



BRIEFING

SOCIAL SECURITY

WORK

CHILD POVERTY

Falling through the cracks: how childhood hardship shapes life chances

What is too often seen as individual failure is the result of conditions and systems failing to respond. With a strong safety net, not one weakened by cuts, young people can reach their potential.

Published on: 15 September 2026

Written by: Rachel Casey, Isobel Richardson, Katie Schmuecker

Reading time: 30 minutes

Executive summary

Experiencing hardship during childhood shapes life chances long before adulthood. Growing up without the essentials creates stress, disrupts learning and narrows opportunities from an early age.

Drawing on new analysis and qualitative research with young people who are not in education, employment or training (NEET) commissioned by JRF and Trussell, this briefing finds persistent poverty more than triples the risk of being out of education and work. It shows how childhood experiences of poverty impact on young adulthood, how a weak safety net leaves young people struggling to afford the essentials and to return to earning or learning, and what support young people say they need now.

This generation of young adults grew up in a period of economic instability and rising child poverty, which has contributed to the higher numbers of young people not in employment, education or training. The recently published Milburn Review rightly emphasises a wide range of factors driving this, including poverty. But there is a risk that struggling to afford essentials because of inadequate income is being positioned as simply one factor among many, rather than the one that both causes, and compounds, other drivers the report discusses.

This briefing combines new analysis of the Millennium Cohort Study with qualitative research from young people who are not earning or learning and the professionals

who work with them. It shows how inadequate family incomes contribute to other risks identified in the Milburn Review, such as poor education or mental health outcomes.

It finds growing up in poverty to be common for young people not participating in work, education or training: 6 in 10 had experience of poverty, two thirds of whom experienced it persistently in childhood.

Inadequate income is also shown to be a key driver of not earning or learning. Persistent poverty more than triples the risk of being out of education and employment at ages 17 and 23, compared to someone who does not experience poverty. It also decreases the likelihood of young people re-entering work or education if they have been out of education and employment at age 17.

Policies that increase poverty — such as cuts to Universal Credit (UC) — directly shape the prospects of young people and increase the risk of them falling out of earning or learning. This has far-reaching consequences for their future employment, earnings, physical and mental health. This has significant human cost and adds pressure to public services and social security.

The qualitative research sheds light on how and why poverty has this impact. It finds going without in childhood — not enough food, parents struggling to keep up with the bills, not being able to join in activities with friends — takes a toll mentally, makes life less stable, disrupts relationships and makes school more challenging. These pressures do not operate in isolation; they build and reinforce one another over time.

Poverty is not simply one factor among many in shaping the likelihood of not learning or earning, it is the key one.

Once not earning or learning, social security plays a crucial role in supporting young people to 'survive', although they still struggle to afford the essential items they need. Being unable to afford things like transport, course fees, equipment and childcare also makes it harder to get back into earning or learning. Strikingly, for many, social security was the only form of support they received — so not only was there a weak safety net, there was no springboard; a lack of local job opportunities, poor-quality work and a lack of flexibility for young people with health or caring needs made it harder still.

Tackling the challenge of young people not earning or learning requires a continued focus on reducing child poverty. For those who have already fallen through the cracks, the quality and availability of support needs urgent improvement. A strong safety net is required, not one weakened by cuts, to provide a secure foundation for young people complemented by support tailored to individual needs to move people towards training or work. Action is also needed to open up more economic opportunities.

1. Introduction

Over 1 million (more than 1 in 8) young people between the ages of 16 and 24 are not in education, employment or training (ONS, 2026). But this does not happen in a vacuum, rather it is the cumulative result of young people's experiences growing up.

This generation of young adults grew up in the wake of the 2008 Global Financial Crash, an era of cuts to public services, Brexit, COVID, the cost of living crisis, and now the Iran war. The backdrop to their lives has been economic instability and rising child poverty (JRF, 2026). It is little surprise young people are facing extra challenges transitioning into further or higher education or work.

The Government's review into Young People and Work led by Alan Milburn rightly emphasises the wide range of drivers of young people not earning or learning (DWP, 2026). Poverty is discussed in the interim report, but there is a risk it is positioned simply as one factor among many, rather than a key driver of young people's trajectories, that both causes and compounds some of the other drivers the report discusses.

This briefing looks at how hardship has shaped the lives of young people who are not in employment, education or training. It draws on new analysis of the Millennium Cohort Study, carried out by a team at the University of Liverpool and the University of Manchester, to measure the risk childhood poverty poses to the likelihood of becoming NEET.

It then explores how and why poverty increases the likelihood of not earning or learning, and what support young people need to move forward with their lives, drawing on new qualitative research. This comprised a mix of ethnography and in-depth interviews with young people in England who experienced hardship growing up and are (or recently have been) out of education, employment or training, and 2 focus groups with professionals who work with young people, carried out by Thinks Insight.

This briefing charts the experience of going without in childhood — not enough food, parents struggling to keep up with the bills, not being able to join in activities with friends — and how this takes a toll mentally. How it makes school more challenging, especially where young people can't get help when they're struggling, leading some to conclude learning is just 'not for them'. This in turn limits options on leaving school, with little support available to offer guidance and help, leaving young people to fall through the cracks.

