

# **Best Start, Bright Futures Tackling Child Poverty Delivery Plan 2022-2026**

## **Annex 6**

**March 2022**

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# Executive summary

Tackling child poverty is one of the Scottish Government's national missions. An estimated 24% of children in Scotland, or 240,000 children each year, were living in relative poverty after housing costs the years from 2017 to 2020.

There is a considerable way to go to reach the national targets. The target for relative child poverty is to reduce it to 18% by 2023 and to 10% by 2030.

Many families continue to face significant challenges due to poverty. The aim of this publication is to summarise the latest evidence on what works in tackling child poverty and to inform the [second Tackling Child Poverty Delivery Plan \(2022-2026\)](#).

Searches were carried out across the three key drivers of child poverty to identify policies or approaches that could impact positively on: income from employment; income from social security and benefits in kind; and costs of living. In addition, the search covered each of the six priority family types who are at higher risk of poverty.

## **What's currently working well, and what should the Scottish Government and partners continue and do more of?**

There is wide consensus across national stakeholders and supported by other international approaches that, to tackle child poverty, the following needs to continue to take place:

- Having clear targets supported by policies that directly impact on poverty rates
- Tackling poverty across all three drivers (income from employment, cost of living and income from social security and benefits in kind)
- Having a combination of various policies that support families most in need, and recognising that there is no single way to experience poverty, but a wide range of unique experiences.

Specifically on the three drivers of poverty, evidence supports continuation of many aspects of current policy:

- Enabling and supporting parents to increase their income through paid work and earnings is an important part of tackling child poverty, and employment policies should continue to push the child poverty reduction agenda.
- The current Social Security provision in Scotland is valued by families and is effective at increasing many families' incomes.
- Good quality, affordable childcare is crucial in supporting some parents to enter or maintain employment, and can be an important facilitator in increasing household income and helping to lift families out of poverty. The recent Early Learning and Childcare expansion is welcomed and valued.

## **Are there policies, actions or approaches that the Scottish Government and partners should stop doing, or do differently?**

In order to tackle child poverty, a combination of universal and targeted policies is recommended by the evidence. A case by case assessment should be made, balancing societal needs, barriers and government resources, to decide whether a universal or a targeted approach should be taken for any given policy.

Across the wide range of policies available, clearer targeting strategies can be developed with the aim of reaching and supporting those most at risk of poverty.

While the **current Social Security system** in Scotland is valued, many families do not claim the benefits that they are entitled to. The current value of the benefits package available for families is also not always sufficient by itself to keep all of those who do out of poverty. More action is needed to increase take-up and maximise eligibility.

A significant element of the social security system is managed by the UK Department for Work and Pensions. Therefore any proposed changes to benefits delivered at UK level would mean, for the Scottish Government, lobbying for either the changes themselves, or for further devolution of powers in these areas.

The evidence highlights potential areas for improvement in the service design and delivery at a UK level. This includes restrictions on benefit eligibility, payment timing and accuracy, payment consistency, fewer sanctions, policy values and staff attitudes, information provision and communication channels.

The flexible ‘Scottish choices’ on Universal Credit have had some positive impacts for recipients. Although, for some, this has come with operational difficulties, and many recipients decide not to take up the flexibility, e.g. they would rather receive a larger payment every four weeks or not to have their rent paid directly to their landlord.

While current **employment policies** are a step in the right direction, more is needed. Employability services which acknowledge and support the complexity of parents’ lives, are flexible, rooted in the local community, and individually tailored to parents’ needs are more likely to be successful.

To address current high levels of in-work poverty, research suggests that further action is required. Recommendations include to improve the quality and flexibility of available employment and ensure childcare availability and flexibility that matches job requirements. Evidence also highlights the need to address structural barriers such as discrimination (unfair treatment) and undervaluation (being paid less for equally demanding job), particularly for women, disabled people and people from minority ethnic groups.

Affordable childcare can play an important part in supporting families to enter or maintain employment. While the recent early learning and childcare expansion is welcomed and valued, affordable school age childcare is needed along with increased flexibility in opening hours and booking systems. However, it is important to be aware that there is inconclusive evidence on whether more hours of childcare are beneficial for children’s outcomes.

## **What new policies, actions or approaches should the Scottish Government consider implementing?**

There is a need for an individual, holistic approach, within a framework of understanding structural barriers, in order to maximise the effectiveness of policies and avoid perpetuating stereotyping and stigma. Clear targeting strategies that identify and support priority families is crucial.

Getting out of poverty is a very complex journey. There are two key complicating factors. First, from an individual perspective, the system is not always clear and it is mostly not a straightforward task to manage the range of support and benefits available. It is helpful in navigating the system which is therefore probably the most useful for most people in this respect. Secondly, the ability of service providers to offer a 'no wrong door' approach. That is, ensuring a comprehensive advice and support network across the full system.

There are some suggestions of issues to consider when overcoming these barriers, mainly:

- Improvements in the take-up of means-tested or targeted benefits by creating simple and accessible forms and automation of payments where appropriate, supported by an approachable advice service.
- Minimising friction in accessing services by reducing barriers. For example, through supporting access to digital devices or electricity for charging them.
- Maximising flexible access to services to support those in employment with irregular hours.

Additional policies for **employability** could include equal parental leave policies and proactively advertising jobs as flexible when they could be worked flexibly.

There are some policy approaches around **social security** that Scotland could consider expanding. One is on further embedding advice and support around social security in places and services that families already use, such as GP practices or schools. Another is about maximising eligibility of benefits, particularly those that are used as passported benefits to other support.

Finally, for some parents, financial pressures are made worse by the lack of child maintenance paid by their child's other, non-resident, parent. Research shows that child maintenance does help reduce poverty for parents who receive it, and that it currently decreases poverty among single mother families more than it increases poverty among fathers paying support. One potential alternative system can be found in Finland, where the government provides child support, up to a guaranteed amount, if payments are not received from non-resident parents. This appears to have a greater poverty-reduction effect than the UK system.

## **What lessons from the COVID-19 response could be applied to tackling child poverty in the future?**

The emergency response to the pandemic put an unprecedented level of pressure on the whole public sector, and raised questions around the way it operates and engages with others. Evidence points towards some key lessons that could help future work to tackle child poverty.

**Flexible support to local authorities.** Local authorities were able to provide emergency response fast by being allowed greater flexibility. This allowed local areas to respond to crisis and get help to where it was most needed. Lessons can be learned around the flexibility and paperwork attached to some funds or spend.

**Cash-first.** Cash-first responses can work, as shown through the quick response to minimise food insecurity during the pandemic. It provided flexibility, dignity, safety and convenience, whereas vouchers could be unsuitable in some situations and food parcels may be less able to meet individual needs and preferences.

**Flexible working.** The need to quickly move to home working demonstrated that more flexible working patterns could be embedded across the labour market to allow for a more diverse workforce. However, not all sectors or job types allow for this type of flexibility. Care should be taken to not further entrench inequalities by creating a two-tier system where office workers experience increased flexibility while those in lower paid jobs do not.

**Trusted sector-based approach.** In order to provide support to where it was needed fast, a range of different channels were used across digital and traditional mediums. People tended to seek advice from places and organisations where they had an existing relationship or which they trusted. Going forwards, consideration can be given to emphasising provision of advice through services people already use, such as schools, nurseries, childcare providers, healthcare settings, communities of worship or third sector organisations.

**Automation of payments.** Minimising friction is key for increasing take-up of benefits. One way is through automating more benefits. A significant part of the financial support provided to low income families during the pandemic was directly transferred to people – without the need for filling out forms.

**Use of digital channels.** For many families, greater access to services and support through digital channels have been helpful in increasing their accessibility. However, digital access and literacy is not yet universal. Further work is required around improving digital infrastructure for families in poverty.

# Introduction

Tackling child poverty is one of the Scottish Government's national missions. The second Tackling Child Poverty Delivery Plan lines up the route to achieving both the interim (2023) and final targets (2030).

Almost a quarter (24%) of children in Scotland, or 240,000 children each year, were living in relative poverty after housing costs in 2017-20. The target for relative child poverty is to reduce it to 18% by 2023 and to 10% by 2030.

However, the impact of the pandemic is still unknown. Furthermore, the wider economic outlook is uncertain and the situation in Ukraine is likely to result in economic growth being slower than it would otherwise have been.<sup>1</sup> Typical incomes will fall most significantly at the lower end of the income distribution, having a negative effect on poverty following the COVID-19 years.<sup>2</sup>

In a context where many families continue to face significant challenges due to poverty, the aim of this publication is to summarise the latest evidence on what works in tackling child poverty. This document complements previous progress reports, policy evaluations, child poverty statistics and learnings from internal and external engagement with a range of stakeholders leading up to the second Tackling Child Poverty Delivery Plan (2022–2026).

# Research aims and approach

## Research aims

The overarching aim of this research is to explore and present evidence around what works (and does not) to tackle child poverty. Specifically, it aims to answer the following research questions:

- What is currently working well, and what should the Scottish Government and partners continue and do more of?
- Are there policies, actions, or approaches that the Scottish Government and partners should stop doing or need to do differently?
- What new policies, actions or approaches should the Scottish Government consider implementing?
- What lessons from the COVID-19 response could be applied to tackling child poverty in the future?

## **Methodology**

This report presents evidence from a rapid review of empirical evidence on what works to tackle child poverty. The search of evidence covered a wide range of sources, including: Idox; KandE; Policy Commons; ProQuest; and TRID databases. In addition to evaluations undertaken by the Scottish Government, stakeholder websites were also identified and searched for relevant empirical evidence to include in the review. Finally, stakeholder responses to the Scottish Government Child Poverty Delivery Plan consultation and call for evidence were reviewed to identify any additional or missing evidence sources.

Searches were carried out across the three key drivers of child poverty to identify policies or approaches that could impact on income from employment, income from social security and benefits in kind or costs of living. The searches were carried out separately but then cross-referenced against each other to identify areas of overlap and cross-cutting themes in tackling child poverty relevant to several or all drivers.

In order to capture evidence which has been published since the development and publication of the first Tackling Child Poverty Delivery Plan in 2018, evidence from the past five years was reviewed. Peer-reviewed and non-peer-reviewed evidence was included. The primary focus of the review was on evidence from Scotland and the United Kingdom but international evidence was also included where relevant.

In order to focus on what works (and does not) in tackling child poverty, the focus for inclusion in the review was on empirical evidence from evaluations of policies which have aimed to tackle child poverty where possible.

## **Limitations**

This was a rapid evidence review conducted in a short timescale, and not an exhaustive, systematic appraisal of the research evidence. While care was taken to assess the robustness of all evidence included, and to capture a full picture of what works, given the broad scope of this project across multiple drivers of poverty and deep dives into each priority family type, it should not be interpreted as a fully comprehensive review of all the relevant evidence.

In addition, while the focus of the review is to assess empirical evidence on what works in tackling child poverty, it should be acknowledged that the evidence base across the drivers of poverty and priority families is inconsistent and of varying quality. Where research gaps in empirical evidence do exist, these have been identified throughout the report.

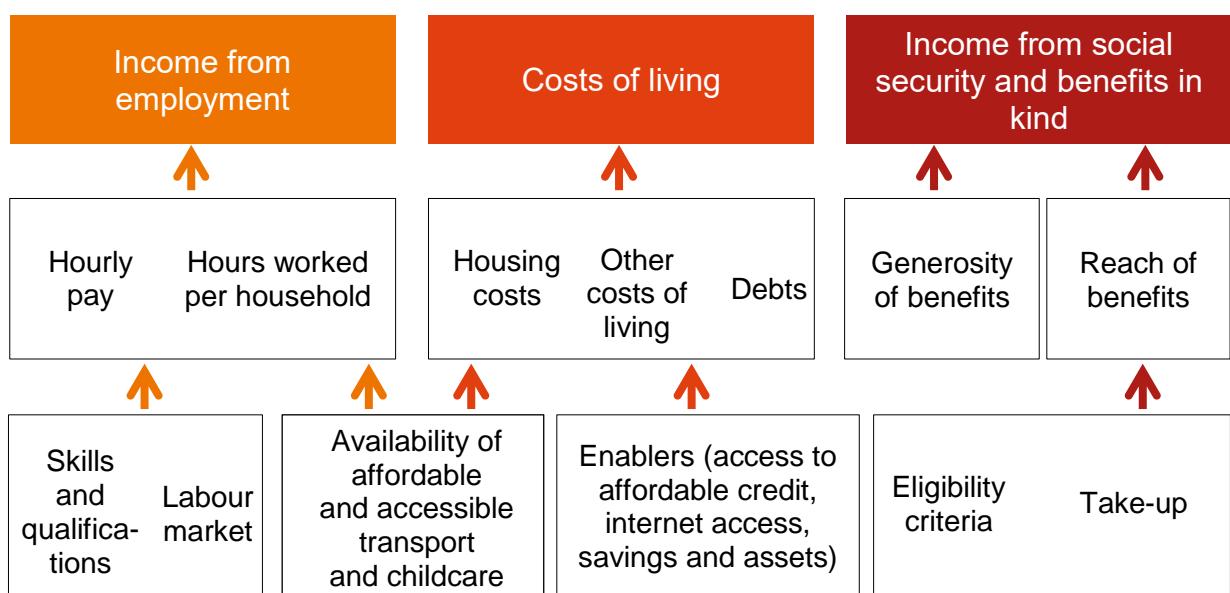
Before moving on to the key findings of what works to tackle child poverty, we first present an overview of the context, including the child poverty targets and the range of families deeply affected by poverty.

