

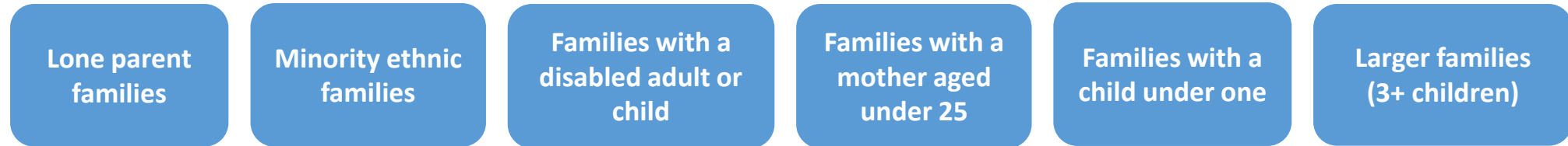
# Tackling Child Poverty

## Overview of the priority families

June 2025

# Introduction

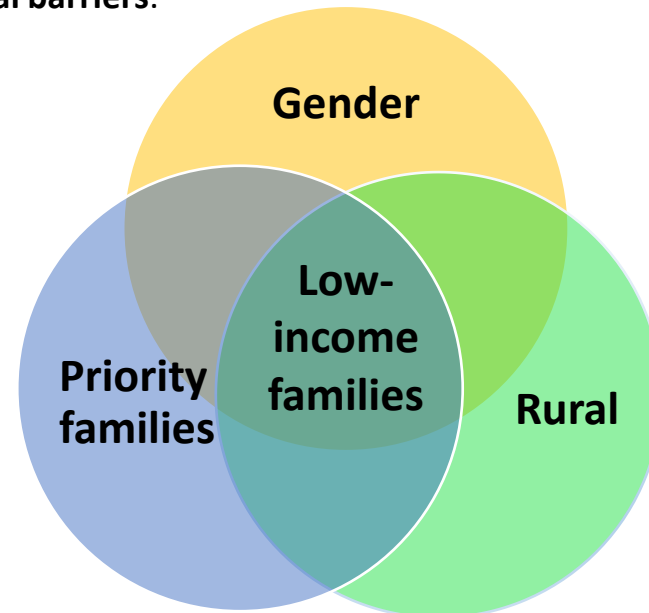
- This evidence pack highlights key issues for the six priority family types that make up the vast majority of households with children in poverty:



- Families often belong to more than one priority group. For example, among children in relative poverty: 49% of children in lone parent families also have a disabled person at home; 50% of children in a family with a younger mother are also in a lone parent household; 49% of children in a 3+ child family are also in a family in which someone is disabled.
- Children's poverty is also intrinsically linked with women's poverty. This is due to cultural norms around care of children, but also due to structural factors which impact upon all aspects of a woman's life.
- Evidence also tells us that there are other marginalised groups more likely to live in poverty. This includes: homeless families, gypsy/traveller families, families who are victims/survivors of domestic abuse, families of people in prison, families who are care experienced, and families seeking asylum or who have refugee status.
- There is a need for a holistic approach that addresses individual needs while recognising structural barriers, to avoid perpetuating patterns of exclusion, for those families at greater risk and with intersecting risk factors
- Findings presented here are based on the focus reports published for [lone parent families](#), [minority ethnic families](#), [families with a disabled person](#), [families with a mother aged 25 or under](#), [families with a baby](#), [families with three or more children](#), [other marginalised groups at risk of poverty](#), and [gender](#).
- This pack provide an overview of the priority families concept, an overview of child poverty targets and a summary overview of each priority family and other marginalised groups

# How to use the priority families concept

- Policies should **focus on supporting low-income families**, including those families below the poverty line and also those at risk of falling into poverty.
- The priority family concept is **intended as a tool** to ensure policies are impactful and responsive to the needs of families at greater risk of poverty
- Families often experience **multiple disadvantage** and belong to more than one priority or marginalised group. This can make it harder to get out of poverty and overcome adversity. Therefore it is important to consider the **intersectionality** of characteristics.
- We also know that child's poverty and women's poverty are intrinsically linked. There is a **gendered dimension to child poverty** and the tackling child poverty agenda is closely interwoven with the policy action to tackle gender inequalities.
- Other factors can create additional challenges for families living in low-income households. This can include the geography, with those living on low-incomes in **rural areas often facing additional barriers**.