Where young people are receiving UC or Personal Independence Payments (PIP) they describe them as a lifeline, but still struggle to afford the essential items they need, making it harder for them to get back into earning or learning.

As the Milburn Review develops its recommendations, it is essential the focus remains on tackling the root causes of what leads young people not to be in employment, education or training — with poverty as a principal driver. This requires a strong safety net, not one weakened by cuts, to provide a secure foundation to young people, complemented by support tailored to individual needs to move people

towards training or work. In addition, policy action is needed to open up more economic opportunities.

2. Poverty in childhood triples the risk of not earning or learning as a young adult

Poverty is a common experience for young people who are not earning or learning. New analysis of the UK-wide Millennium Cohort Study for JRF shows 6 in 10 (61%) young people who are NEET at age 23 experienced poverty growing up, two thirds of whom experienced persistent poverty (42% of all young people not earning or learning) (Adjei et al., 2026). Poverty was a less prevalent experience for young people in education, training or work (34% had experienced poverty, 19% persistent poverty).

This experience of poverty heightens the risk of not earning or learning as a young adult, particularly when it is persistent. Young people who experienced persistent poverty¹ growing up were over 3 times more likely not to be learning or earning at age 17 or 23 (3.3 and 3.4 times respectively) compared to someone who did not experience poverty (Adjei et al., 2026). This makes poverty one of the strongest predictors of not earning or learning in young adulthood observed within the study.

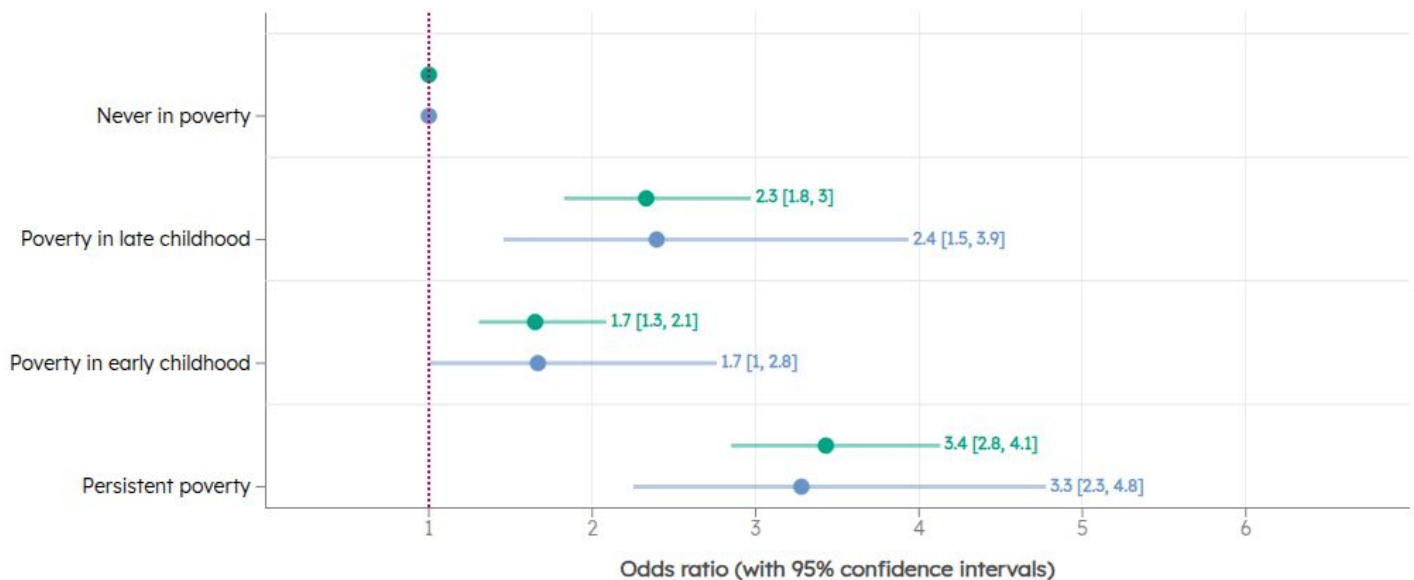
The Young People and Work Interim Report included analysis that quantified the impact of various experiences on the likelihood of a young person being out of education or employment. However, poverty was not included as one of those experiences. What is more, evidence shows many of the factors that are included in the analysis are likely to be shaped by material disadvantage earlier in life — such as educational attainment, school absence, health and behavioural challenges (Hirsch,

2008; DfE 2026). Focusing on these symptomatic factors, without fully considering the poverty that caused them, risks understating the role of economic circumstances in shaping young people's lives and transitions into training and employment.