# Child poverty targets

The aim of understanding what works in tackling child poverty revolves around Scottish Government's commitment to reach the ambitious four poverty targets, set out in the Child Poverty Act 2017.<sup>3</sup> The targets, to be achieved by 2030, are:

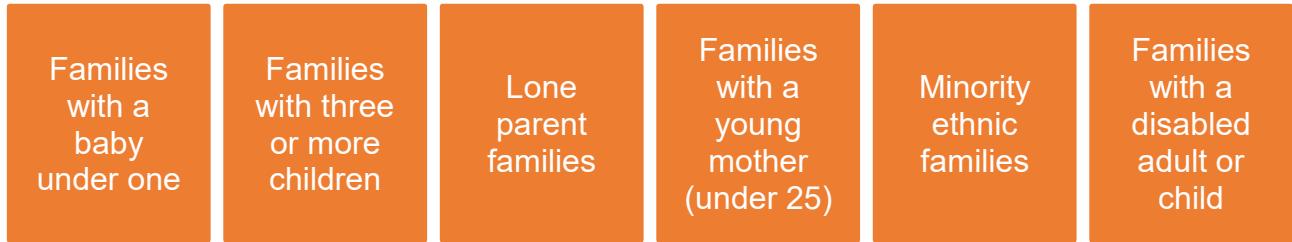
- Fewer than 10% of children living in families in relative poverty
- Fewer than 5% of children living in families in absolute poverty
- Fewer than 5% of children living in families living in combined low income and material deprivation
- Fewer than 5% of children living in families in persistent poverty.

The second Tackling Child Poverty Delivery Plan continues to address all three drivers of poverty: income from employment, costs of living and income from social security and benefits in kind. It is well documented that a combination of policies that address all three drivers is imperative to tackle poverty. Policies that aim to support incomes, either through labour market policies or through social security, will impact on all four targets. Equally important are policies that directly support families in their costs of living, which influence the combined low income and material deprivation target.



It is also important to ensure that policies are helping all families in poverty, including, and perhaps especially, those experiencing the most severe forms of poverty. Child poverty rates are perhaps most easily decreased by helping those families closest to the poverty line, who need only a relatively small increase in their income to move out of poverty. However, it is essential that we also design policies to tackle the barriers faced by families deepest in poverty, who are often facing severe and multiple forms of disadvantage and are furthest from the labour market.

Poverty affects a wide range of families with a variety of characteristics. However, we know that certain families are more likely than average to experience poverty. These are: families with a baby under one, families with three or more children, lone parent families, families with a young mother (under 25), minority ethnic families and those with a disabled family member.



These families continue to be at higher risk of poverty and future policies should continue to focus on them. When doing so, however, it is important to develop policies that take an intersectional approach and understand that families often belong to more than one priority group.<sup>4</sup> For example, among children in relative poverty:

- 40% of children in lone parent families also have a disabled family member
- Over half (54%) of children in a family with a younger mother are also in a lone parent family
- Half (50%) of children in families with three or more children are also in a family in which someone is disabled.

Children living in rural areas are less likely overall to be in poverty, but can face different barriers to those living in urban areas and therefore require dedicated or tailored solutions to tackle these.<sup>5</sup>

**There is a need for an individual, holistic approach, within a framework of understanding structural barriers, in order to avoid perpetuating stereotyping and stigma.**

Ideas on policies or approaches that could be taken are provided in the first findings chapter ([Chapter 1](#)).

# Findings

This report is structured around five chapters. Chapter 1 covers overarching learnings on what works to tackle child poverty. Then, the report explores specific learnings on what works, or in some cases what should work, for each of the six priority family types at higher risk of poverty ([Chapter 2](#)). The final three chapters cover specific evidence on what works around each of the three main drivers of poverty: income from employment ([Chapter 3](#)); income from social security and benefits in kind ([Chapter 4](#)); and costs of living ([Chapter 5](#)).

## 1. What works around tackling child poverty – overarching concepts

### **Key findings – an overarching look at what works to tackle child poverty:**

- The child poverty ‘system’ – that is, the range of factors that influence child poverty – is highly complex. Interventions or policies that focus on a single factor are unlikely to lead to sustainable change.
- Help in navigating the complex provision available, appears to be useful to support people.
- In order to achieve long-term outcomes, evidence points towards a move to flexible and tailored approaches that acknowledge that there is no one typical experience of being poor.
- Evidence suggests that in order to tackle child poverty a combination of universal and targeted policies is ideal. A case by case decision would have to be made, balancing societal needs, barriers and government resources, for each policy.
- Evidence points towards a need to ensure that the necessary infrastructure is in place to support families on their path out of poverty. This would entail strong in-kind support including a combination of employment, childcare, transport and advice services. Then this would be supported by cash benefits that empower families and foster their own capabilities.

### **Support in navigating a complex system**

The child poverty ‘system’ – that is, the range of factors that influence child poverty – is highly complex.<sup>6</sup> Every household in poverty will have to navigate this system on some level, and the many organisations, public, private and third sector, that play a role in supporting families in poverty.

While both high and low income households will be navigating the system, for low income households interactions and relationships with the system are more numerous and complex. For example, a high income household can set up an online direct debit payment for a fuel bill and almost forget about it. A low income household is more likely to have to actively manage the payment, negotiating with utility providers, especially if they are struggling to pay or have limited online access due to the cost of data, devices and broadband services. In many circumstances they will be using a pre-payment meter which, as well as being more expensive, again requires active management.

Research has shown that interventions which focus on single factors alone are unlikely to lead to sustainable change.<sup>7</sup> It is helpful in navigating the ‘system’ which is probably useful for people, which has led to the Scottish Government emphasis on developing a ‘no-wrong door’ approach. There are two complicating factors, however:

- First, from an individual’s perspective, how the system is set up to support an easy and clear navigation of the range of support available. For some people, a system ‘compass and map’ will be sufficient. For others, as the [Social Innovation Partnership](#) projects exemplify, significant support will be needed to get to that point.
- Secondly, the ability of service providers to offer comprehensive advice and support requires them to have significant knowledge, autonomy and networks for action across a vast range of topics.

The evidence points to some approaches and issues to consider when overcoming these barriers, mainly:

- Improvements in the take-up of means-tested benefits by creating simple and accessible forms and automation of payments supported by an approachable advice service.<sup>8</sup>
- Minimising friction in accessing services by reducing financial barriers. For example, through supporting access to digital devices, electricity for charging them or flexible service access to support those in employment with irregular hours.<sup>9</sup> In Glasgow, financial advice services were integrated into GP practices. The evaluation found that over 12 months, 69% of those referred accessed the service resulting in around £1.5 million of financial gains in total.<sup>10</sup> Specifically, take-up of housing support, disability benefits, or child/maternity benefits increased. The economic analysis estimated a return of £25 for each £1 invested.
- Approaches that acknowledge mental health needs and trauma can help people navigate the system.<sup>11</sup> A recent report<sup>12</sup> highlighted support for a more integrated approach to mental health that embedded mental health provision within wider services, for example in housing services, welfare rights advice services and in education settings. Good examples of this kind of approach were highlighted, with one interviewee talking about the impact that their employability service – operating in partnership with a counselling service – had on them to help them access paid work.

Furthermore, there is a growing body of evidence and support for a switch from transactional (A delivers service to B) to relational approaches (focus on whole person/family wellbeing and maximising their capability in accessing and navigating the system).<sup>13</sup> This body of evidence refers to empowering local areas and delivery partners to maximise people’s capabilities to navigate the system, which will be covered in further detail in the section below. Additionally, it also importantly facilitates an intersectional approach to supporting families in their unique situations.

## A combination of generic policies and tailored approaches

There is widespread support for the overarching Scottish Government approach to tackling child poverty – that is, having a set of legally committed targets, identifying the main drivers of poverty and developing policies that tackle all of them, and acknowledging those most at risk of poverty and purposely aiming to support those families. Indeed other nations developing their own ways to tackle child poverty are developing similar lines of thinking.<sup>14</sup>

However, organisations like the Poverty Commission<sup>15</sup> and Child Poverty Action Group,<sup>16</sup> are also very clear that significant progress still needs to be achieved to reach the targets.

Evidence points towards a need for a tailored approach that acknowledges unique challenges faced by local areas as a whole, but also by specific family circumstances – flexible approaches that empower local areas and families.

A recent report by the Poverty and Inequality Commission highlighted the need for more embedded policymaking that avoids current silo approaches to tackling inequality and poverty. The report highlighted that there is no ‘one size fits all’ silver bullet to narrowing inequalities or addressing poverty. Instead, there should be a clear understanding of the variety of circumstances and challenges different families face to develop solutions that support families in their way out of poverty.<sup>15</sup>

There are some positive examples of policies and programmes focusing on tailored approaches, with varying actions. Some examples are more focused on tackling the depth of poverty, while others look at specific family types.

- **Supporting families programme.**<sup>17</sup> This is a highly targeted programme originally introduced in England in 2012. The programme aimed to ‘turn around’ the lives of what they labelled as ‘troubled families’. These families were specifically targeted as having very complex needs around crime and antisocial behaviour, education, life chances, living standards, domestic abuse and mental and physical health. Evidence found that the programme had a positive impact on targeted families, particularly for those families with a recent criminal history and for those who had been involved with children’s social care.<sup>18</sup> Case study research and a staff survey found positive developments in local service coordination. The latest evaluation plans aim to introduce assessment of the long-term impacts of the programme.<sup>19</sup>

It is worth mentioning that the programme has changed quite significantly over time to achieve the results it currently has. The programme started in a very controlled manner, with funding allocated based not only on anticipated need but on a payment by result philosophy. However, many local authorities have now gained ‘earned autonomy’ status in which funding is provided upfront. While the main focus continues to be on very specific local targeting for families with highly complex needs, some areas have now broadened the approach to also intervene earlier to address issues before they get worse.

- **The life programme in Wigan** preceded the ‘troubled families’ agenda mentioned above and learnings from this fed into the development of that specific programme. The life programme in Wigan focused on supporting families to independence, as opposed to managing immediate crises. It worked with ten families (50 family members) with complex needs. By the end of year one, there was a 35% decrease in school attendance issues, an 80% increase in families addressing housing issues

and a 75% increase in family members seeking additional support for mental health and substance misuse issues.<sup>20</sup>

- In Scotland, there are some examples of local authorities starting to approach poverty from a collaborative point of view, with a clear focus on supporting families directly. For example, the anti-poverty strategy in Dumfries and Galloway has specific funds that support collaboration, through projects such as the [Intensive Family Support service](#).<sup>21</sup>
- The **Social Innovation Partnership (SIP)** represents a collaboration of different third sector organisations, working with people facing significant poverty and disadvantages. They use a relational approach to develop wellbeing. Forthcoming evidence shows that people supported by the SIP partners were able to improve their confidence, self-awareness and mental health. Evidence is as yet unclear on whether those improvements support the family in their transition out of poverty or how those interventions support families across their wide range of complex needs.

All of the programmes mentioned above are examples of programmes that do both reactive work to help families in their complex needs, and pre-emptive work that aims to minimise further issues or anticipate future needs.

## Balanced use of universal and targeted policies

In Scotland, policies aimed at tackling child poverty include both universal and targeted policies. Universal policies are those that reach everyone, such as free school meals for certain age groups or the early learning and childcare expansion for all three and four year olds. Targeted policies are those that are specifically tailored to particular groups of people, who may have to apply to receive that particular benefit or support, such as the Scottish Child Payment.

There does not appear to be any clear evidence that either targeted or universal services are more effective than the other in tackling child poverty.<sup>22</sup> However, universal policies may have a negative impact on relative child poverty targets. This is because they level up income for all – not only those in poverty.

Universal policies are generally used to maximise reach and fairness, minimise stigma and help maintain public support. There is some evidence that introducing a universal approach to free school meals may slightly increase uptake among low-income children who were already eligible.<sup>23</sup> We know, however, that uptake fluctuates considerably between schools.<sup>24</sup> Other strategies tailored to specific barriers faced by schools have also been found effective, namely around pupil and parental involvement, support and guidance in application and engagement with catering staff to encourage uptake.<sup>25</sup>

While universal policies tend to be more expensive, the key benefits are that they reach more people, do not create a disincentive to someone trying to increase their income (or assets), tend to cost less to administer per recipient and involve fewer ‘costs of compliance’ for someone claiming them.<sup>26</sup> In turn, issues associated with means-tested benefits include ‘significant administrative costs, lower rates of take-up and labour market and savings disincentives’.<sup>27</sup>

Other evidence suggests that in order to tackle child poverty, a more targeted approach focused on benefiting families in need is more effective. Research from ODI and UNICEF finds that OECD countries that rely more heavily on means testing achieve lower poverty and higher inequality reduction compared with systems that rely on universal approaches.

The evidence found that systems that combine universal policies with additional targeted support for low income households appear to have the highest poverty reduction impact.<sup>28</sup> This analysis does not take account of the cost of these policies, however. Developing benefits that are more targeted at children in poverty can mean lower overall policy costs for the same estimated reduction in child poverty.<sup>29</sup>

Various modelling work has shown that social security spend would be more effective at tackling child poverty with a greater focus on families rather than low income households as a whole. For example, this could be through reversing the set of historic reforms which includes the benefit cap, the two-child limit, and the removal of the family element of Universal Credit and Child Tax Credits, rather than retaining the £20 uplift to Universal Credit.<sup>30 31 32</sup> Analysis of 2012 data from 30 European countries found that benefits targeted at children in low income families tended to have a higher impact on risk of child poverty than those targeted at low income adults (if choosing between the two), although effectiveness depends on policies being well-aligned with their socio-demographic settings.<sup>33</sup>

## Consideration of cash and in-kind benefits

There are some benefits that focus on giving money directly, as for example the [school clothing grant](#). Others instead provide families with a product directly, like the [baby box](#). There are yet other benefits which provide a free service to support families, such as the [parental employability support fund](#) which provides help to gain qualifications and improve skills or work experience, as well as money advice and motivational support.