*Note: The priority families concept can also be used to inform, and support, monitoring and evaluation activity. The [child poverty policy evaluation framework](#) provides good practice when designing a policy evaluation which considers the impact on child poverty.*

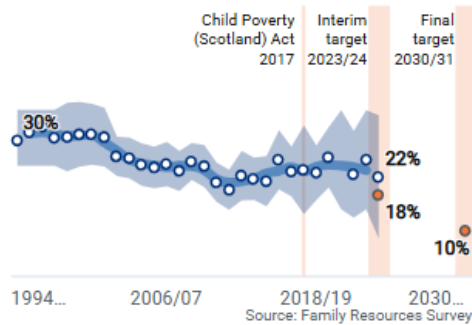
# Statistical overview

# Progress towards child poverty targets in Scotland

Child poverty rates are above interim targets. Overall, long-term child poverty rates have shown little change.

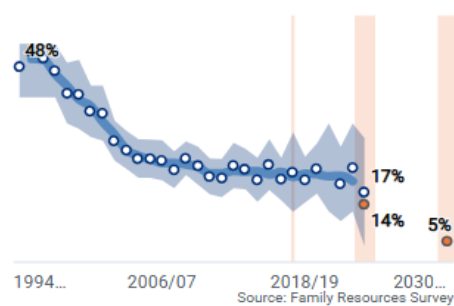
## Relative poverty

Measures low income relative to the rest of society



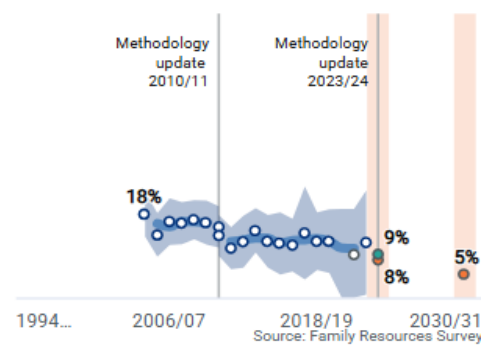
## Absolute poverty

Measures low living standards relative to 2010/11



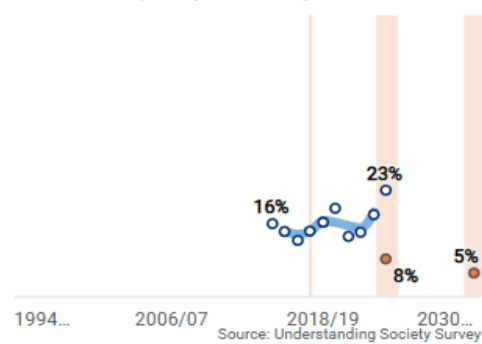
## Low income and material deprivation

Measures if unable to afford basic necessities



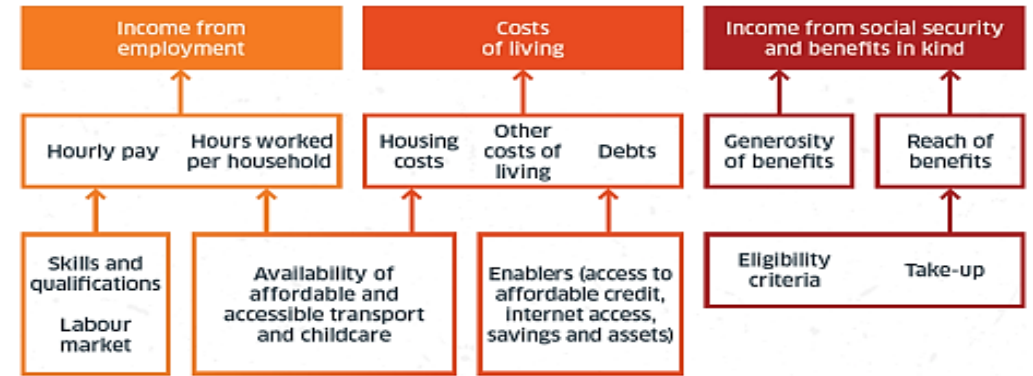
## Persistent poverty

Measures if in poverty for several years



The Child Poverty Act 2017 contains four income-based targets to reduce child poverty in Scotland by 2030. The charts show the interim and final targets and the latest poverty estimates and trends. The dots and labels show single-year estimates, the shaded areas show indicative 95% confidence intervals around the single-year estimates, and the lines show the three-year averages. Single-year estimates give the latest best estimates, and three-year averages show trends more accurately.