Figure 1: The longer children spend in poverty, the harder it is to get into work or education as young adults

Associations of poverty trajectories and being NEET (not in education, employment, or training) at ages 17 and 23 years

Summary ● Age 23 ● Age 17

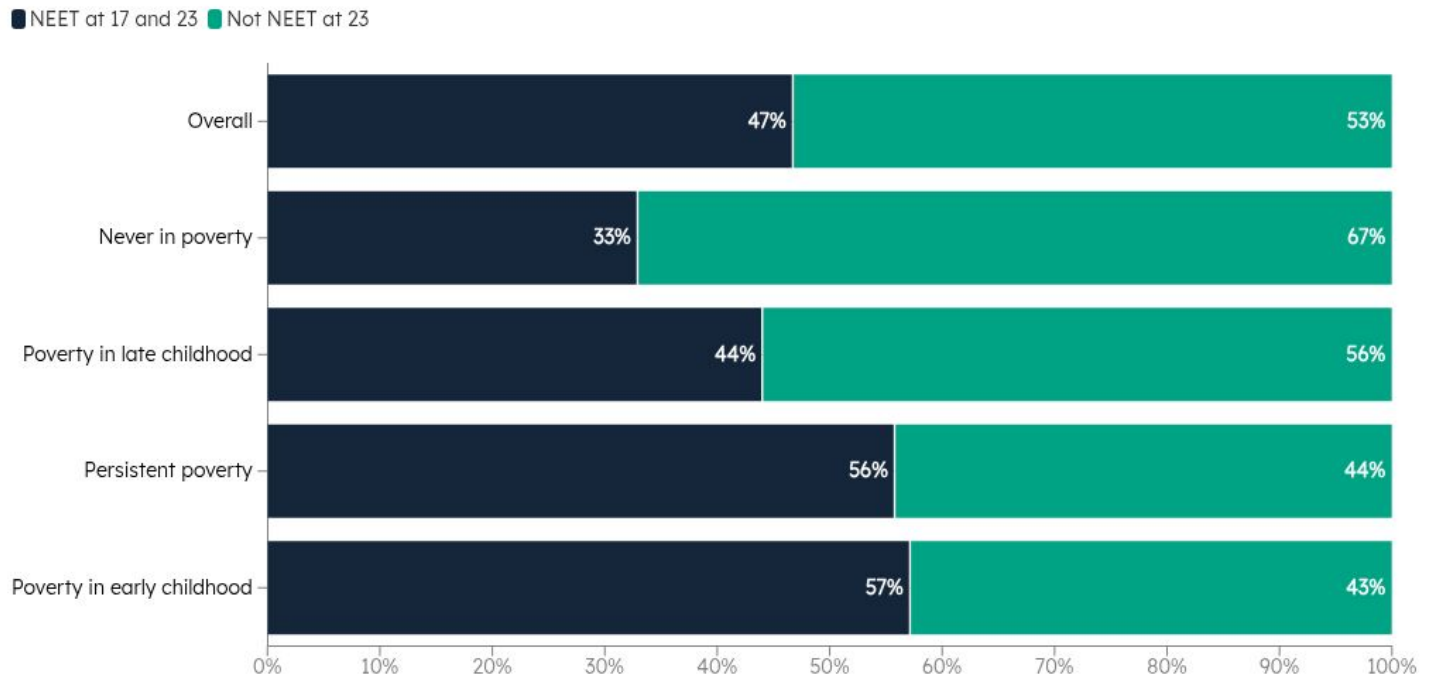


Source: The UK Millennium Cohort Study, poverty trajectories derived from sweeps ages 9 months to 14 years; NEET outcomes at ages 17 and 23 years

Note: Adjusted for child's sex, maternal ethnicity, maternal education and lone parenthood. The dotted line at 1 represents no difference compared to young people never in poverty. Numbers greater than 1 indicate higher likelihood of being NEET.

Our new analysis also shows the long-lasting impact of experiencing poverty on a young person's prospects. Once out of education or work, a young person with experience of poverty has a lower chance of moving back into earning or learning. Over half (56%) of young people that had experienced persistent poverty and were not earning or learning at age 17 were also not earning or learning at age 23. The figure was even higher where they had experienced poverty in early childhood (57%). It fell to 1 in 3 (33%) among young people that did not experience poverty as a child (Adjei et al., 2026).

Figure 2: Young people who grew up in poverty are not only more likely to become NEET (not in education, employment, or training) - they are also less likely to escape it
Transition status at age 23 among young people who were NEET at age 17



Source: The UK Millennium Cohort Study, poverty trajectories derived from sweeps ages 9 months to 14 years; NEET outcomes at ages 17 and 23 years

Growing numbers of children experienced poverty during the period when today's 16-24 year-olds were growing up, and the experience of poverty became more severe as poverty deepened (JRF, 2026). This will have contributed to the rising number of young people not earning or learning today.

Moreover, some 4 million children continue to experience poverty today (DWP, 2026a). While the Government's Child Poverty strategy is projected to help an

impressive half a million children out of poverty by the end of the parliament (Cabinet Office, 2025), millions will remain in poverty.

Failing young people in this way has far reaching consequences. Not earning or learning during young adulthood increases the likelihood of being unemployed after 5 years by 28% (Public Health England, 2014). It also leads to worse physical and mental health, weaker employment prospects, and lower earnings into midlife (Pelikh et al., 2026).

Allowing the number of young people who are not earning or learning to grow therefore comes with a significant human cost, as well as increased pressure to the services that carry the cost for these economic failures, including the social security system.

3. Then: how childhood hardship shapes life chances

Drawing on new qualitative research, it is clear childhood hardship shapes life chances long before young people reach the point of leaving education or entering the labour market. It affects not only what children have, but the stability of their environment, the relationships they depend on, and how they experience school.

These pressures do not operate in isolation. They build and reinforce one another over time, combining material insecurity, emotional strain and disruption, shaping how young people see themselves and their futures, and increasing the likelihood of not earning or learning.