Evidence of impact varies depending on the type of need supported or benefit provided. In broad terms, there is a need for these benefits to ensure a strong infrastructure that supports families, particularly around the known main drivers of poverty. For example, international evidence shows a positive impact on child poverty in the delivery of in-kind joined-up services that support parents to take on paid work – either through providing comprehensive and flexible childcare or adequate transport links. However, the evidence also highlights the importance of cash-first support for families.<sup>34</sup>

To take food security as one example, the Supplemental Nutrition Assistance Programme in the US provides electronic vouchers to families which can be used to purchase items from grocery stores. It has been found to have a significant reduction effect on the US child poverty rate, and particularly the prevalence of extreme child poverty.<sup>35</sup> However during recent lockdowns and periods of home learning in Scotland, direct payments were preferred by parents eligible for free school meals on the basis of low income. Cash-first approaches provided flexibility, dignity, safety and convenience, whereas cards or vouchers could be unsuitable in some circumstances and food parcels sometimes less able to meet individual needs and preferences.<sup>36</sup> In addition, with both free school meals and direct replacements, they are only useful to families if the food meets their child's needs, in terms of preference, dietary restrictions, quantity and quality.<sup>37</sup> Following the cash-first approach taken during the pandemic, Dumfries and Galloway's evaluation of emergency food provision concluded that the cash-first system should be continued.<sup>38</sup>

## **2. Overview into priority families**

This chapter provides an overview of the evidence on what works to help each of the priority family types out of poverty. The six priority family types are all identified as being at a higher risk of poverty. These are:

- lone parents
- young mothers (under 25 years old)
- minority ethnic families
- large families (with three or more children)
- families with a baby (under one)
- families with a disabled adult or child.

This chapter provides a summary of what the evidence suggests works, or could work where empirical evidence is limited, for each of these family types. However, it is important to remember that there is considerable overlap across the different groups, with families in poverty likely to fall into two or more of these categories.<sup>39</sup> It is also essential to consider families who are experiencing particularly complex and layered forms of disadvantage and adversity, and who will often face the hardest route out of poverty. These families will cut across all of the priority family types, and we turn to these first.

### **Families experiencing multiple disadvantage**

Some families experience multiple disadvantages or adversities. These can include homelessness, offending, child protection interventions, child removals, stigma, trauma, marginalisation, substance dependency, domestic violence and mental health problems. These families are often among those deepest in poverty and who face particularly challenging journeys to get out. For families experiencing multiple disadvantages or adversities, these issues are often deeply interconnected, overlapping and intersecting with each other and with poverty in complex ways. Although there is not a simple causal relationship between these issues and poverty, multiple disadvantages and adversities can make it harder to get out of poverty and poverty can also make it harder to overcome adversities.<sup>40 41 42</sup> So, although this is a relatively small group, the implications are huge for the families involved.<sup>42</sup> Most of these families will also fall into at least one of our priority family groups. This matters to child poverty because the barriers faced and the support needed by those experiencing multiple disadvantage will be significant and highly specific.

Responses to poverty which focus broadly on the drivers may not be enough by themselves for families who experience multiple adversities and poverty. People may need more support. Services and approaches for people with multiple disadvantages need to:

- be flexible and able to cope with complexity rather than single issues
- be available when and where families need them
- prioritise building a trusting relationship with a lead worker, and
- not give up on people too quickly.<sup>42</sup>

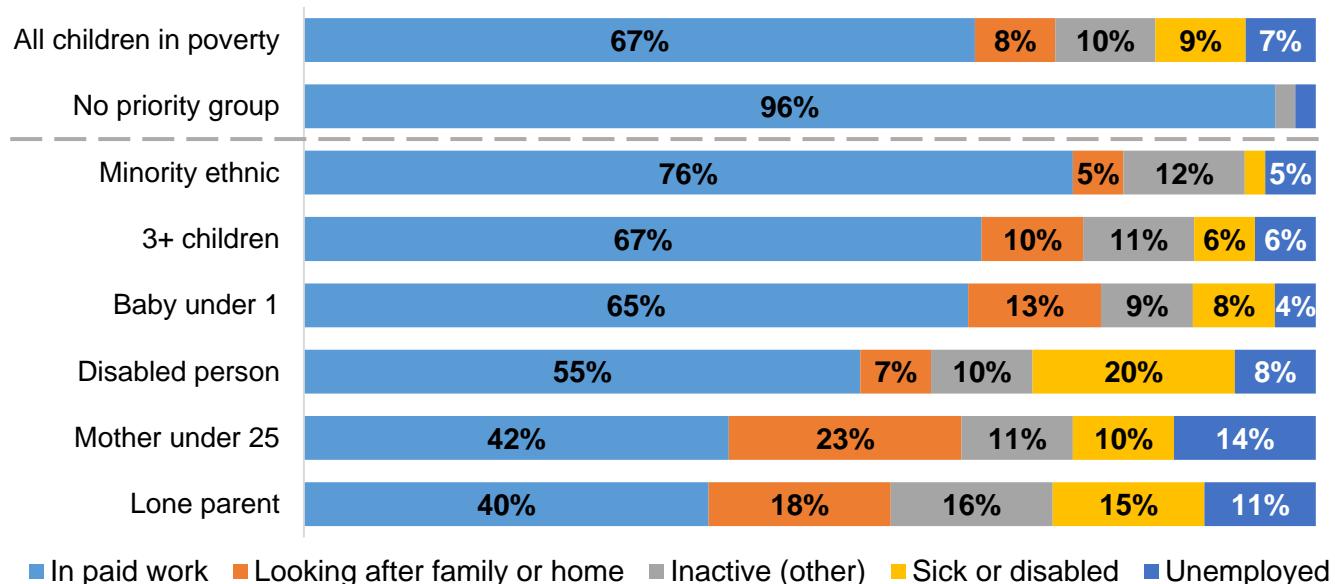
## Sources of income

Before we look at each of the priority family types in more depth, it is helpful to consider how they differ at a high level in terms of their economic status – particularly, how likely it is that their highest income householder is in paid work. As with many other characteristics, the priority groups vary significantly in terms of the proportion of their income that comes on average from employment and social security (see [Chapter 4](#)) and how likely the highest income householder is to be in paid work, sick or disabled, unemployed, economically inactive, or looking after their family or home.<sup>43</sup>

Children in poverty are most likely to live in a household where the highest income householder is in paid work (see Figure 1 for further detail). The proportion of children for which this is true is higher for some priority groups than others, such as minority ethnic families (76% in paid work), large families (67%) and families with a baby (65%), than for others. Children in lone parent families (40%) or families with a young mother (42%) are least likely to have a highest income householder in paid work, and most likely to have a highest income householder who is looking after their family or home. Children in poverty with a disabled family member or a lone parent are most likely to have a highest income householder who is economically inactive due to sickness or disability.

The following sections of this chapter look at each priority family type one by one. Empirical evidence of what works for these family types is not robust throughout all drivers or for all groups. When there are gaps, the report considers other evidence on what should work, rather than on what is known and proven to actually work.

**Figure 1: Composition of children in poverty by economic status of highest income householder and household priority characteristics, Scotland 2014-20**



■ In paid work ■ Looking after family or home ■ Inactive (other) ■ Sick or disabled ■ Unemployed

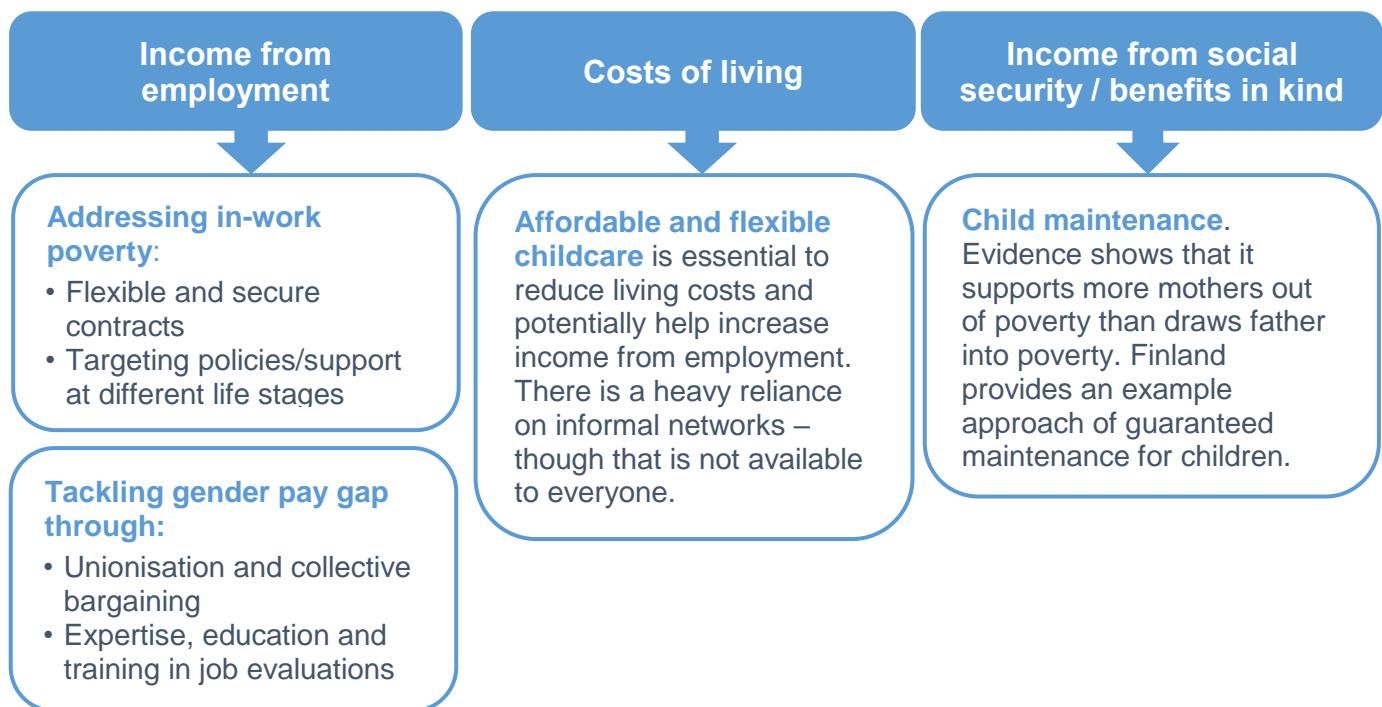
## Lone parents

Lone parents are much more likely than average to not be in paid employment, spend more of their income on basic living costs (such as housing, food and fuel) and to be impacted by cuts or freezes to the benefit system.<sup>44 45</sup> The vast majority of lone parent households are led by women. As such, successful interventions are generally those geared positively towards gender equality.



Overall, evidence points towards a review of the system to refocus on the wide range of individual complex needs.<sup>46</sup> It would mean placing the person at the centre and allowing them the autonomy to design the support they need. There is a growing body of evidence that suggests that this can have a positive impact on both medium and long-term outcomes.<sup>47 48</sup> This is true for all people experiencing poverty, but particularly relevant for lone parents as it will help them to navigate structural barriers in their journey out of poverty. The figure below summarises key findings around what the evidence suggests should work to support lone parents in relation to each of the drivers of poverty.

**Figure 2: Summary of evidence around what should work to support lone parents out of poverty**



**What works? Driving the gender equality agenda.** Evidence suggests that interventions that support gender equality, both in the workplace and in society in general, are likely to benefit lone parents, who are more likely to be mothers. This includes: tackling the gender pay gap,<sup>49</sup> allowing flexible working hours that support family life,<sup>50</sup> specific schemes to support career progression<sup>51</sup> and also minimising stigma of the working mother.<sup>52</sup>

However, the first barrier for lone parents is their ability to juggle paid work with sole responsibility for the family. While some have access to informal childcare from family or close friends, that support is not available for everyone. For many, childcare is therefore a major barrier, with a lack of flexible and affordable childcare options that support not only office working hours, but also irregular working patterns like shift work. More detail is provided in [Chapter 5 – Childcare](#).

**What works? Addressing different needs at different life stages.** Children grow and the support they require changes. There are certain transition points in a child's life that will particularly impact on family logistics. One is when a child can go to nursery, another when they start primary school, and a third when they start secondary education. Childcare needs and career aspirations of lone parents will change over that time and reaching families at those turning points would be key in supporting them.<sup>53</sup>

**What works? Child maintenance.** Evidence shows that child maintenance supports more mothers out of poverty than it draws fathers in. An example of an alternative approach can be found in Finland, where they have a guaranteed child maintenance for children.<sup>54 55</sup>

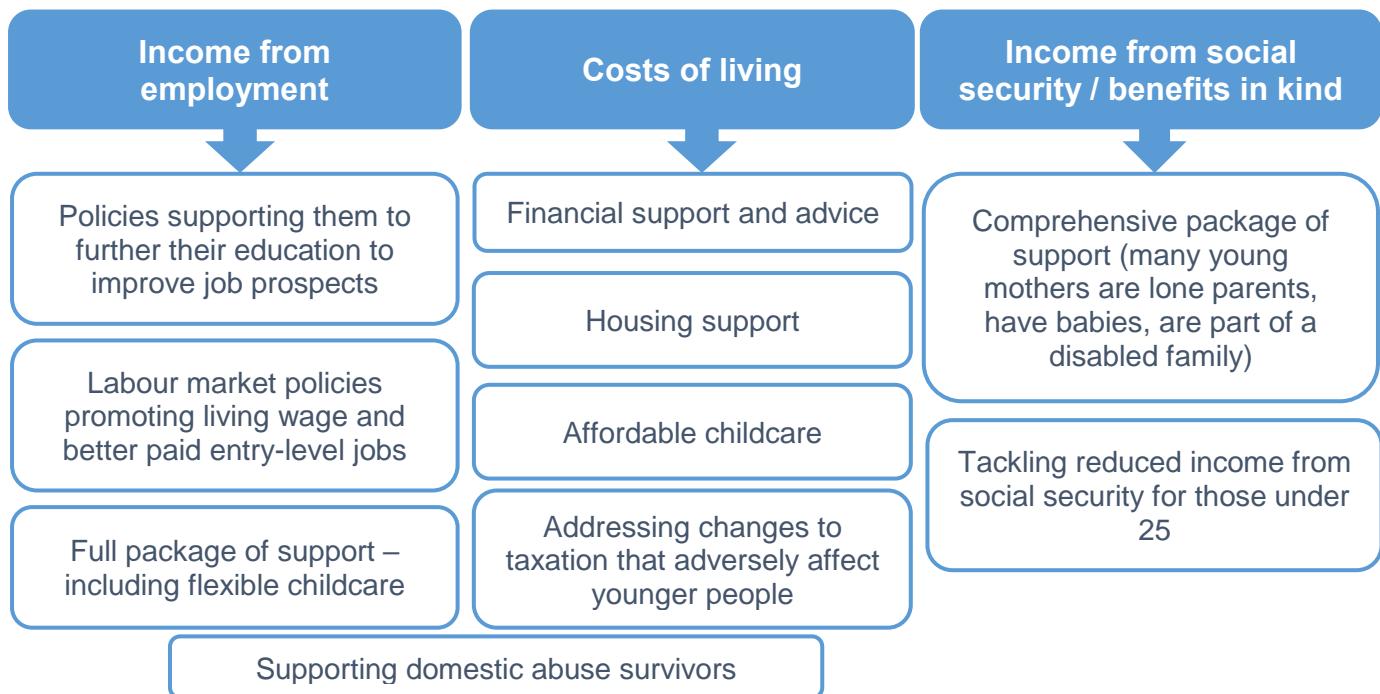
## Young mothers (under 25 years old)

The review did not find any evidence of tested policies or interventions of what works to help young mothers out of poverty. Therefore, this section focuses solely on evidence that is likely to positively impact on specific issues faced by young mothers. However, policies developed to support lone parents are likely to reach young mothers too, as there is a considerable proportion of young mothers who are also lone parents.