## Drivers of child poverty



Over the period of the two delivery plans, a range of factors have made the circumstances particularly challenging to deliver on the aspirations of the Child Poverty Act. While a solid policy package has been presented ensuring cross government and external engagement, external circumstances have impacted on the delivery of the package. This includes the variety of recent crisis (Covid, war of Ukraine, cost of living), which added pressure on budgets.

On the drivers of poverty:

- **Increasing income through employment** can help families avoid poverty. While there is room to expect improvements in the economy and in turn people's lives, this will take time to be seen in child poverty rates. Progress over the past year has been limited, reflecting fairly stagnant economic growth over the reporting year. Rates of in-work poverty increased and low income families' work intensity has reduced. Employability policies in place can have positive outcomes for parents but scale needs to be a sufficient pace to support targets.
- **The cost of living** is a key challenge for low-income families. There are key concerns particularly around housing and childcare costs.
- **Income from social security** is in many cases a lifeline for families. We see uptake increase and clear positive impact of social security and benefits in-kind on families

# The priority family types identified continue to be at highest risk of child poverty

Priority family group	Proportion (and number) of children in this group in <u>relative poverty</u> , and composition of all children in relative poverty			Proportion (and number) of children in this group in <u>absolute poverty</u>	
	%	Number	Composition of those in relative poverty (%)	%	Number
<b><i>All children*</i></b>	<b>23%</b>	<b>240,000</b>	<b>100%</b>	<b>20%</b>	<b>200,000</b>
Lone parent families*	36%	^	34%	32%	^
Minority ethnic families*	37%	^	27%	31%	^
Families with a disabled person*	27%	^	52%	23%	^
Families with younger mothers (<25)	52%	-	11%	44%	-
Families with child under 1	35%	-	16%	25%	-
Families with 3+ children	41%	-	48%	36%	-
<b><i>In none of the priority groups</i></b>	<b>7%</b>			<b>6%</b>	

To note figures presented are for three-year averages 2021-2024 with the exception of young mothers which reflect a seven year rolling average 2017-2024  
 Source: Relative, absolute and CMD: Family Resources Survey. Due to changes in questions and sample size it is not possible to show data on low income, material deprivation and persistent poverty.  
 Key: ^ Sample size too small to allow estimates - No data available

Having paid work can be an effective way out of poverty, but having a job is not always enough. Priority groups are more likely to still be in poverty despite working (UK data)

Priority family group	Proportion of children in this group who live in a working household (UK)	Share of children in working households who are in relative poverty (UK)
<b>All children</b>	<b>88%</b>	<b>24%</b>
Lone parent families	62%	31%
Minority ethnic families	88%	38%
Families with a disabled person	78%	27%
Families with younger mothers	69%	40%
Families with child under 1	82%	32%
Families with 3+ children	81%	38%
<b>In none of the priority groups</b>	<b>99%</b>	<b>10%</b>

Source: Scottish Government analysis of data from the Family Resources Survey, Households Below Average Income dataset, 2021-24. Note: "Working household" refers to someone in the household being in paid work.

See file 3 the additional child poverty analysis 2024: [Additional child poverty analysis 2024 - gov.scot \(www.gov.scot\)](https://www.gov.scot/resources/consultations-petitions/consultations/Additional-child-poverty-analysis-2024/)

# Summary of evidence on priority families

# Minority ethnic families

## Key demographics

- Minority ethnic adults make up 12.9% of the adult population in Scotland (5.8% white minority, 7.2% non-white minority).
- The average age of ethnic minorities (excluding white minorities) is younger than the average age of the white population (27 and 42 years old respectively).
- Families from some minority ethnic groups are more likely to have three or more children.

## Income from employment

- While minority ethnic school leavers tend to outperform other pupils, this does not translate into better work outcomes.
- Can face discrimination when applying for a new job or promotions, and women may face additional barriers in accessing and navigating quality employment.
- More likely to work irregular hours so accessing suitable childcare can be a challenge.
- Tend to be paid less per hour, and more likely to be underemployed.

## Costs of living

- More likely to try to increase income through paid employment – seeking more hours or an additional job – to address rising living costs
- 13% of minority ethnic households with children in the UK are in unmanageable debt, compared to 9% for all households with children.
- Minority ethnic households with children in Scotland are overrepresented in the private rented sector and spend a higher proportion of their income on housing costs than other families.