However, hardship is not always recognised as such. Young people participating in this research rarely describe their childhood in terms of ‘poverty’ or ‘hardship’, although the experiences they describe frequently are of families struggling financially and going without, and the consequences that brings.

Instead, young people tend to interpret their experiences through specific moments or emotional responses, such as a relationship breakdown or a parent becoming ill. This contrasts with views of professionals who work with young people, who are more likely to identify structural drivers, particularly financial hardship, as underpinning these experiences.

Growing up without the essentials

For many young people in our research, growing up without the essentials was not an occasional hardship, it was the backdrop of everyday life. Financial strain, constant not episodic, with children acutely aware of pressures around food, bills and housing from an early age, even where parents tried to shield them.

“I can’t remember a time where I wasn’t worried about finances, which isn’t very nice, because I was very young, but it’s just the way it is.”

Female, 21-24, Hastings

This sense of financial pressure became embedded in daily life. Many young people recall parents working long hours or juggling multiple jobs to make ends meet, often still struggling to cover basic costs. Families were often forced to make impossible trade-offs, creating a persistent sense of uncertainty about whether basic needs could be met.

“She’d worry for food sometimes so we’d have to go to my nan’s for dinner... she was just panicking, like, about the bills, like, electric bills, I just remember her panicking about having to pay them.”

Female, 18-20, London

These experiences were often most visible at school. Not being able to afford uniform, transport or lunches made participation more difficult, while visible signs of

hardship — worn clothing, missing equipment or no lunch — exposed young people to comparison and stigma:

“Growing up I remember realising early on that I didn’t have things that my friends had, mum doesn’t drive so that was a big one. I felt jealous of the nice toys/clothes that some friends had, I understood that mum couldn’t afford them, I felt scruffy compared to some kids at school.”

Male, 18-20, Manchester

School can become a key site where material hardship translates into social exclusion. Lacking the resources to participate fully in everyday school life made young people feel different from their peers, and for some, contributed to bullying and isolation. At the same time, lacking basic equipment or a stable environment at home made it harder to keep up academically.

Growing up without the essentials was not simply about going without specific items. It reflects a broader experience of constraint and uncertainty, shaping not only what young people had, but how they experienced home and school. This can lay the foundations for later disengagement from education.

Growing up under pressure: relationships, responsibility and instability

The impact of hardship also extends into the relationships and environments that shape childhood. Professionals working with young people emphasise how financial

pressure can affect parents' mental health, increase stress and reduce the time and emotional capacity available to support children, with little support available to help families address the situation.

Young people, on the other hand, are more likely to experience and describe these challenges in emotional terms, as stress, anxiety, family conflict or instability, rather than explicitly linking them to material hardship.

Nonetheless many of the young people we spoke to described growing up in households where worry about money, relationships and wider circumstances was a constant presence. Changes in family structure, housing arrangements or caregiving responsibilities were common, undermining a sense of security over time. One woman said of their home environment growing up:

“ ... I'd say, unstable in every aspect, so like, financially, emotionally, my family structure is very interchangeable.”

Female, 21-24, Hastings

“Everything was quite fast paced. I lived with my mum, my grandparents, and then we moved in with my dad, and then we moved out of there in with my mum's ex-boyfriend.”

Female, 21-24, Birmingham area

In this context, instability itself can become a defining feature of childhood — not knowing what resources would be available, where they would be living, or how

family dynamics might change.

Alongside this, many young people took on responsibilities beyond their years including caring for siblings or relatives, supporting parents emotionally, or managing household tasks where parents were working long hours or facing their own challenges. This early assumption of responsibility often meant growing up faster than their peers.

“I was lucky that when [my dad] had a heart attack, I finished school because I could do part-time takeaway, or whatever I can do, to help out familywise. I had to start young. That makes your decision for you. You do a lot of growing up in that time.”

Male, 18-20, Greater Manchester

For some, these responsibilities leave less time for schoolwork or social activities. This contributed to a sense of difference from peers and reduced opportunities to engage fully in education. These pressures young people faced at home did not remain confined there.

Stress, fatigue, and responsibility often carried through into school, making it harder to concentrate, participate or attend regularly. Many describe feeling misunderstood or unsupported when they struggled, particularly when behaviour changed, or attendance dropped. For some, this contributed directly to disengagement:

“I left that school in year 9, I think it was because I just wasn’t happy there... I’ve never really been happy at school... When you’re not happy at home, you just don’t want to really leave and go and put on a fake smile somewhere.”

Female, 18-20, London

Narratives often describe young people who are not in education or work as lacking resilience, portraying them as ‘non-academic, lazy and unemployable’, and emphasising individual deficits such as motivation and difficulties coping with setbacks, maintaining routines, or sustaining participation in work or training ([Suttil, 2021 \(https://openjournals.ugent.be/ewopinpractice/article/id/87146/\)\)](https://openjournals.ugent.be/ewopinpractice/article/id/87146/)).

Yet the young people we spoke to had often shown considerable resilience, adapting to instability, taking on responsibility and finding ways to navigate difficult circumstances.

However, the hardship they experience was itself a source of stress, anxiety and cognitive overload, preventing them from fully participating or advocating for themselves when challenges arose, making it easier for them to fall through the cracks.