The visual below portrays the key areas of work likely to have a positive impact on the life of young mothers, but they are based on evidence around what should work, rather than on empirical reviews of what does work in practice.

Figure 3: Summary of evidence around what should work to support young mothers out of poverty



**What works? Making paid work an option.** Targeted policies that support young mothers to further their education are likely to improve job prospects.<sup>56</sup> However, this should be supported by labour market policies that pursue well paid entry-level positions (e.g. at the living wage). In addition, there needs to be a childcare infrastructure that would allow young mothers to do paid work considering the age and changing needs of their children.<sup>50, 53</sup>

**What works? A safe home.** Pregnant young women and young mothers (under 21) make up about 1 in 25 of all applications for homeless assessments in Scotland. Some of them will likely be domestic abuse survivors with very limited support networks. The targeting of policies that support safe housing for young mothers in particular will be beneficial.<sup>57</sup>

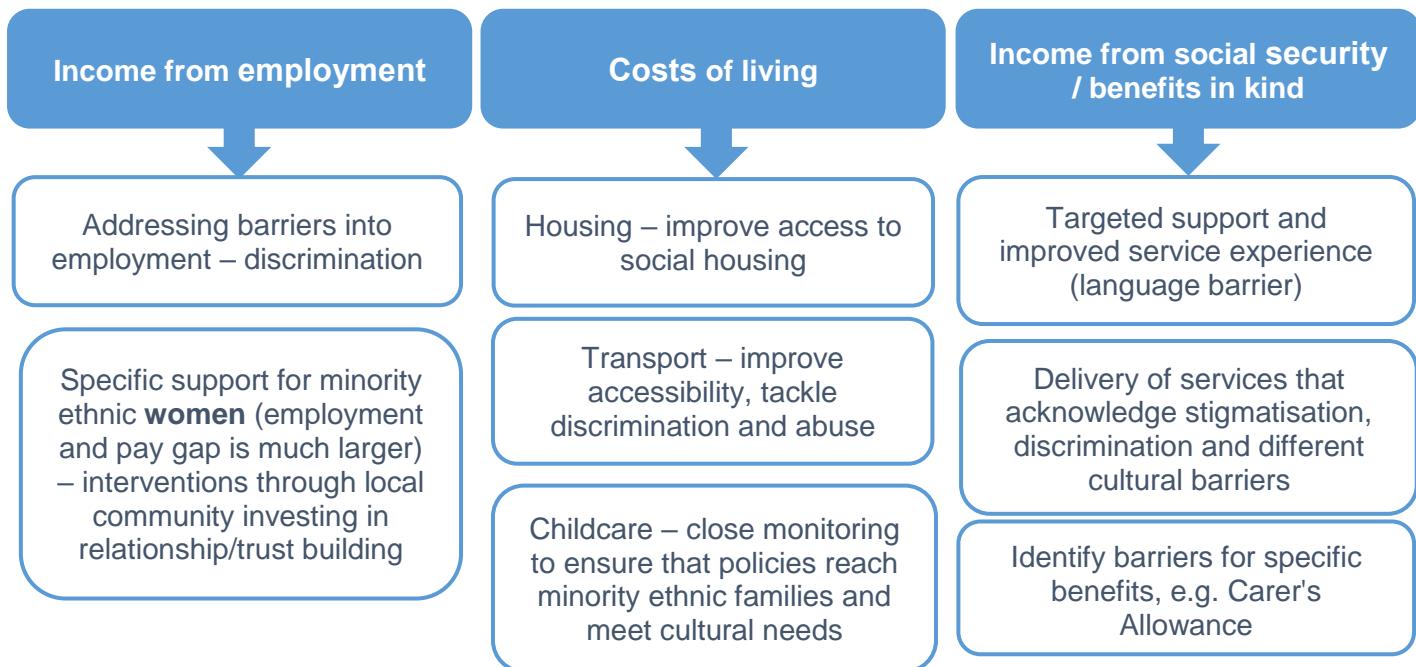
**What works? Enhanced support through social security.** Young mothers are more likely than other priority groups to be in poverty despite being in paid work. They are also more likely to be reliant on social security benefits. However, the generosity of benefits for the under 25s is lower than for older age groups. In addition, the tax system has been found to adversely affect young people and women.<sup>58</sup>

## Minority ethnic families

While there is a wide range of evidence on the issues and barriers faced by minority ethnic families, there is very limited evidence on what works to support them in their journey out of poverty. This overview of what works is based on what the evidence states should work considering the barriers known, rather than on empirical reviews of what does work in practice.



**Figure 4: Summary of evidence on what should work to support minority ethnic families out of poverty**



Generally, minority ethnic families are much more reliant on income from employment than from social security. Therefore, policies that help tackle in-work poverty will benefit people from minority ethnic backgrounds. However, beyond generic approaches that can work for all, there are specific areas to consider for this family type.

**What works? Addressing racial discrimination and harassment.** All policies or interventions need to actively address the discrimination, stigma, structural and cultural racism that many minority ethnic families still face every day. Although minority ethnic people are more likely to be in poverty than white people, anti-poverty policies and strategies have so far had little focus on race.<sup>59</sup> Embedding of the [Race Equality Framework](#) into all policy actions tackling poverty and targeting policies specifically to support minority ethnic families is required.

**What works? Targeting policies to address specific barriers.** While educational outcomes are generally high and positive for many minority ethnic families, this doesn't translate into good employment opportunities.<sup>60</sup> People from minority ethnicities tend to be overrepresented in lower paid sectors and there seems to be a barrier in career progression.

Specific targeted policies that support people from minority ethnicities into employment in the first place, and then support career opportunities, are essential. These policies will need to understand the deep-rooted racial discrimination many families face.<sup>61</sup> Policies to help increase employment would need to address transport barriers and ensure that childcare policies also reach minority ethnic families when needed. A Joseph Rowntree Foundation report found that lack of knowledge and information about childcare or support for carers is an important factor in low take-up among some minority ethnic groups, and there is also a lack of inclusive services (both childcare and other care services) that take

into account cultural and religious differences.<sup>62</sup> A more recent report by Close the Gap echoed and added to these findings, and suggested that the lack of cultural sensitivities in formal childcare may be putting some families off from using this type of childcare.<sup>63</sup> For migrant minority ethnic women, the lack of alternative informal networks to help with childcare limited their ability to enter the workforce or increase their working hours.

**What works? Maximising reach and uptake of social security benefits.** There is a need for policies that actively target and encourage take-up for minority ethnic families. This will require targeted support and an improved service experience – for example, by addressing language barriers and better understanding cultural norms. Studies have demonstrated that minority ethnic groups can face racial discrimination and prejudice when interacting with public services and organisations, including when accessing benefits or seeking support.<sup>64</sup>

**What works? Addressing the gender pay gap.** In general terms we know that there is a significant gender pay gap, but this is exacerbated for minority ethnic women.<sup>63 65</sup> Minority ethnic women in Scotland continue to face structural and practical barriers to accessing and navigating the labour market, including racist and sexist attitudes and discrimination.<sup>66</sup> A Department for Work and Pensions intervention to support minority ethnic women into paid work found that successful interventions are those that maximise local connections and invest in relationship building and trust.<sup>67</sup> However, this assumes that local networks are well funded and established – and that those local contacts understand issues and can help minority ethnic families in their journey out of poverty. Relying on third sector and local organisations, without ensuring the infrastructure is in place, is unlikely to work.

**What works? Targeted support to affordable housing.** Generally, minority ethnic families tend to rely on the private rented sector more than social housing. This appears to be due to a number of issues, but mainly focuses around the size of available housing (with minority ethnic families tending to be larger) and also, importantly, safety from racial harassment.<sup>68</sup> Accessing secure housing is harder for women as well as for those fleeing domestic abuse.<sup>69</sup> There is no evidence on what works around supporting minority ethnic individuals and families into affordable housing, perhaps as a reflection of a lack of policies specifically tailored to support them.

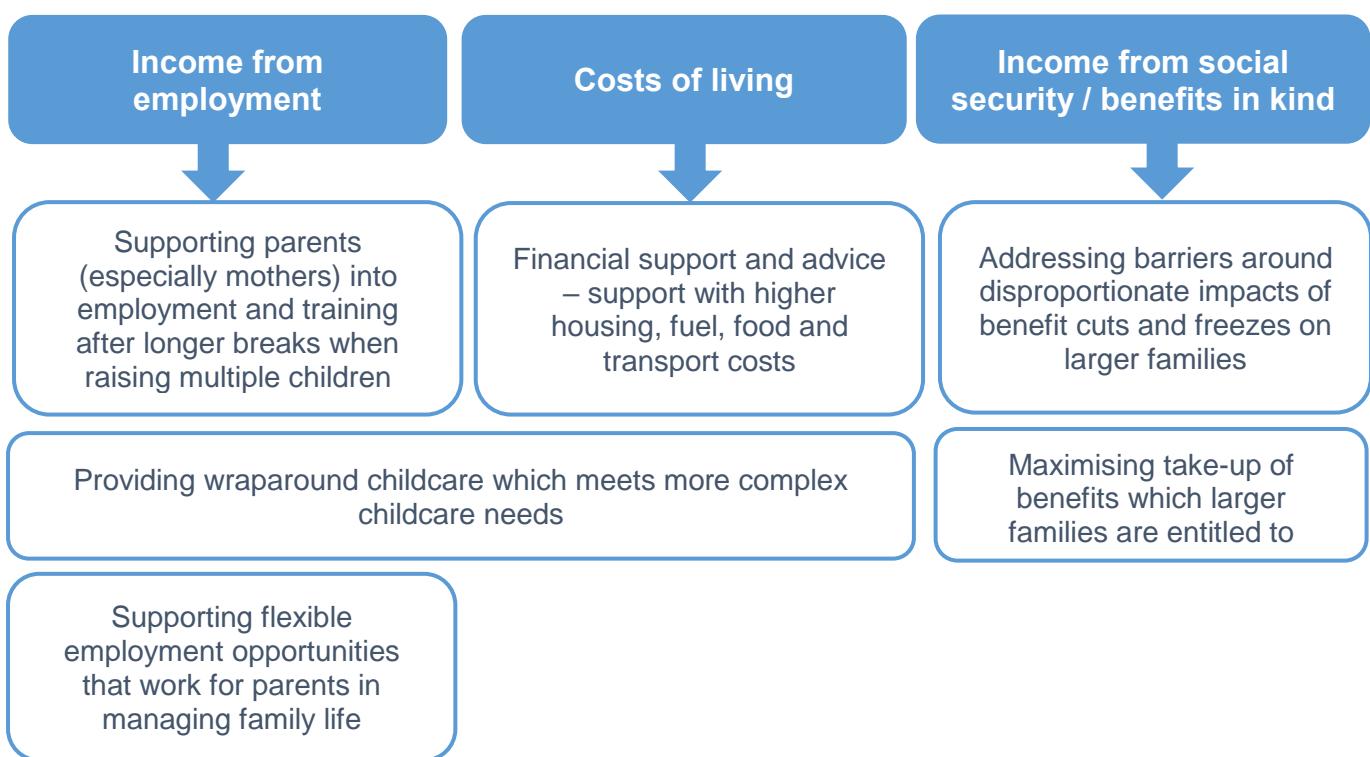
## Families with three or more children

Larger families, with three or more children, are more likely to be in poverty than smaller families. Larger families face higher costs of living, including for childcare, cost of the school day and holidays, housing, fuel, food and transport. Parents in larger families are also likely to be out of the labour market for longer periods of time, which can limit their future employment opportunities.<sup>70</sup>



The visual below portrays the key areas of work likely to have a positive impact on child poverty among families with three or more children. These are based on evidence around what should work, rather than on empirical evidence of what does work in practice. While there is some evidence on the barriers larger families face, few policies have been designed specifically for this group and evaluations of overarching child poverty policies have not tended to draw out learning on what works for large families specifically.

