and support more coordinated responses across government and public services.

Ultimately, a focus on child poverty reflects both a commitment to children's rights and a commitment to improving outcomes for future generations. Children are rights holders whose wellbeing matters in the present. At the same time, the opportunities available to children today will shape the future social, economic and civic life of the Island. Action to reduce child poverty should therefore be understood not simply as a response to financial hardship, but as part of a wider effort to ensure that all children can flourish, contribute and achieve their potential.

[49] OECD, 2026 Spending Better for Children through Social Policy, https: //www.oecd.org/content/dam/oecd/en/publications/reports/2026/10/spending-better-for-children-through-social-policy_c5566302/1d6fb668-en.pdf
[50] Scotland, https: //www.gov.scot/publications/best-start-bright-futures-tackling-child-poverty-delivery-plan-2022-26/; Wales, https: //www.gov.wales/child-poverty-strategy-wales-2024-html; England, https: //www.gov.uk/government/publications/our-children-our-future-tackling-child-poverty
[51] https: //www.gov.je/caring/children/strategicplanning/pages/childrensplan.aspx

Conclusions and Recommendations from the OCCJ (continued)

Recommendations from the OCCJ

Throughout this report, children and young people have described how money affects many aspects of their lives and rights. They also offered practical suggestions about the changes they believe would make the greatest difference.

The recommendations from the OCCJ below are informed by three sources of evidence:

- the available evidence relating to child poverty in Jersey and more widely;
- the experiences and recommendations shared by children and young people through the commissioned research; and
- Jersey's obligations under the United Nations Convention on the Rights of the Child and other human rights instruments.

The recommendations are intended to support a coordinated and rights-based response to child poverty and to contribute to the achievement of Jersey's wider ambitions for children and young people.

Recommendation 1

The OCCJ recommends that the Government of Jersey adopts, in full, the concluding observation and recommendation made to Jersey in 2025 by the United Nations Committee on Economic, Social and Cultural Rights:

'To expedite the adoption or enhancement of measures, including necessary fiscal reforms and increased budget allocations, to end child poverty, **including in Jersey**, ensuring that they comply with a child rights-based approach, setting clear targets and timelines, establishing reporting obligations and oversight and participatory mechanisms and providing adequate resources for implementation;'[52]

In fulfilling this recommendation of the Committee, the OCCJ has previously recommended to the Government of Jersey that it develops and publishes a comprehensive child poverty reduction strategy, which takes a whole-of-government approach and establishes measurable targets and timeframes for the eradication/reduction of child poverty in Jersey. We restate that recommendation here.

Recommendation 2

The Government of Jersey should strengthen the measurement and monitoring of child poverty, including through regular publication of data on children living in relative low-income households and reporting through the Children, Young People and Families' Plan framework.

The collection of data on a more regular and disaggregated basis on the extent and causes of child poverty in Jersey is vital in monitoring the impact of current and future policies and interventions and providing early indications of emerging issues. This should include a firm commitment to a regular income distribution survey and the collection and analysis of appropriate administrative data. Such information should be publicly available and used to assure both Government and the public that the desired impact on children is being achieved and targets met.

Recommendation 3

The Government of Jersey, through the proposed co-ordinated approach recommended above, should prioritise action on the structural drivers and impacts of child poverty identified by children and evidenced within this report, including housing affordability and availability, family income, food insecurity, access to and full participation in education, access to play and leisure opportunities, and addressing the stigma attached to the experience of short- or long-term economic hardship.

Recommendation 4

Children and young people should be involved in the development, implementation and review of future responses to child poverty. While directly identifying children and young people who have experienced, or are currently experiencing, poverty is challenging, ensuring that their experiences and views inform the future direction of legislation, policy, practice and services will not only lead to better-informed and nuanced provisions, but give effect to their UNCRC Article 12 rights and improve their sense of belonging in Jersey.

[52] United Nations Economic and Social Council, Committee on Economic, Social and Cultural Rights (2025) Concluding observations on the seventh periodic report of the United Kingdom of Great Britain and Northern Ireland. See E_C.12_GBR_CO_7-EN.pdf

Appendices

To view the full appendices for this report visit
https://occj.org.je/research-and-briefings/less-money-more-stress/
or scan the QR code below:



Office of the
Children's Commissioner
for Jersey

Office of the
Children's Commissioner
for Jersey

Office of the Children's Commissioner for Jersey
2nd Floor, 13 Broad Street, St Helier, Jersey, JE2 3RR
www.occj.org.je