Prolonged exposure to stress, leading to anxiety, difficulty regulating emotions, and reduced confidence has a corrosive effect on life chances.

“I can’t really regulate my emotions very well at all. If I’m upset, I’m gonna just bawl out in the street, I can’t keep it in... I think that’s from [because] my mum didn’t really know how to react to certain emotions I had when I was younger...”

Female, 21-24, Birmingham area

Young people are quick to emphasise positive aspects of their upbringing and the efforts of their families to give them a good childhood, make things fun and try to limit the impact of the challenges they were facing. However, without a point of comparison, many aspects of poverty and hardship are normalised. For many, going without the essentials felt like simply ‘how things are’, rather than something unusual or unjust. In this way hardship can become internalised, shaping expectation, behaviour and perceptions. Professionals recognise this dynamic clearly:

“It’s hard isn’t it, because they only know what they know. What their home life is, is all they know. They can’t compare it to other children, because it’s all they know. And it’s only when they’re an adult that they might change their perspective.”

Early years and education professional

How hardship manifests in transitions into adulthood

Cumulative experiences of hardship throughout childhood shift the starting line. By the time young people reach key transition points, such as moving schools, sitting exams, or leaving compulsory education, they are already at a disadvantage

compared to their peers. These transitions, which should act as opportunities to move forward, can become points where disadvantage crystallises and young people fall out of the system.

Many of our participants followed similar pathways into leaving education. Hardship and instability having disrupted their school life for years, they struggled with social isolation, concentration, attendance and behavioural issues. Ultimately, these all result in lower educational attainment and poorer wellbeing.

In our focus groups, professionals working with young people at risk of being out of education or work identified a lack of support as the most influential factor at this critical stage. They report that personalised education and support have become harder in an age of digitalisation and funding constraints, which limit the services they are able to offer young people. This echoes the experiences of the young people, who felt misunderstood by teachers and found there was little support when they struggled academically or began disengaging with school.

“Because my dyslexic traits were not picked up on, I would sometimes act out, I was begging to be seen in a way, and it would cause fall outs because it’s holding the whole class up because I don’t get it.”

Female, 21-24, Leicester

The culmination of these experiences led some young people conclude that education ‘isn’t for them’, leaving school with few or no qualifications, low self-confidence and lacking the skills needed to build a stable adult life. This severely narrows their

options moving forward, limiting their job and training options. The support simply was not available to catch them before they fell through the cracks.

4. Now: lack of support and barriers to re-entering work or training

Most of the young people we interviewed who are not learning or earning felt trapped in their situation. Many were still living in their childhood home, reliant on their family or the social security system for financial support, but with a lack of tools, support or opportunities to help them move forward with their life.

A weak safety net and a lack of wider support

Social security provides a crucial safety net to many of the young people we spoke to. Most were in receipt of social security payments, including UC and the ‘health element’ of UC, Personal Independence Payment (PIP), Carers Allowance and Housing benefit.

Payments are seen as a lifeline, enabling young people to ‘survive’ and access everyday items, although they struggle to afford everything they need. They described spending their payments on rent, bills, food, toiletries, travel and items for children or relatives they care for, but finding it hard to cover these items.

“Sometimes that [UC] payment isn’t enough for food and stuff in the month.”

Female, 21-24, Birmingham

This financial pressure can leave young people facing impossible situations.

“There was a time when I couldn’t even afford basic essentials. I had to ask for a loan just to get by, even though I knew I’d have to pay it back later.”

Male, 21-24, London

It also leads to a focus on managing immediate pressures, with limited capacity to plan ahead or invest in longer term goals, like gaining a driving licence or paying for training. This hampers their ability to move forward.

“I want to do my driving, but the lessons are too expensive for me to do right now on the amount that I’m getting [on Universal Credit].”

Female, 21-24, Birmingham

Social security payments also act as a gateway to other essential support, such as free prescriptions. One young woman spoke about how she would not be able to afford her antidepressant prescription without this.

Young people were asked what they would do if they had an extra £150 per month. Their responses provide insight into the things they currently go without, such as occasionally being able to go out for lunch or to the cinema with a friend, or send their child to an after-school activity.

“By the middle of the month, you’ve really got to ration... the extra £150 would just last that little bit longer... maybe go on more days out.”

Female, 18-20, London

These activities were framed not as everyday occurrences, but as small luxuries or treats that are currently out of reach.

Conversely, when asked what the impact would be if they had £150 less per month, their responses demonstrate the detriment and harm this would cause. They said it would leave them unable to afford essentials like food and toiletries.

“It would probably be quite hard to make sure we’ve got all the nutrients that we need in our meals, but then also things like toilet rolls. Shampoo and conditioner is not cheap.”

Female, 16-17, Greater Manchester

However, while the money from social security payments offers a lifeline, for many it is the only form of support they were currently accessing. There was no springboard to go with the safety net.

Some young people were in touch with Job Centre work coaches because they were subject to work search requirements, and a few reported a positive experience of the support provided. However, others reported unsupportive encounters that did not help them to move towards work or training. Experience of being sanctioned further increased hardship and undermined trust, especially where it was felt that the reason

for the sanction was unjust or unclear.

“I asked them for advice [for an interview]... you know, advice you think you’d be able to ask a job coach, what to wear, and what to say, and what questions to expect. And he told me to ask ChatGPT.”