Figure 5: Summary of evidence on what should work for families with three or more children



**What works? Developing policies and interventions with an awareness of barriers that large families face.** There are few interventions specifically aimed at reducing child poverty for large families, either in Scotland or internationally. A review by NHS Health Scotland found no evidence or case studies of local interventions specifically aimed at reducing poverty within larger families.<sup>71</sup> What can be done is ensuring that existing or proposed national and local actions are designed in a way which works well and can contribute to reducing child poverty specifically for larger families. Policies and practices should not penalise larger families and should be ‘larger family proofed’ to ensure people are not inadvertently penalised for their family size. One suggested way of ensuring this is done systematically is by adapting existing toolkits (e.g. the participatory one parent proofing toolkit) for larger families.<sup>72</sup>

**What works? Addressing barriers around disproportionate impacts of benefit cuts and freezes.** Since 2013, changes to the UK benefits system (the benefit cap and the two child limit) have reduced both the real terms value of social security benefits paid to low

income larger families and restricted the benefits system, with the changes predicted to push many more larger families into poverty.<sup>73</sup><sup>74</sup> It is important to recognise and look for ways to support families who will struggle as a result of these changes, as families impacted by them are increasingly struggling to meet basic needs and the cost of living.<sup>75</sup>

**What works? Maximising take-up of available benefits.** Aside from reforms to these benefits, it is important to raise awareness of benefits that larger families are entitled to receive for all children. For example, the two child limit does not apply to Best Start Grants or the Scottish Child Payment.<sup>70</sup> We also know that there are barriers with awareness and understanding of the benefit system for minority ethnic families so improving take-up in this group will be useful for helping larger families.<sup>75</sup>

**What works? Supporting parents into training and employment after longer breaks.** Having a larger number of children can impact on parents' ability to take on paid work, especially mothers who are often the full-time carer when children are young and will have to wait longer until all children are eligible for funded early learning and childcare.<sup>76</sup> Childcare policies can be effective in giving parents the freedom of choice to return to paid work, when it is provided with wraparound provision and consistently over the childhood period from early ages.<sup>77</sup> There is limited evidence about specific employment interventions that can work to support parents with three or more children to secure and maintain employment. We do know, however, that flexible employment which works around parents' care needs and creates conditions to give them the freedom of choice to return to paid work is important to fit individual circumstances.<sup>78</sup>

**What works? Targeting support to specific socio-economic issues larger families may face.** In terms of socio-economic circumstances, families with three children are more similar to those with one or two children in terms of health, education and skills of adults in the household. However, families with four or more children are more likely to have adults with few or no qualifications and to have poorer health among adults in the household. Research suggests that interventions to support larger families should be designed with an awareness of these particular issues and that the largest families (i.e. with four or more children) may require additional and distinct support with health, education and skills if their risk of poverty is to be reduced.<sup>70</sup>

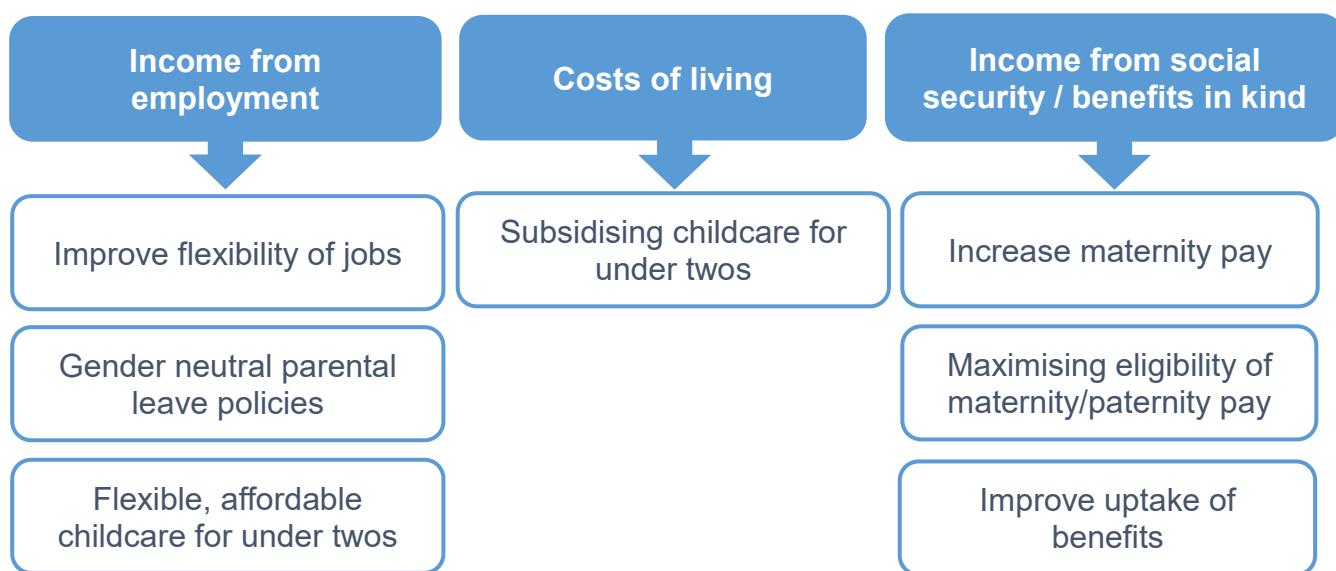
## Families with a child under 12 months

This section focuses on evidence about what could help families with a child under 12 months of age. Due to the overlap between priority groups, policies that help or target lone parents, mothers under 25, or families where someone is disabled are likely to also help many families with babies. The majority (65%) of families with a baby in poverty have at least one adult in paid work.<sup>79</sup>

Evidence suggests that tackling poverty for this group is about balancing welcoming new parents into paid work by enabling flexible work and childcare, while also supporting those who want to stay at home by improving parental leave.



Figure 6: Summary of evidence on what should work for families with a child under 12 months



**What works? Improving maternity pay.** Families often see a significant reduction in income while relying on parental pay or benefits. Even at the highest rate (£151.97 per week), maternity allowance is worth less than half the living wage rate.<sup>80 81 82</sup> Although Statutory Maternity Leave is available for 52 weeks, statutory Maternity Pay and Maternity Allowance is only payable for 39 weeks, leaving a three month gap in which, if mothers wish to be at home with their baby, they do not receive an income. Insecure and unpredictable work, and loss of working hours, sometimes due to discrimination during pregnancy, affect women's entitlement to Statutory Maternity Pay or Maternity Allowance. For some women this was exacerbated during the COVID-19 pandemic when pregnant women were initially advised to isolate.<sup>83 84</sup> Addressing these gaps in maternity pay is likely to prevent some families with a baby from falling into poverty.

**What works? Gender-neutral parental leave policies.** Much of the gender pay gap is related to women's disproportionate responsibilities in the home, which is reinforced by inequitable parental leave policy, making it harder for women to return to and progress in paid work. The UK's parental leave provision implies that mothers should be babies' main carers: mothers are entitled to 52 weeks of maternity leave, compared to two weeks paternity leave for fathers. Although shared parental leave is available in the UK, it offers the option for mothers to transfer some of their leave to fathers, rather than offering leave to both fathers and mothers on a 'use it or lose it' basis. Recent take-up figures suggest that less than 4% of fathers have taken this up.<sup>85</sup> In countries which offer equal rights to mothers and fathers to take well paid parental leave on a non-transferable 'use it or lose it'

basis, a high proportion of fathers use this leave (for example 86% of fathers in Iceland, averaging 3 months each, used it in 2017).<sup>86 87</sup>

**What works? Providing flexible jobs and flexible, affordable childcare.** Mothers who stop paid work after having a child and do not return by the time the child is five are more likely to be younger, to be single mothers, and to be living in the most deprived areas. The most common reason for mothers who are seeking paid work to not be able to find it is a lack of suitable jobs, particularly part-time jobs. This suggests that providing more flexible jobs would help parents who want to, to return to work.<sup>88</sup> Improving childcare affordability and making it available directly after parental leave would also support this return to work.<sup>89 90 91</sup> Currently the lack of funded hours for parents with children under the age of two, combined with a lack of gender-equal parental leave policies, can make it difficult for mothers, and particularly lone parents, to return to work.<sup>92 91 82 86</sup>

**What works? Maximising take-up of relevant benefits.** As well as Scottish Child Payment and Child Benefit, Best Start Grant (Pregnancy and Baby Payment) and Best Start Foods are means-tested benefits<sup>i</sup> available for families with a child under one. The estimated take-up rate for the Best Start Grant Pregnancy and Baby Payment is 79%, and for Best Start Foods is 77%.<sup>93</sup> Evaluation suggests that these benefits have had a positive impact on households' finances and enabled some people to meet key expenses.<sup>94</sup> Using existing points of contact, such as registration of children's births and through midwives and health visitors, to provide social security advice, information and referrals to new parents can support those experiencing, or at risk of, child poverty.<sup>95 96 97</sup> Estimated take-up of Scotland's universal Baby Box scheme is over 90%, with 91% of recipients saying it had saved them money. Parents on low incomes were more likely than others to say the box had financial benefits.<sup>98</sup>

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<sup>i</sup> The means-tested benefit is the qualifying benefit (e.g. Universal Credit, child tax credit), not Best Start Grant or Best Start Foods itself.

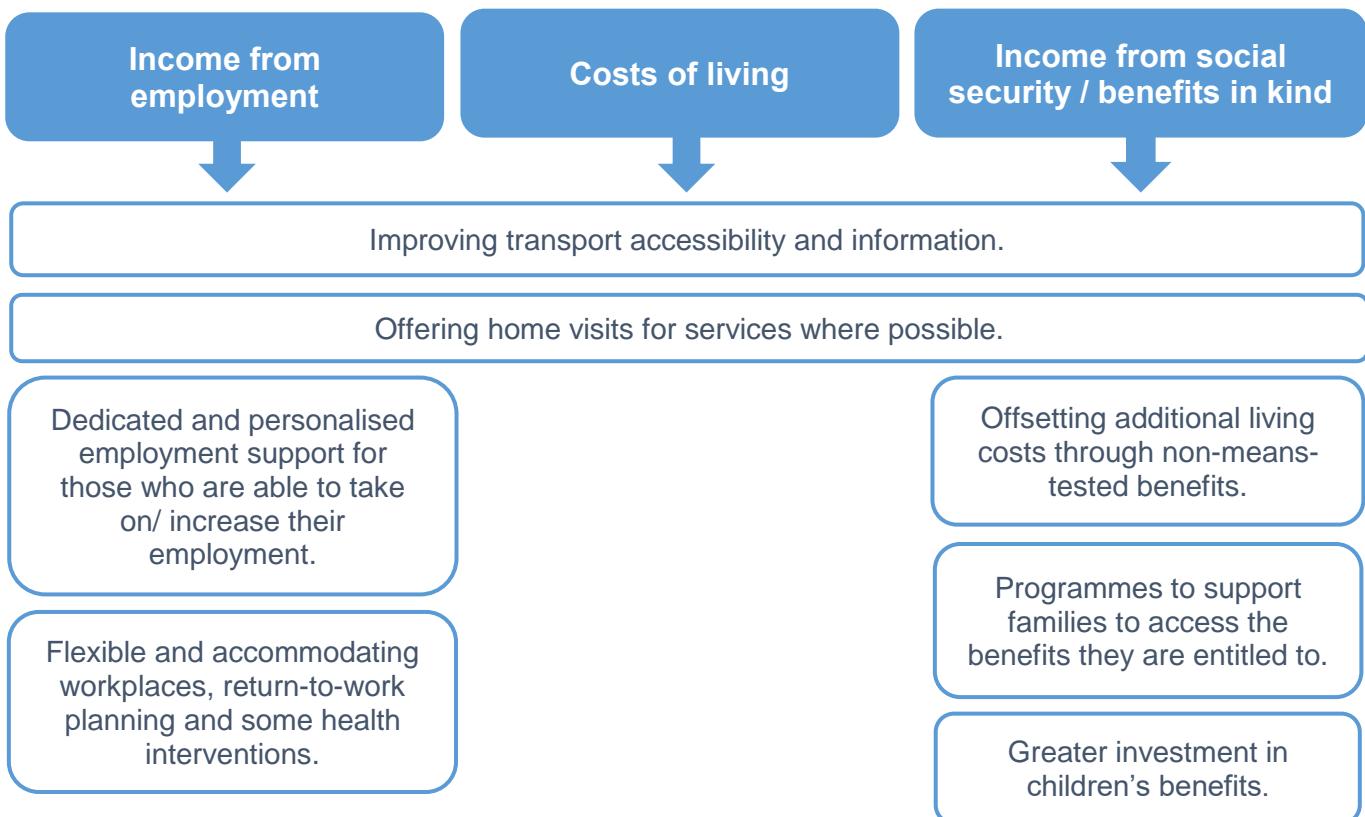
## Families with a disabled adult or child

Children in families with at least one disabled adult or child account for over two-fifths (42%) of all children in relative poverty, and just under three-fifths (58%) of those in combined low income and material deprivation.<sup>99</sup> Thirty percent of children in households with a disabled adult or child were also in a lone parent household, and 30% were in a household with 3 or more children (2011-18).<sup>100</sup>



There is no single obvious lever for tackling child poverty among disabled families, with each individual family's circumstances being highly unique and requiring a tailored package to meet their needs. However, stability combined with flexibility in work, care, support and income packages appears to be key.

Figure 7: Summary of evidence on what should work for families with a disabled member



**What works? Dedicated and personalised employment support.** Compared to non-disabled parents, disabled parents are far less likely to be employed, and those who are employed tend to work less hours.<sup>101</sup> While health needs or caring responsibilities mean that employment is not a realistic option for all parents in families where they and/or someone else is disabled, many who are not currently in employment would like to be. Support not only to find, but also to remain and progress in employment, is therefore key. Supported employment programmes, which work directly with both disabled (potential) employees and employers to find suitable jobs and support people into them and to remain in them, have been found effective in the past.<sup>102</sup> Programmes can be helpfully targeted to people with specific impairments.<sup>103</sup> Continuity of support and staff with good interpersonal skills are valued by service users.<sup>104</sup> There is also some evidence that return-to-work planning and some health interventions could help facilitate disabled people's employment – as well as flexible and accommodating workplaces, which may be particularly important for parents.<sup>105</sup>

**What works? Improving transport accessibility.** Disabled people face a number of challenges with the transport system.<sup>106</sup> Many of these are likely to be even more difficult when travelling with young children, and can also be exacerbated in rural areas.<sup>107</sup> Targeted travel card entitlements, such as for carers or disabled people, can be helpful in reducing the cost of transport and subsequently reducing household outgoings and enabling participation in different areas of life.<sup>108</sup>

Electronic information points providing real time information on services also helps with planning. Meanwhile pick-up services have been suggested as a potentially useful service by low-income families and there are initial positive findings for some demand-responsive bus services, in particular in areas or at times where buses services are limited. Transport can be a barrier to accessing social security services among others, and many disabled recipients or those with health conditions would prefer home visits.<sup>109</sup> Recipients also say they would find it helpful to receive transport information with their appointment confirmations.