## Income from social security

- Generally, minority ethnic families are less reliant on income through social security. Though reliance on benefit income varies widely by ethnic group.
- Asian Pakistani and Bangladeshi families have the highest reliance on benefit income of all ethnic groups.
- Asian Indian and Chinese households have a lower reliance on benefits than white households.
- Take-up of benefits may be an issue, but there is a lack of evidence.

What works

**Addressing racial discrimination and harassment, including micro aggressions. All policies need to actively address discrimination, stigma, structural and cultural racism**

**Key actions: maximising take up of social security benefits, addressing the gender pay gap and targeted support for affordable housing**

# Lone parent families

## Key demographics

- Make up 25% of all families in Scotland, vast majority (92%) led by women. Successful interventions are generally those geared positively towards gender equality.
- 9% of children are born into single parent households, and a further 11% experience parental separation in first 5 years.
- 49% of children in lone parent households in relative poverty also have a disabled person at home.

## Income from employment

- Limited options for increasing income from employment. The majority of lone parents are in paid employment already, but still in poverty.
- Lone parents tend to work fewer hours and have a lower hourly wage, reflecting the gender pay gap and also the greater weight placed on women to undertake unpaid work (incl. childcare).
- More likely to have low or no qualifications, and those with degrees more likely to work in low or medium skilled occupations.

## Costs of living

- Least wealthy household type in Scotland, probably translating into less disposable income.
- Particularly vulnerable to cost of living crisis and suffering the worst impacts.
- Many lone parents (70%) have no or low (under £250) savings and are more likely to be in debt or arrears.
- Least likely to be able to pay unexpected bills of £300.
- More likely to but back on essentials.

## Income from social security

- More likely than other priority groups to have applied for Universal Credit or crisis grant to help with the cost of living.
- High anxiety and uncertainty when looking to claim benefits.
- Disproportionately impacted by cuts, conditionality, freezes and benefits caps and limits, particularly those who also have a disabled adult or child in the household, partly because of a higher reliance on benefits.

## What works

**Addressing in-work poverty through flexible and secure contracts while driving the gender equality agenda**

**Affordable and flexible childcare that allows to juggle paid work with sole responsibility for the family**

**Supporting needs at different life stages. Childcare needs and employment aspirations for lone parents will change over time**

**Child maintenance. Increasing parents providing child maintenance supports more mothers out of poverty than draws fathers into poverty**

# Families with a disabled person

## Key demographics

- Make up a third of all families in Scotland. Around a fifth (18%) of parents are disabled, and 52% of children in poverty live in a household with a disabled person.
- Disabled people are more likely than non-disabled people to experience domestic abuse (particularly women).
- Of children in this group in relative poverty, 38% are also in lone parent households, and 41% in homes with 3+ children.
- Often other family members take on a caring role, but children in families with an unpaid carer are not at higher risk of poverty.

## Income from employment

- Disabled parents are generally less likely to be in paid work, and if in paid work, more likely to be underemployed.
- Additional barriers accessing employment (including transport, application processes, discrimination).
- More likely to have low or no qualifications.
- Overrepresented in sectors most affected by lockdowns, who were stopped from working during the pandemic.

## Costs of living

- Disabled families face higher living costs than non-disabled. Impacts of the current cost of living crisis particularly acute.
- Families with long-term conditions find it harder to afford childcare.
- For those with disabled children, specific barriers around finding the right childcare to support children's needs.
- Less likely to have savings (among families with long term conditions).
- More likely to report a negative impact on their mental health as a result of the cost of living crisis

## Income from social security

- Disabled people experience a range of difficulties with benefits currently delivered by the UK social security system, including a lack of advice and support, lack of trust in the system, and a complex, inflexible or unsuitable application process.
- Disproportionately impacted by cuts, freezes and or changes to eligibility criteria, partly because of a higher reliance on benefits.

## What works

Improving transport accessibility and information

Offering home visits for services where possible

Dedicated and personalised employment support

Flexible and accommodating workplaces

Offsetting additional living costs through social security

# Families with 3+ children

## Key demographics

- 48% of all children in relative poverty live in a household with 3 or more children.
- Likely to live in a family that is in more than one priority group; 49% of children in this group who are in relative poverty also have a disabled person in the household and 25% live in a minority ethnic household
- Almost one in three (33%) are also in a lone parent household.

## Income from employment

- Parents in larger families likely to be out of the labour market for longer periods, which can limit their future employment opportunities.
- The challenges of organising and paying for childcare increase with more children, potentially making it less financially viable to work or limiting hours worked.
- At least one adult is already in paid work in the majority of families in this group.