Female, 21-24, Hastings

Outside of the social security system and jobcentre interactions, young people report accessing alarmingly little support. Many are unclear about where to find help, whether for mental health, job preparation or finding suitable training. Others felt stuck, waiting on waiting lists for support, or unable to access the types of support they needed in practice.

“You don’t really get any help from anyone of knowing where to go, what you’re looking for, what to do, you’re kind of just thrown into it, just left to do it yourself, there’s no instructions or anything.”

Female, 21-24, Birmingham

The professionals working with young people also said it has become harder to provide support as the level of demand has increased — especially post-covid — but funding has been reduced. This means when young people do access support, they are met with long waits or turned down because their needs are not severe enough. They also noted how previous negative experiences with authority figures or support organisations can act as a barrier to being able to provide support.

“The volume of people that the charities can help is obviously limited... we’re not able to do as much as we’d like to do for as many of the people we’d like to help.”

Wider support professional

High costs, job quality, and poor mental health compound a lack of support

Alongside the lack of available and accessible support, young people spoke about structural barriers to re-entering learning or work. These also need to be addressed for young people to be able to get on in life.

Many participants reported that high costs make moving back into work or education inaccessible. Transport fees place travel to interviews or support centres out of reach, and the cost of courses prevents them from re-engaging with education or training independently.

“Because I struggle with depression, access to therapy would be very helpful. I also think transport support would make a big difference, as I often don’t have enough money to travel to classes. Both would be really beneficial for me.”

Male, 21-24, Greater Manchester

Needing childcare was also cited as a barrier to finding work: both in its availability and its cost, especially for people who are job hunting or in education with children

younger than 3 years old.

“Nurseries are extremely expensive, and it’s hard to get the free childcare when you’re not working already. They kind of just don’t really look at it as much. So yeah, it is difficult, and it’s not just the cost, it’s also like the waiting... all the nurseries and stuff are full.”

Female, 21-24, Birmingham

The quality of jobs available to young people with few qualifications was also a challenge to the young people we spoke to. It was often seasonal, temporary, and quickly fell away, leaving them out of work again. These jobs were often precarious, zero-hours contracts, as delivery drivers, cleaners, or waiters, and didn’t provide enough security to plan for the future. Young people reported difficulties in these roles, including racism, bullying and hostile working environments. For some the instability of the roles themselves further undermined their confidence and wellbeing and led to them leaving with nothing else to go to.

“The main reason I quit my job is because I felt my life wasn’t getting any better... the income isn’t stable and cannot afford to pay your bills. I cannot be a delivery guy for the whole of my life, I feel like I can do something way better than this.”

Male, 21-24, Greater Manchester

Inflexibility was an added barrier for young people with caring responsibilities. These young people were actively searching for work and education opportunities that

would fit around their caring schedules, but what was available to them seldom did so.

“I want to try and do, like, an online course or something to get a qualification for a job especially if I’m still caring for my nana.”

Female, 16-17, Greater Manchester

For some of the participants, these struggles were compounded by experiences of poor mental health, which made it harder for them to manage stress, concentrate or sustain employment. Long waiting times for medication or treatment, poor experiences in education and the experience of continued rejection of job applications makes a return to earning or learning feel increasingly out of reach, and worsens their mental health further.

These barriers all reinforce the hardship young people experienced in childhood, making navigating young adulthood harder. Without clear guidance and support, young people remain stuck, trapped by many of the same barriers that hindered them earlier in life.

5. Looking forward: what support young people need

Experiences of childhood hardship shape not only how young people arrive at being not in education, employment or training, but what they need to move forward.

Across this research, young people consistently express a desire to work, train or study — a finding echoed in the Milburn Review, which reports that around 84% of young people currently not in education or employment want a job or training opportunity (DWP, 2026).

However, they are often navigating the cumulative effects of financial instability, poor mental health, and limited support, leaving them feeling ‘stuck’ and focused on day-to-day survival rather than longer-term goals and aspirations.

Policy responses must therefore address the conditions required for sustained participation — including both the opportunities available in the labour market and the support needed to take them up.

Financial security as a foundation

Financial security is a prerequisite for young people to engage with education, employment or training. As one professional described:

“We often talk about it in terms of Maslow’s Hierarchy of Needs... if someone’s basic needs aren’t being met, how can they reach their full potential? How can they kind of turn up for stuff? It’s very difficult for that to happen.”

Wider support professional

Greater financial security creates the conditions for participation. Without it, energy and attention remain focused on immediate survival and struggle to afford the costs of job search or training, such as travel or materials (Porter and Johnson-Hunter, 2023). With it, young people are better able to plan, build routines and take steps towards education or employment. In this context, proposals in the Government’s Pathways to Work Green Paper to restrict access to elements of social security based on age would be counterproductive (DWP, 2025).

Reducing support would deepen hardship, worsen mental health and push young people further from participation.

Need for a wraparound, personalised support offer

Alongside financial security, young people need consistent and accessible support to navigate pathways into education and employment and help them address wider challenges such as mental health or housing. Currently this is too fragmented and difficult to access. Young people report limited awareness of services, long waiting times, and experiences of being passed around without clear guidance.