**What works? Offsetting additional living costs through social security.** It is generally recognised that disabled people face higher living costs than non-disabled people.<sup>110</sup> Non-means-tested benefits including Personal Independence Payment and Disability Living Allowance are designed to help with these extra costs. Indeed, if disability benefits are subtracted from family incomes, the child poverty rises sharply.<sup>111</sup> However, these benefits are not always sufficient to cover the extra costs faced by disabled families – which may explain why we see a higher proportion of families with a disabled member in combined low income and material deprivation. We know that disabled families experience a range of difficulties with benefits currently delivered by the UK social security system, some of which have been exacerbated during the pandemic.<sup>112</sup> These include a lack of advice and support, lack of trust in the system, and a complex, inflexible or unsuitable application process. The Scottish Government is currently working to address these problems for when disability benefits start being delivered in Scotland. The recent Scottish Government consultation on Adult Disability Payment regulations found that while most respondents welcomed the majority of the proposed changes, there was some scepticism that sufficient change had been built into the regulations to accommodate a full range of disabilities and individuals' unique needs.<sup>113</sup>

Programmes that support families with a disabled member to access the benefits they are entitled to are also key.<sup>114</sup> Modelling suggests that on average, families where someone is disabled would benefit less from changes to Universal Credit geared specifically towards working families (such as changing the taper rate or work allowance), and more from investment in children's benefits.<sup>115</sup>

### 3. What works around increasing income from employment

Income raised through employment is a key driver of tackling poverty, directly contributing to a family's available resources. Employment is not just about the labour market, but also people's broader circumstances, including caring responsibilities, family circumstances, life stages or health.

This chapter summarises available evidence around what works to increase income through employment and addressing in-work poverty.

#### **Key findings – what works around increasing income from employment?**

- Enabling and supporting parents to increase their income through paid work and earnings is an important part of tackling child poverty.
- To address current high levels of in-work poverty, research suggests that further action is required. Recommendations include to improve the quality and flexibility of available employment and ensure childcare availability and flexibility that matches job requirements. Evidence also highlights the need to address structural barriers such as discrimination (unfair treatment) and undervaluation (being paid less for equally demanding job), particularly for women, disabled people and people from minority ethnic groups.
- While employment law is a reserved matter, there is some scope for the Scottish Government to take action in supporting families both into and further up the job market to boost income from employment.
- **What works in supporting parents into employment?** Employability services which acknowledge and support the complexity of parents' lives, are flexible, rooted in the local community, and individually tailored to parents' needs are more likely to be successful.
- Adding work-related conditions to social security payments as a motivator for parents to enter paid work does not appear to be effective in reducing poverty.
- **What works in tackling in-work poverty?** Various options are discussed, with a combination of all of these needed:
  - 1) **Increasing pay** through levers such as the Living Wage.
  - 2) **Addressing inequalities**, specifically around gender, disability and ethnicity pay gaps.
  - 3) **Supporting in-work progression** through cross-industry partnerships and links between Government and employers. Acknowledging though that for individuals it is not always possible.
  - 4) **Enable flexible working**, in terms of adjusting to family life and being supported by a reliable childcare infrastructure.

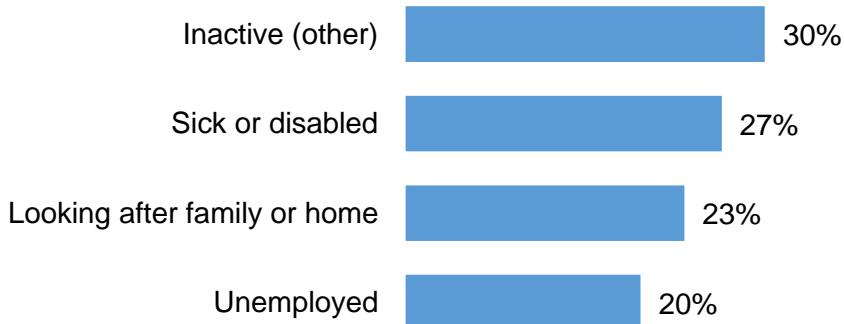
## What works? Supporting parents into employment

Being in a family where no-one is in paid work is one of the biggest poverty risks. In Scotland, over half (54%) of those in a workless family are in relative poverty,<sup>116</sup> and a third (32%) of families with children in relative poverty live in a family where no-one is in paid work.<sup>117</sup> The risk is higher for lone parent families, households where someone is disabled, and families with a younger mother (under 25).

Understanding the reasons for not working and the barriers to accessing paid work is important to support families out of poverty. Balancing paid work with childcare commitments is likely to be particularly difficult for lone parents, 92% of whom are women, and parents who are carers for a disabled child or adult. Mothers who are under 25 are more likely than others to have a low level of qualifications<sup>118</sup>, and some disabled parents may be unable to work, especially if jobs are not adequately flexible or well supported.<sup>119</sup> Minority ethnic parents may experience racism, discrimination and unconscious or conscious bias when applying for jobs.<sup>120</sup> These barriers to paid work are likely to intersect for many parents, because many are in more than one priority group, making access to paid work particularly problematic. Many mothers under 25, for example, are also lone parents and have someone who is disabled in the household.<sup>121</sup>

As noted earlier, most children in poverty live in a working household (68%). When looking at the composition of families in poverty who are not in paid work, half of them are not working because they are either sick or disabled (27%) or are looking after the family or home (23%). The other half are unemployed (20%) or inactive for another (unknown) reason. A chart showing statistics on the composition of workless households is found in figure 8.

**Figure 8 – Composition of children in poverty in workless households by economic status of household head, 2014-20, Scotland [Source: Scottish Government analysis of data from the Family Resources Survey]**



Unemployment rates in Scotland have broadly reduced since 2011. Although unemployment rose sharply in 2020 during COVID-19, it now appears to be reducing again and is almost back to pre-pandemic levels.<sup>122</sup> As of October 2021 there were a record number of job vacancies across the UK,<sup>123</sup> with particular labour shortages in arts, entertainment and recreation, accommodation and hospitality. There may be a mismatch between the jobs that are available, which are concentrated in low-paid sectors on non-secure contracts, and the well-paid, secure jobs which are more likely to help to lift families out of poverty.<sup>173</sup>

Although enabling parents to move into employment is an important aspect of addressing child poverty, focusing solely on moving parents into employment as the solution to child poverty has potential negative consequences. They include increased stigma for those

who are unable to do paid work; parents being forced into poor quality work; parents experiencing increased stress from poor work or multiple jobs; loss of choice of whether to care or do paid work; and increased guilt at not being home to look after children. It is, therefore, important to take a holistic approach to work and earnings which seeks to reconcile parents' caring and family commitments with working life.<sup>137 175</sup>

## What works to support parents into employment? Employability services

Research with parents who have used employability services and providers highlights the importance of connections with the local community and job market and local employment gaps to ensure that employability connects to real jobs<sup>124 125</sup>. To increase the likelihood of supporting parents into work, employability services should have the flexibility to be adapted locally so that they can be responsive to local need and the local labour market.<sup>124 126</sup> As well as increasing the chances of supporting parents into appropriate work, this also ensures services can be designed around existing jobs in each area.



This localised approach enables service providers from each area, who are already based there, to lead provision – although it assumes that all areas have the infrastructure available. If in place, this can lend credibility to employability services, as they can be based in existing community hubs, and can enable local service providers to take a highly targeted approach.<sup>127</sup> The importance of utilising existing community links has been highlighted by UK projects aiming to support minority ethnic women and women who are refugees into paid employment.<sup>128 129</sup>

In order to adequately support individuals, employability support should take parents' wider factors and barriers to employment into account, and be individually tailored.<sup>130</sup> For those experiencing multiple disadvantage, who are more likely to be further away from the labour market, acknowledgement of and support for complexity and provision of broader support is likely to be even more important.<sup>131</sup> An evaluation of a peer-support-led employability programme in Wales highlighted the importance of soft targets including confidence, self-esteem and social skills, and reflected that employability targets should be realistic and aligned with participants' needs and preferences.<sup>132</sup> Evidence from Scottish and UK research including lone parents who have used employability services concurs with this, suggesting that employability programmes for lone parents should be personalised, holistic, flexible, and address broader issues such as low confidence, rather than focusing only on job seeking.<sup>125</sup>

Research suggests that having a positive, individualised and consistent relationship with a case worker, and case workers receiving training about the issues facing specific groups, including lone parents, can make a difference to parents' experiences of employability services. This research also points out that without acknowledging and addressing wider barriers (low levels of education, childcare responsibilities, financial support), these relationships alone will not be sufficient. These relationships are more likely to be successful in supporting parents into paid employment for those who were closer to the labour market to begin with.<sup>137</sup>

Examples of learning from employability approaches include:

- **Making It Work** is a voluntary employability programme based on personalised service and co-production that operated in five local authorities in Scotland for lone parents. Nearly a third (30%) of Making It Work clients found paid employment following support from one of the five partnerships, including 23% who found employment and no longer required support and 7% who had found employment but

still required support. Most (83%) lone parents who found employment were working more than 16 hours per week. The evaluation concluded that collaboration and co-production can provide effective responses to the needs of groups at risk of long-term unemployment, providing alternatives to traditional ‘work-first’ employment policies. This approach was made possible by a five-year funding cycle with a focus on upfront funding rather than payment by results, which enabled time and resources to be spent on community capacity building, and forming alliances and relationships at the beginning of the project. This enabled a flexible provision model which could be responsive to need. For example, Glasgow Making It Work service focused on supporting lone parents who had experienced domestic violence and those with English as a second language.<sup>136 127</sup>

- An evaluation of **Fair Start Scotland** found that while it had successfully centred fairness, dignity, respect and voluntary participation and, to some extent, a person-centred service, there was room for improvement in reaching all segments of the eligible population, further facilitating local alignment and integration of employability services, and supporting those further from the labour market into employment. The service was found to provide a net positive return on investment, outperforming expectations as set out in the original business case. This was, however, found to be driven significantly by the fact that costs were lower than anticipated due to participants being closer to the labour market than originally intended. In Fair Start Scotland’s third year, 2,300 people (22% of participants) were parents. 29% of these parents were disabled, 41% were lone parents, 5% were mothers aged under 25, 15% were parents with three or more children, 16% had a child aged under 12 months, and 6% were from a minority ethnic background. For those parents who had the full time to achieve outcomes, 23% sustained employment for at least three months, the same proportion as participants overall. 18% of disabled parents sustained employment for three months, compared to 21% of disabled non-parents, and 26% of non-disabled non-parents. Proportions of other priority parent groups achieving three-month job outcomes were similar to those achieved by participants overall (21% of lone parents, 22% of mothers under 25, 28% of parents with three or more children, and 23% of minority ethnic parents).<sup>ii 133</sup>

Evaluations of employability programmes or strategies which are not specifically targeted at parents do not always report separately on the numbers or experiences of parents in their services, for example Scottish Government’s Health and Work Support pilot and Transitional Employment Services evaluations do not mention parents. It would be helpful to ensure that employability services collect data on participants’ parental status to make it possible to better evaluate the impact of employability services on parents and therefore child poverty.

The Parental Employability Support Fund (PESF) is based on many of the principles highlighted by the evidence in this section, and will report on the experiences of parents, including those in priority groups. An implementation evaluation of the No One Left Behind approach, which encompasses PESF, will be published in 2022, with the potential for a separate evaluation of PESF currently under consideration.

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<sup>ii</sup> these figures should be used with caution as some percentages are based on very small numbers

## What works to support parents into employment? Incentivising paid work

Another possible approach to encouraging parents into employment is through incentivising paid work. Evidence is mixed on whether benefit sanctions can be effective in moving people into employment and there is some indication that any positive impacts in this regard may be short term.<sup>134</sup> They appear to play a part in pushing some, particularly disabled people and those experiencing other specific forms of disadvantage, further from the labour market. Recent UK Government research on Universal Credit found that while the awareness of sanctions encourages compliance with claimant requirements, there was no evidence that it helped motivate participants to progress in work and could damage the relationship between the Work Coach and participant.<sup>135</sup>



Evidence suggests that 'work-first' policy approaches to employment, also known as 'activation' policies, which are based on high levels of welfare conditionality and, often, compulsory engagement with employability services, which aim to move people into paid work as quickly as possible, may be ineffective at enabling people to escape poverty and gain employment, especially for those experiencing higher levels of disadvantage.<sup>136</sup> A recent evidence review of the impact of employment policies on lone parents across Europe found that 'activation policies' largely do not work to move lone parent families out of poverty, partly because for lone parents, moving into paid work is unlikely to provide enough income to overcome the poverty threshold. The review points out that poverty rates in many European countries have stagnated in lone parent families despite a rise in employment rates. Norway, for example, saw a decrease in disposable income and an increase in poverty for lone parents when activation policies were implemented, due to low earnings and interactions with social security.<sup>137</sup>

Taking on or increasing employment needs to result in financial gain that supports the family structure. For many parents, increasing hours mean spending less time with their children, and using the income boost to pay for childcare. Some claimants feel that Universal Credit does not create a good incentive to increase their hours of employment with benefits subsequently being reduced.<sup>138</sup> A recent review by the Equality and Human Rights Commission expressed concern that the Universal Credit model has reduced incentives for second earners to work more than a small number of hours, discouraging equal participation in the workplace, which may in future have a negative impact on women's progression in work.<sup>139</sup>

It is often argued that increasing income from social security acts as a disincentive to taking on or increasing employment. However, there are also others who claim that it relieves the pressure to take on bad jobs, enables further education and training and leads to better employment in the long run.<sup>140</sup> This may partially depend on the context – namely, the disparity between employment protection and the wage bargaining process in a country, which can influence the extent of attractive job opportunities available. There is some evidence from Poland and Canada that monthly child benefits may somewhat reduce mothers' labour market participation.<sup>141</sup> Conversely, a UK evaluation found that time-limited in-work tax credits for former benefit recipients who move into paid work (in this case, lone parents) can lead to sustained increases in employment.<sup>142</sup> Evidence also highlights that responsiveness to benefit work incentives can vary according to various characteristics: namely, that low-earning, less-educated and lone parents tend to be more responsive.<sup>143</sup>

## What works? Tackling in-work poverty

Although paid work can be an effective way out of poverty, having paid work is not always enough to lift families out of poverty; the majority (67%) of children in poverty in Scotland already live in working households.<sup>144</sup>

In-work poverty is more common in minority ethnic families (76% of those in poverty are in paid work), households with three or more children (67%), or households with a baby (65%).<sup>145</sup> Low pay and underemployment are higher in some cities, such as Glasgow, and parts of the Highlands and Islands.<sup>146</sup>

Modelling suggests that moving more parents into paid work is alone unlikely to meet the child poverty targets. Instead, it needs to be supported with policies that address pay and provide targeted social security support.<sup>147 148 149</sup>

**Evidence suggests that there are two main drivers of in-work poverty. The first, the flexibility and quality of jobs. The second, the current low pay in many sectors.**

The main barrier for many parents is balancing childcare and caring responsibilities with paid work. This juggling act often needs some form of flexible working. Flexible working encompasses part-time working, working from home, flexible start and finish times, flexible shift patterns, remote working, term-time working, or job-sharing.