## Costs of living

- The dramatic increase in living costs has clear impacts on larger households who already spend a greater proportion of their income on essentials.
- Larger families are struggling to maintain living standards. For example, families with 3+ children are more likely to experience food insecurity than smaller families. They are also more likely to have used a food bank.

## Income from social security

- Since 2013, changes to UK benefits system have reduced the real value of benefits paid to low-income larger families and restricted their access to the benefits system.
- Benefit cap puts a limit on the amount that a family can claim on social security. This disproportionately affects households with more children that are likelier to be bound by the cap.
- The two-child Cap does not apply to the Scottish Child Payment.

## What works

Developing policies and interventions with an awareness of barriers larger families face

Addressing barriers around disproportionate impacts on benefit cuts and freezes

Supporting parents into training and employment after longer breaks

# Families with a child under 1

## Key demographics

- For some families having a baby can be a trigger point for falling into, or deeper into, poverty.
- About a third of children in this group in relative poverty also live in a household with a disabled family member (32%) and around 2 in 5 live in a household with three or more children (41%).
- Mothers who stop paid work after having a child and do not return by the time the child is 5 are more likely to be younger and single mothers.

## Income from employment

- Most see a reduction in their income from employment – due to reduced income from parental leave or re-adjustment of working patterns.
- Current parental leave policies assume women need to undertake majority of childcare. For those fortunate to be eligible for maternity pay, this is still below the Living Wage.
- When ready to go to work, the labour market still needs to support sufficient well-paid, flexible options and work practices that foster gender equality and facilitate family life.

## Costs of living

- High cost of welcoming a baby into the family.
- Direct impact of cost of living crisis: increases to infant formula and nappies. Very limited, or non existent, flexibility to cut back on baby essentials.
- There is a difference in public funding for childcare by age, with less support for children younger than 2, which may be a barrier to work for new parents.

## Income from social security

- Insecure and unpredictable work can affect women's entitlement to Statutory Maternity Pay/ Maternity Allowance.
- Although Statutory Maternity Leave is available for 52 weeks, statutory Maternity Pay is only payable for 39 weeks.
- Many parents re-access or access social security payments following birth of child. While, in Scotland, support has positively impacted families, this is against the backdrop of damaging benefit restrictions by UK Government.

## What works

Balance between policies that boost income, progress gender equality (in and out of home), and target inequalities in children's early childhood environments. Three main pillars for policies to focus on:

**Comprehensive support for families in early parenting to foster development of strong attachment and parent-child relationships**

**Boosting income and reducing social segregation for example through housing policy**

**High quality mental health care and reducing barriers for accessing that care**

# Families with younger mothers (<25 years)

## Key demographics

- Likely to be a relatively small group.
- More likely to be in other priority groups: 50% of children in this group are in a lone parent household; or live with someone who are disabled (37%), or have a baby under 1 in the household (43%).
- Younger mothers are more likely than other mothers to experience domestic abuse.

## Income from employment

- Less likely to be in paid work.
- Women and young people are at higher risk of in-work poverty and have a lower average hourly rate of pay (National Living Wage not enforced until employee is at least 23).
- Strongly affected by social isolation and the absence of childcare to allow them to work or study during the pandemic.
- Difficulties in embracing further education whilst managing motherhood. 17% mothers under 20 have a qualification at Higher Grade or above compared with 50% early twenties and 80% 25 or older.

## Costs of living

- No additional costs directly associated with age, but young mothers are less likely to access various advice and support services which means they may miss out on cost saving opportunities.
- Adults under 25 are less likely to have savings, which, combined with low paid jobs, make it harder to meet living costs.
- Pregnant young women and young mothers (under 21) make up about 1 in 25 of all applications for homeless assessments in Scotland.

## Income from social security

- Generosity of some social security benefits for under 25s is lower than for older age groups (e.g. Universal Credit and Local Housing Allowance)
- Mothers under 20 are considerably more reliant on state benefits and tax credits than are older mothers, making them disproportionately impacted by cuts or changes to eligibility criteria in benefits or support services.