This fragmentation is especially problematic when young people face multiple and interconnected challenges that cannot be addressed in isolation (Casey and Elliott, 2025). As such, the Milburn Review is right to highlight the problem of responsibility for supporting young people being split across welfare, education, health and local services, often without clear coordination.

A more effective approach would combine adequate financial support with tailored support that wraps around the needs of an individual, recognising that participation depends on stabilising multiple aspects of young people's lives. Young people and professionals both emphasise the importance of relational, personalised support. Central to this is a single, trusted point of contact providing consistent support over time, guiding people through complex systems and helping them overcome financial, emotional and practical barriers.

“If they’re not coming from a place of strength and self-belief inside themselves, which often they won’t be if they’re coming from difficult family homes... if they don’t have that inbuilt in them, to come across things that are difficult and be able to really push through, they often will fall at the first hurdle.”

Early years and educational professional

Young people particularly emphasise mental health support as critical for re-entering education or work. However, access remains limited, and support is often difficult to navigate. Importantly, professionals stress that mental health cannot be addressed in isolation from financial hardship. This is because where basic needs are not met,

young people are less able to benefit from support.

Economic opportunities and pathways into work and training

Young people want to earn or learn, but pathways into education, training and employment are often unclear or inaccessible. Many face a lack of entry-level opportunities, particularly where they have low qualifications or limited experience. Some are unable to find a secure local job that can flex to accommodate their caring responsibilities or health needs. At the same time, costs associated with training, transport and childcare can act as immediate barriers to participation.

For the young people we spoke to, quite basic forms of support were absent or not known about. These include help to afford travel or equipment for jobs or courses, support to build confidence and navigate options, or help with applications, CVs and interview preparation. There was also a lack of access to work trials and placements that could lead to a job.

Both young people and professionals identify key transition points, such as leaving school or entering work, as moments where support can have the greatest impact. Yet young people we spoke to had usually received no targeted support at these points, leaving them to fall through the cracks.

However, no amount of improvement to employment services for young people will be effective if there aren't good-quality suitable job opportunities in their local area. As other JRF work has shown, our social security system carries the costs of economic failures such as the lack of jobs in some areas and not enough suitable job

opportunities for people with health conditions, disabilities and caring responsibilities (Tims et al., 2026). Alongside improving the support offer to young people, there must also be focus on increasing the opportunities available to them.

6. Conclusion

Young people do not find themselves out of education or work overnight. Their paths are shaped by hardship, often beginning in childhood, that limits opportunities long before adulthood. What is too often seen as individual failure is the result of these conditions and the systems that have not responded early or effectively enough.

The consequences are significant. Time spent outside education or work can have lasting scars on health, confidence and long-term employment prospects. This has a significant human cost, as well as storing up greater long-term costs for social security and public services. Tackling the causes early is both a social and economic necessity.

Alongside reducing the number of young people who fall out of earning or learning, the quality and availability of support to young people out of education or work needs urgent improvement. This requires a strong safety net, not one weakened by cuts, to provide a secure foundation to young people. This should be complemented by support tailored to individual needs to move towards training or work, and actions to open up more economic opportunities.

Despite the challenges and setbacks they have faced, young people we spoke to remain optimistic. Many believe their future can be better if they can just access the right opportunity. Government must meet that optimism with the support needed to help them realise their potential.

Methodology

This briefing draws on a mixed-methods approach combining newly commissioned quantitative and qualitative research.

The quantitative analysis conducted by the University of Liverpool and University of Manchester between April 2025 and June 2026, draws on the UK Millenium Cohort Study, a nationally representative longitudinal survey following around 19,000 individuals born in 2000, with data collected from infancy through to early adulthood (age 23). The analysis examines how experiences of poverty across childhood are associated with the likelihood of being NEET in early adulthood.

Poverty is measured using relative income, defined as equivalised household income below 60% of the national median, allowing the identification of different patterns of exposure, including persistent, intermittent and late-onset poverty. Statistical models are used to estimate the relationship between these trajectories and NEET outcomes at 23, while accounting for key demographic and family characteristics and to exploring variation across groups.

The qualitative fieldwork was conducted by Thinks Insight & Strategy between April and May 2026, and included WhatsApp ethnography with 24 young people between the ages of 16 to 24, who are currently NEET or have recently been NEET for 6 months or more. Participants completed structured tasks exploring their experiences of childhood hardship, education, employment, training, and support. This was complemented by follow up in-depth interviews with 12 participants to explore these

experiences in greater detail. To contextualise these findings, 2 focus groups were held with 12 professionals working with young people spanning education, early support and wider support roles.

Note

1. Persistent poverty is defined as being exposed to relative income poverty throughout multiple stages of childhood. This differs from the definition used by the Department for Work and Pensions, which is based on being in poverty in at least 3 of the last 4 years.