While there are flexible job opportunities in the market, these are more commonly available in low-paid jobs.<sup>150</sup> Part-time work is relatively rare in higher paid roles, while working from home and flexible working (in terms of when paid work takes place) is less common in lower paid jobs.<sup>151</sup> This means that many parents who have caring responsibilities, and particularly those who are sole carers, end up in jobs with fewer hours than they would like, in poor-quality paid work – that which is low-paid, or precarious employment without a stable and predictable income.<sup>152 149</sup>

'Gig' work is the term used for contingent work commissioned, supervised, delivered and compensated via a digital platform. 'Gig' work has grown rapidly in the UK in recent years.<sup>153</sup> 'Gig' workers report difficulties with this type of paid work, including lack of employee voice or input into decision making, limited opportunities for career progression and minimal training, lack of job security or rights to holiday or sick pay and weekly variability in hours worked and money earned. There also appear to be positives for some, however, such as opportunity for personal development and some control over work schedules.

COVID-19 has allowed many workers greater flexibility and working from home patterns, though it is unknown whether this will become a permanent feature of the job market. Importantly, however, the ratio of flexible jobs has increased more steeply for higher paid jobs than lower paid jobs, because it tends to be easier to accommodate office workers at home, which could exacerbate existing inequalities.<sup>154</sup> Although the pandemic has changed working practices, with more people working from home, it has not yet changed hiring practices; the vast majority (76%) of jobs are still not advertised as flexible.<sup>155</sup>

Evidence indicates that women's position in the labour market has been weakened by COVID-19 and that many mothers who were working at the start of the pandemic are now unemployed or working reduced hours.<sup>156</sup> Young people (aged 16-24) were most affected by job losses, furlough and reduced hours at the beginning of the pandemic, and since then, pay for under-18s has recovered, whereas pay levels of 18-24 year olds has grown much more slowly.<sup>iii 157</sup>

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<sup>iii</sup> As at October 2021.

## **What works to tackle in-work poverty? Increasing pay**

Modelling suggests that paying parents a living wage would have a significant impact on child poverty but is unlikely, alone, to meet the child poverty targets. Modelling by the Joseph Rowntree Foundation suggests that lifting parents onto the living wage would have a significant impact and reduce government expenditure, because social security payments such as the Scottish Child Payment would not need to increase so much to reach the targets.<sup>148</sup> They highlight the potential of a focus on moving parents who are able to move into paid work, and moving those who are currently low-paid onto a living wage, combined with a targeted approach to social security, for example through priority family group supplements.



Since the last Tackling Child Poverty Delivery Plan in 2018, several Local Authorities in Scotland have become, or are on track to become, Real Living Wage Accredited,<sup>158</sup> but payment of the living wage is still optional. Research has highlighted that in order for the Real Living Wage to have a positive impact on people's lives, there should be a focus on ensuring compliance.<sup>159</sup> Learning from areas with living wage accreditation suggests that several factors can help to encourage wider employer take-up of the living wage, including engaging private sector employers, building collaboration and trust across sectors in local areas, and embedding living wage work into broader place-based strategies.<sup>160</sup>

Even with high levels of compliance, however, moving to the Living Wage is not a 'silver bullet', and further action would be required to ensure the poverty targets are met. Modelling from the Institute of Public Policy Research suggests that a lone parent household with one child earning £9 an hour is unlikely to reach a living income, and even on £15 an hour would have to work full time to reach that bar.<sup>149</sup> UK and European studies have cautioned against the assumption that increasing wages necessarily leads to lower poverty levels, because families can be placed in worse financial situations if wage increases are accompanied by cuts to social security.<sup>161 162</sup> A UK evaluation of three employers moving to the Living Wage found that factors other than hourly pay, including the size of the household, the number of earners in the household, the number of hours worked, and uptake of in-work benefits, were important determinants of income.<sup>163</sup> This suggests that as well as higher hourly pay, supplements for those who need them, better quality paid work with more security, and help to move into paid work for those who need it, are crucial.

Some US studies suggest that there could be some degree of unintended consequences of implementing a minimum wage, including reductions in hours worked, potentially fewer jobs available, and interactions with social security. These issues are highly context dependent and are therefore likely to vary between countries, so may not be relevant to the Scottish context.<sup>164 165</sup> Research by the Institute for Fiscal Studies reports that the introduction of the National Living Wage in the UK has not negatively affected the number of hours or jobs available, or on household incomes overall. It does highlight, however, that many households with the lowest incomes saw little financial benefit from the introduction of the living wage due to corresponding reductions in income from social security and higher taxes when pay increased.<sup>166</sup>

## **What works to tackle in-work poverty? Addressing inequalities**

Gender and ethnicity pay gaps can be seen partly as a result of which sector women and minority ethnic people are likely to be employed in, and programmes aiming to address imbalances in subject and career choices may help to address this by rebalancing employment sectors.<sup>167</sup> It is, however, crucial to recognise the structural factors that relate to pay gaps in order to meaningfully tackle them. Jobs in some sectors have been undervalued and action could be taken to revalue them. Ways of doing this include through unionisation and collective bargaining; job evaluation (ensuring equal pay for jobs of equal value); minimum standards for publicly funded contracts including no zero-hours contracts; and better pay gap reporting including intersectional reporting on gender, ethnicity and disability.<sup>168</sup>



A research study commissioned by the Equality and Human Rights Commission to explore ethnicity and disability pay-gap reporting found that collecting data that can be analysed by ethnicity and disability can support practical change in the workplace. The study found that employers who analysed their ethnicity and disability pay gaps and found gaps had then taken positive action to address these.<sup>169</sup>

The gender pay gap reflects gender inequalities more widely, including women's disproportionate responsibilities in the home. Implementing gender-neutral parental leave policies may help to address this. In countries which offer equal rights to mothers and fathers to take well-paid parental leave on a non-transferable 'use it or lose it' basis, a high proportion of fathers use this leave (see 'families with a child under 12 months' section in [Chapter 2](#) for further discussion).<sup>170 171</sup>

While employment law is a reserved matter, the Scottish Specific Duties Regulations provide some scope for the Scottish Government to take action in the public sector, particularly in relation to gender, ethnicity and disability pay gaps.

## **What works to tackle in-work poverty? Supporting in-work progression**

Policies that support in-work progression, which may include increasing hours or seeking out progression opportunities such as promotion or a new job elsewhere, can be a way to overcome in-work poverty for some people. A recent review of in-work progression support programmes found that to be successful, these programmes should be flexible enough to enable participation by those already working long hours, be targeted towards those experiencing low pay, take account of the multiple barriers faced by target groups, take a personalised approach, offer one-to-one and holistic support, and track outcomes, including soft outcomes.<sup>172</sup>



Evidence suggests that sectoral approaches to in-work progression, focusing on improving job quality and pay in particular sectors, could improve in-work progression.<sup>173</sup> To be successful, these approaches require cross-industry partnerships and links between Government and employers. Strong employer engagement in in-work progression, partnership working and communication help to improve pathways to progression and ensure they are visible to low-paid employees.<sup>174</sup>

However, in-work progression cannot tackle child poverty alone, and there are greater barriers to in-work progression for some parents in priority groups. Qualitative research with lone parents suggests that progression may not always be a realistic goal, and is not

always possible due to family life; staying in a job that enabled lone parents to carry out their family commitments was often a priority, which meant they often ended up staying in low-paid jobs.<sup>125</sup> This research also highlighted that even when progression was possible it did not always lead to financial security, due to pay remaining relatively low and the high cost of living. Academic research in the UK accords with this, highlighting that in-work progression does not always work for lone parents, but that the Universal Credit model assumes lone parents should aim to work, or work more hours, or want to progress.<sup>175</sup>

Another barrier to in-work progression can be lack of skills or education, so providing skills and educational development can support in-work progression.<sup>176</sup> This may be particularly relevant for younger mothers, who are more likely to have a lower level of qualifications, and some minority ethnic parents who require support for English language learning.<sup>118 177</sup> Scotland's Flexible Workforce Development Fund's first year evaluation demonstrates that employers are using the Fund for a wide range of training, including leadership and management, health and safety, IT and digital, and technical/specialist training. These were the main areas in which employers reported skills gaps. Data about which employees benefitted from the fund are not yet available, so it is not possible to assess the impact on parents or priority groups.<sup>178</sup>

It is, however, important not to overstate the importance of skills development, at the expense of acknowledging the structural issues that affect low pay and lack of progression. Research has highlighted the high number of parents (72,900) in Scotland who work part-time below their skill level,<sup>179</sup> and that while minority ethnic school leavers tend to outperform other pupils, this does not translate into better work outcomes.<sup>180</sup> This suggests that structural changes to workplaces which tackle discrimination and systematic barriers are necessary to enable in-work progression.

Examples of programmes aiming to support in-work progression include:

- A randomised control trial by the UK Department for Work and Pensions aimed to test the effectiveness of differing intensities of support and conditionality provided to Universal Credit claimants in low-paid work. Participants were assigned to one of three groups, receiving either frequent, moderate or minimal support. Those in the 'frequent' group were more likely than others to report positive progress towards progression at work, and their average weekly earnings were higher 52 weeks after the trial beginning, but the difference was minimal (£5.25 extra per week compared to 'minimal' group for the 'frequent' group) and so is unlikely to have an impact on child poverty. This evaluation was not specifically focused on parents, but the qualitative aspect of this evaluation reported that childcare responsibilities were a barrier to progression for some parents, particularly lone parents, and that work coaches sometimes made impractical suggestions such as taking on evening shifts. This evaluation also reported that lone parents may be particularly likely to report 'horizontal progression', whereby they have completed training or moved jobs so are in a better position to progress, but have not yet done so.<sup>135</sup>
- The Timewise earnings progression trial supported 102 working parents to progress their earnings, aiming to help them maintain the flexible working practices needed to combine paid work and care. The model included one-to-one holistic advice and guidance support from a 'pre-progression' advisor and employer facing support. Out of the 102 parents supported, 28 progressed through a new job, working more hours, or negotiating a pay rise. 21 clients achieved an earnings progression and seven achieved a progression without increasing their income. At six months post-support the majority had maintained their progression outcomes.

The programme was resource intensive with individuals requiring different levels of support and lengths of time to achieve progression. Barriers included individual motivation and confidence, and a lack of relevant skills, experience and qualifications. Parents responded well to support that recognised their need to balance paid work and caring responsibilities and that helped them to address this balance. The support model needed to adapt to the specific working and caring needs of clients, offering support that could fit around working hours and through a variety of different modes including online, telephone and out-of-office support.

Timewise found that individual client support to change jobs was the most effective way of achieving progression. In fewer cases, clients were supported to negotiate pay rises with current employers. It was not possible to work at scale to negotiate groups of flexible roles with employers with a caseload of 102 clients.<sup>181</sup>

### ***What works to tackle in-work poverty? Enabling flexible working***

Although employment can be a way out of poverty, in order to enable parents to work, jobs need to be flexible enough to accommodate family life.<sup>125 137</sup> This would make employers ‘parent ready’, rather than simply requiring parents to be ‘employment ready’. In addition to creating flexible jobs, a potential cost-effective change is to ensure that jobs which could be worked flexibly are advertised as flexible, and that the details of the flexibility offered are specified at the point of advertisement.<sup>151</sup> The Scottish Government has been encouraging this enhanced flexibility through its fair work focus. But because employment law is a reserved matter, any advances in flexible working policy coming from the Scottish Government currently rely on voluntary engagement by employers.



An example of working with employers to increase flexibility is the UK Futures Programme. The UK Futures Programme, run by Timewise in partnership with a national retailer, aimed to tackle progression barriers and increase part-time, entry level, female workers’ earnings. The model investigated and implemented job redesign to include part-time and flexible working access for first step promotion to managerial roles. To facilitate the organisation-wide culture change needed to underpin this initiative, the retailer provided training to managers to identify and recruit colleagues into the new roles, and to facilitate this new approach to work within teams in stores. The company also adjusted its flexible working policy and created guidance to managers and staff to make explicit that conversations about individual flexibility needs were welcome at any point. The evaluation concluded that to enable flexible working, culture change must be driven by the leadership team within the organisation, job design should consider flexible working possibilities from the outset, and employers should communicate successes in flexible working.<sup>182</sup>

## **What works? Flexible, affordable childcare**

There is clear evidence that the provision of funded childcare can help support parents into employment and/or to maintain employment. However, it is important to be aware that there is inconclusive evidence on whether more hours of childcare are beneficial for children's outcomes.<sup>183</sup>

In England, the first-year evaluation of the national rollout of 30 hours' free childcare considered the impact of the programme in supporting parents' employment outcomes. It found that high proportions of parents using the extended hours believed the policy had supported them to do paid work and had positive impacts on their family finances.<sup>184</sup> These perceived impacts were found to be greatest for families with lower levels of income among those using the extended hours, highlighting the impact that provision of free childcare can have in increasing opportunities for employment in those who need it most.