## What works

Supporting further education or improved job prospects on the basis of high quality, flexible and affordable childcare

A safe home that provides a stable environment for mothers and their child(ren)

Enhanced support through social security

# Summary of intersectional evidence

# Child poverty and women's poverty intrinsically linked

## Income from employment

- Women earn less than men, are more likely to be in insecure work, and in in-work poverty.
- Gendered assumptions (presumption of women as main carer and household manager) and structural barriers (gender pay gap) mean that women are likely reduce earnings (e.g. shifting to part time, stopping work) when becoming mothers
- Shared parental leave taken by a minority of fathers - cultural gender norms take time to shift
- Intersecting characteristics can make it harder to enter, or remain in, employment (i.e. lone parent families; victims/survivors of domestic abuse)

## Costs of living

- Women are less likely to own property than men, and lone parents and working aged women with no children are the least likely groups to own a property.
- Men are more likely to be the perpetrators of domestic abuse, making women more likely to be homeless as a result
- Pay inequalities (women earning less than men) reduces ability to save and make women less financially resilient

## Income from social security

- Women more likely to be negatively impacted by cuts to social security
- Gendered impacts of sanctions, linked to the significant role women have in caring for children.
- Joint claims for benefits can reduce financial independence for women.
- Women with intersecting protected characteristics are more likely to experience multiple forms of stigma and discrimination – which can result in fear and shame.

What works

Progressing towards gender equality across all aspects of society. Policies should focus on:

**Supportive family policies to address gender imbalances, i.e. flexible and affordable childcare, shared parental leave**

**Taking an intersectional gender lens to policy development to tackle the multidimensionality of experience**

**Gendered outcomes as part of policy monitoring and evaluation – to centre efforts on reducing gender inequalities**

# Other marginalised groups

Groups including families experiencing **homelessness**, families with a loved one in **prison**, people with experience of **care**, **Gypsy/Travellers**, victims / survivors of **domestic abuse**, and families seeking **asylum / refugees**, will all face additional challenges and barriers which further increase their risk of poverty

## Income from employment

- Gypsy/Traveller have lower levels of literacy and education, and face discrimination.
- Victims / Survivors of domestic abuse may be prevented from working by their abuser or face difficulties due to experience of abuse.
- Looked after school leavers are more likely to leave school earlier and do so with fewer qualifications, impacting potential earnings.
- Even when given right to work, refugees face challenges having qualifications recognised meaning they may be unable to work in their expert field.
- Workplace discrimination persists

## Costs of living

- Those experiencing homelessness spend more on essentials and rents in temporary accommodation.
- Energy costs are higher in mobile dwellings.
- Economic abuse can impact credit ratings and lead to long term economic instability.
- Families with a loved one in prison will face additional costs associated with visitation and supporting the family member.
- Refugees and asylum seekers arrive in Scotland with very little and can struggle to have their basic needs met.

## Income from social security

- Shame and stigma can affect various groups, deterring applications for support.
- Imprisonment of a family member can lead to a sudden reduction in income and change in the benefits they receive.
- Having a child taken into care can have immediate financial impacts on parents and benefits can take time to restart once reunified.
- Refugees may need support to navigate and understand the social security system.

What works

Focus on holistic and whole person support

Consider intersectional challenges between different risk factors

Take steps targeted to addressing challenges faced by groups at risk of poverty

# Child poverty in rural and island communities

## Key points

- 21% of children in rural areas lived in relative poverty in Scotland (vs 24% of children in urban areas)
- Children in rural areas living in poverty account for 25% of all children in relative poverty in Scotland
- High costs of living and precarious incomes can result in poverty being 'hidden' in national level data.

## Income from employment

- Some rural incomes can be volatile and precarious, with unpredictable incomes from seasonal/casual work and zero-hours contracts.
- Brain drain due to limited options of high-skilled, high-pay jobs in rural areas.
- Type and nature of jobs available different in rural communities, compared to urban centres.
- More limited options on childcare, particularly amongst those with children with additional support needs.

## Costs of living

- Families in rural communities face higher costs of living than those in urban areas, particularly for food, transport and fuel.
- Additional minimum living costs for households in remote rural Scotland typically add 15-30% to a household budget – with this higher in still in some areas.
- Higher transport costs and greater reliance on private vehicles
- Higher levels of fuel poverty in remote rural areas - around 65% of rural properties are not on the gas grid and are reliant on alternative fuel types which are more expensive.

## Income from social security

- Volatility of rural incomes can lead to payment delays and overpayments that are then clawed back.
- Availability of face-to-face information and advice provision locally can impact can limit support available.
- Incomes from social security may be insufficient to meet higher costs of living.

## What works

Recognising the higher costs of living and of service delivery in rural and island communities