References

Adjei, NK. Udu, K. Munford, L. Taylor-Robinson, DC. (publishing 2026) Poverty dynamics and risk of becoming NEET: Evidence from the UK Millennium Cohort Study

Cabinet Office (2025) [Our Children, Our Future: Tackling Child Poverty](https://www.gov.uk/government/publications/our-children-our-future-tackling-child-poverty/our-children-our-future-tackling-child-poverty)
(<https://www.gov.uk/government/publications/our-children-our-future-tackling-child-poverty/our-children-our-future-tackling-child-poverty>)

Casey, R. and Elliott, J. (2025) [Unlocking the potential of young people furthest from the labour market](https://www.jrf.org.uk/work/unlocking-the-potential-of-young-people-furthest-from-the-labour-market)
(<https://www.jrf.org.uk/work/unlocking-the-potential-of-young-people-furthest-from-the-labour-market>)

Department for Education (DfE) (2026) [Pupil absence in schools in England, Academic year 2024/25](https://explore-education-statistics.service.gov.uk/find-statistics/pupil-absence-in-schools-in-england/2024-25)
(<https://explore-education-statistics.service.gov.uk/find-statistics/pupil-absence-in-schools-in-england/2024-25>)

Department for Work and Pensions (DWP) (2025) [Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper](https://www.gov.uk/government/consultations/pathways-to-work-reforming-benefits-and-support-to-get-britain-working-green-paper/pathways-to-work-reforming-benefits-and-support-to-get-britain-working-green-paper)
(<https://www.gov.uk/government/consultations/pathways-to-work-reforming-benefits-and-support-to-get-britain-working-green-paper/pathways-to-work-reforming-benefits-and-support-to-get-britain-working-green-paper>)

Department for Work and Pensions (DWP) (2026) [Young people and work: interim report \(https://www.gov.uk/government/publications/young-people-and-work-interim-report\)](https://www.gov.uk/government/publications/young-people-and-work-interim-report)

Department for Work and Pensions (DWP) (2026a) [Households below average income: an analysis of the UK income distribution: FYE 1995 to FYE 2025 \(https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2025/households-below-average-income-an-analysis-of-the-uk-income-distribution-fye-1995-to-fye-2025\)](https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2025/households-below-average-income-an-analysis-of-the-uk-income-distribution-fye-1995-to-fye-2025)

Evans, J. (2026) [Understanding local labour-market pressures to reduce child poverty in Scotland \(https://www.jrf.org.uk/child-poverty/understanding-local-labour-marketpressures-to-reduce-child-poverty-in-scotland\)](https://www.jrf.org.uk/child-poverty/understanding-local-labour-marketpressures-to-reduce-child-poverty-in-scotland)

Hirsch, D. (2008) [Estimating the costs of child poverty \(https://yorsearch.york.ac.uk/discovery/delivery/44YORK_INST:NUI/12412808840001381\)](https://yorsearch.york.ac.uk/discovery/delivery/44YORK_INST:NUI/12412808840001381)

Joseph Rowntree Foundation (2026) [UK Poverty 2026 \(https://www.jrf.org.uk/uk-poverty-2026-the-essential-guide-to-understanding-poverty-in-the-uk\)](https://www.jrf.org.uk/uk-poverty-2026-the-essential-guide-to-understanding-poverty-in-the-uk)

Office for National Statistics (2026) [Young people not in education, employment or training \(NEET\), UK: May 2026 \(https://www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/unemployment/bulletins/ytraining\)](https://www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/unemployment/bulletins/ytraining)

Pelikh, A. Parsons, S. Crawford, C. (2026) Long-term consequences of being NEET in early adulthood (<https://cls.ucl.ac.uk/being-neet-in-early-adulthood-has-scarring-effect-into-midlife/>)effect-into-midlife/)

Porter, I. and Johnson-Hunter, M. (2023) Inadequate Universal Credit and barriers to work (<https://www.jrf.org.uk/social-security/inadequate-universal-credit-and-barriers-to-work>)

Public Health England (2014) Local action on health inequalities: Reducing the number of young people not in employment, education or training (NEET) (https://assets.publishing.service.gov.uk/media/5a7dd2a040f0b65d88634a03/Review3_NEETs_health_inequalities.pdf)

Suttil, B. (2021) Non-academic, lazy and not employable: Exploring stereotypes of NEETs in England (<https://openjournals.ugent.be/ewopinpractice/article/id/87146/>)

Tims, S. Richardson, I. Porter, I. Schmuecker, K. Matejic, P. (2026) Tackle economic failures at root to ease pressure on Universal Credit (<https://www.jrf.org.uk/social-security/tackle-economic-failures-at-root-to-ease-pressure-on-universal-credit>)

Acknowledgements

Research, investigation and analysis: Rachel Casey, Isobel Richardson, Katie Schmuecker, Alex Viccars (Trussell), Elizabeth Miller (Trussell), Thinks Insight & Strategy, Nicholas Kofi Adjei (University of Liverpool), Kalu Udu (University of Liverpool), Luke Munford (University of Manchester and NIHR ARC-GM), David C. Taylor-Robinson (University of Liverpool).

Writing — original draft: Rachel Casey, Isobel Richardson, Katie Schmuecker.

Writing — review and editing: Iain Porter, Chris Birt, Daisy Sands, Peter Matejic, Joe Farnworth, Alfie Stirling, David C. Taylor Robinson (University of Liverpool), Allie Jennings (Thinks Insight & Strategy), Ann Crossley.

Data visualisation: Scot Hunter, Sam Tims, Joe Elliot.

How to cite this briefing

If you are using this document in your own writing, our preferred citation is:

Casey, R. Richardson, I. Schmuecker, K. (2026) Falling through the cracks: how childhood hardship shapes life chances. York: Joseph Rowntree Foundation.