The evaluation of the rollout of 30 hours' free childcare offer in Wales found that it enabled parents to increase their flexibility in the way they worked. Some parents explained that they were able to increase the hours they worked, which included moving from working part time to working full time. Others explained that they were able to work extra hours when required. Some parents noted that this increased availability to work more hours had helped to further develop their career; either by gaining a promotion with their current employer; by securing a more senior role with a new employer; or by enabling them to consider taking a job further away from where they resided.<sup>185</sup>

Although the Scottish Government has increased the entitlement to funded early learning and childcare to 1,140 hours a year (30 hours a week if taken in term time) for 3 and 4 year olds and eligible 2 year olds, workshops with parents found that these funded hours are not always flexible enough for some parents working non-standard hours.<sup>186</sup> To be most useful for parents, funded childcare should be available for all children, including those below three years old. Evaluation evidence from Glasgow suggests that the provision of statutory funded early learning and childcare, only when children are aged over three years, can inhibit women from participating in the workforce earlier due to difficulties affording the cost of childcare.<sup>187</sup> OECD data from across European countries including the UK suggests that widespread, accessible provision of formal childcare supports gender equality in employment. They highlight the availability, intensity, reliability and affordability of childcare as key, and that cost remains a barrier to accessing childcare for many families, particularly lone parents and those with children under three.<sup>188</sup>

Although childcare provision can support parents to enter or progress in employment, it may not do so equitably. Evidence from Germany suggests that parents with higher socio-economic status are more likely to take up childcare places for children under three, which could further entrench inequalities in the workplace and have a knock-on effect on child poverty rates.<sup>189</sup>

There is evidence from Canada that flexible, affordable childcare can be particularly beneficial for lone parents' employment and hours of work.<sup>190</sup>

A study comparing lone parents' poverty rates and childcare provision across European countries found that the impact of childcare for lone mothers' poverty risk is not straightforward as its impact is highly dependent on the wider policy context. The study points out that market-based childcare systems like the UK's may make poverty more rather than less likely because of the high cost of childcare. Female full-time employment tends to be lower in countries where social security makes it possible to care for children full-time. This study concludes that childcare systems that enable lone parents to do paid

work full-time and care for their children, are not market-based, and are provided in conjunction with a universal welfare state, can help to prevent poverty. Whilst this study suggests that childcare provision can enable lone parents to work full-time, it is important to note that not all lone parents are able to do paid work full-time, and that full-time employment is not the only route to addressing child poverty (see [cost of living chapter](#) for further discussion of childcare).<sup>191</sup>

## 4. What works around increasing income from Social Security and benefits in kind

Social security is designed to supplement the income that households receive from other sources, primarily employment. For some families, all of their income comes from social security. Social security is important for all the priority families, and particularly so for some. For example, single parents and young mothers get a greater proportion of their income from social security, on average, than others.

### Key findings – what works to increase income from social security and benefits in kind?

The current Social Security provision in Scotland is valued by families and is effective at increasing many families' incomes, but is not always sufficient to keep them out of poverty. Suggested ways for increasing income from social security and benefits in kind include:

- **Increasing take-up of benefits.** This could be achieved through increasing awareness; providing support and guidance on what families are entitled to; making the application process simple for example via automation or through simple application forms and accessible language. Embedding advice and support around social security in places and services that families already use can be very effective, such as GP practices, schools or nurseries. Automating receipt can also work well for some benefits.
- **Maximising benefit eligibility.** This means making sure that benefits are available to as many people who need them as possible, particularly those that are used as passported benefits to other support.
- **Getting benefit generosity right.** Evidence has shown the significant impact that changes to Universal Credit can have on poverty rates. For example, by increasing child-related elements or by levelling up payments for those aged under 25 to the level of those who are 25 and over. While Universal Credit is a reserved matter, in Scotland, there is scope for support through the Scottish Child Payment and Child Disability Payment, for example.
- **Service delivery.** The evidence highlighted potential areas for improvement in the service delivery at a UK level. This include: payment timing and accuracy, payment consistency, fewer sanctions, policy values and staff attitudes, information provision and communication channels. The flexible 'Scottish choices' on Universal Credit have had some positive impacts for recipients. Although, for some, this has come with operational difficulties, and many recipients decide not to take up the flexibility, e.g. they would rather receive a larger payment every four weeks or not to have their rent paid directly to their landlord.
- **Child maintenance** can help to reduce poverty, but only a minority of parents currently receive it.

This chapter provides an overview of the current social security system for families in Scotland, before setting out key challenges in increasing families' income through social security and the evidence about what works to tackle each of these challenges.

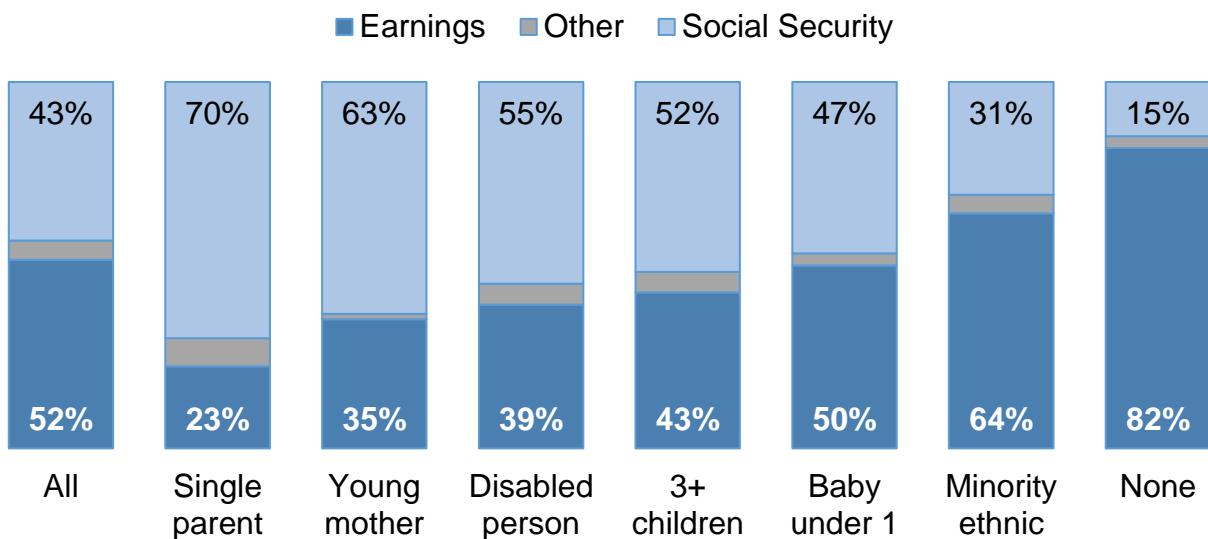
## Overview of the current system

The provision of social security and benefits in kind for families in Scotland is delivered between the UK Department for Work and Pensions, Social Security Scotland, and Scottish local authorities. This means that any proposed changes to benefits delivered at UK level would mean, for the Scottish Government, lobbying for either the changes themselves, or for further devolution of powers in these areas.

Social security usually takes the form of a monetary transfer aimed at increasing household income. Benefits in kind aim to reduce household costs. Some provision is targeted specifically at families, including Child Benefit, the Scottish Child Payment, Best Start Grant and disability payments for children. Other provision is not only for families although families can also benefit, including standard allowances for Universal Credit, adult disability payments, Carer's Allowance and Discretionary Housing Payment. The majority of provision is means tested, but there are some benefits that are available regardless of income, such as disability benefits and free school meals for certain age groups.

On average, social security accounts for just over 40% of income for families in poverty in Scotland.<sup>192</sup> However, this varies significantly for the different priority family types, as Figure 9 shows. Households in poverty with single parents and young mothers are the most reliant on social security, followed by households with three or more children, and those with disabled household members. For these family types, social security payments are, on average, their largest income source.

**Figure 9: Income breakdown for households with children in relative poverty, (all, with a priority characteristic, or with none), Scotland 2014-20**



## What is working and not working?

Evidence has shown that social security is an important lever in tackling child poverty.<sup>193</sup> The current provision in Scotland is valued by families and is effective at increasing many families' incomes, but not always sufficient to keep them out of poverty.<sup>194</sup> Around three quarters of respondents to the Social Security Scotland Client Survey 2018-21 who had at least one child in their household indicated strong agreement with the statement that 'benefit payment(s) help you to pay for what you needed'.<sup>195</sup> However for a wide range of reasons, many families do not claim the benefits that they are entitled to. The current value of the benefits package available for families is also insufficient by itself to keep those who

do take it up out of poverty. We also know that, while many aspects of the current delivery system work well for people, there are also a number of key areas for improvement.

## What works? Increasing take-up of benefits

It can be difficult to measure take-up of benefits, particularly where eligibility is determined case by case (such as for disability benefits). Still, we know that many families do not claim the benefits that they are entitled to. Initial estimates of take-up for Scottish benefits are:

- Scottish Child Payment – 77%
- Best Start Grant – 79-84% (for the different payments – better than for Sure Start Maternity Grant, which it replaced)
- Best Start Foods – 77%.<sup>196</sup>



For in-kind benefits, the question is not only whether families are registered to receive them, but also whether they make use of the goods – thereby reducing their costs of living. While not all children eligible for free school meals are registered to receive them, we also know that not all those registered actually take them, with variations by year group.<sup>197</sup> Take-up is generally higher in smaller and more rural schools, although there is significant variation between different schools and local authorities.<sup>198</sup> Higher take-up is also associated with primary schools with greater free school meals registration, but secondary schools with lower free school meals registration.

There are many reasons why families do not claim the benefits they are entitled to, including:

- **Knowledge gaps:** Parents report confusion or a lack of knowledge about what benefits they are entitled to, and some report feeling that they discover information by chance and that they have missed out on benefit income from not knowing about them sooner.<sup>199</sup> Difficulties can be exacerbated for those with language barriers and learning disabilities.<sup>200</sup> Evidence suggests that parents' awareness of the two-child limit, for example, may be quite low.<sup>201</sup>
- **Complex application process:** Even if families know that they are eligible for benefits, the application process can sometimes be hard to navigate.<sup>202</sup> Some claimants report a lack of information about decisions made about their benefits, or not knowing how to challenge these.<sup>203</sup> Mental health needs and trauma, including for domestic abuse survivors, can also make it more difficult to navigate the benefits system.<sup>204</sup> So too can language difficulties, for those of minority ethnicities.<sup>205</sup> Financial circumstances can also themselves be barriers to accessing support, for example through a lack of digital devices, electricity for charging them, or being in employment with irregular hours that make it difficult to access in person advice or support.<sup>206</sup>
- **Social barriers:** Some families may not apply due to social barriers, such as stigma, feeling undeserving or not identifying themselves as someone eligible for the benefit (for example, as a carer).<sup>207</sup> Stigma can be a significant barrier, and can include parents fearing stigma or embarrassment for their children.<sup>208</sup> Individually tailored support from frontline workers can help to overcome stigma and help people to recognise benefits as an entitlement. This can be difficult to overcome even by organisations with specialist knowledge.<sup>209</sup> Many families report that the design of the Universal Credit system can contribute to recipients' feelings of stigma, anxiety and insecurity, and questioning their deservingness of support.<sup>210</sup>

## What works? Improving awareness to increase take-up

Many sources highlight the importance of both advice services and frontline support workers in helping parents to access and navigate the benefits that they're entitled to.<sup>211</sup> Embedding advice and support in places and services that families in poverty already use can be very effective, although centrally located services can also be effective if well signposted, efficient and trusted.<sup>212</sup> Many people find independent sources of advice more approachable and trustworthy than official government sources.<sup>213</sup>



The Healthier Wealthier Children project is one example of a successful healthcare-based initiative to improve benefit take-up among families experiencing, or at risk of, child poverty. The project improved benefit take-up by developing referral and information pathways between early-years health staff (mainly health visitors and midwives) and locally-commissioned money advice services.<sup>214</sup>

Local authorities report that GP practices and other healthcare settings can be successful sites for social security advice for adults overall, and child healthcare and maternity services, such as midwifery and Family Nurse Partnership, for parents specifically.<sup>215</sup>

There are successful examples in both Glasgow and Edinburgh of school-based advice and support services for parents developed in partnership with the local authority and third sector.<sup>216</sup> They offer advice across the different drivers of poverty and, though not yet fully evaluated, report notable financial gain for families and good involvement of lone parent, large and minority ethnic families. Glasgow City Council also report that checking, and assisting with, Best Start Grant applications when parents register their child's birth supported over 1,200 families to make an application in the first year.<sup>217</sup>

The Child Poverty Action Group's work developing, organising and delivering welfare rights training, information and casework support to advisers and other frontline workers. They do this to increase their capacity and capability to give accurate and effective advice and information on benefits to households. The Child Poverty Action Group work has been positively evaluated.<sup>218</sup> Areas for potential further improvement have also been identified. These include further expansion of the e-learning platform, increased capacity of the Advice Line, online versions of major handbooks, letter templates, development of key training, and more effective communication of their range of services.

There is some evidence that communication campaigns to raise awareness of specific benefits, perhaps particularly local ones, can increase take-up and Scottish Government plan to build the body of evidence on what works as their current campaign unfolds.<sup>219</sup>

Partnership working, good leadership, flexibility, good data sharing, tailored support and the use of trusted services/intermediaries are factors commonly cited as key to services successful in increasing families' income through social security and benefits in kind.<sup>220</sup>

## What works? Making it simple to increase take-up

In some cases, benefits can be automatically provided, or partial automation can streamline the application process.<sup>221</sup>



Many parents appreciated receiving the COVID-19 Hardship payments directly into their bank accounts, without having to apply, and some felt that they would have missed out if it had not been automatic.<sup>222</sup>

Glasgow City Council report that even limited automation of benefits, primarily for the school clothing grant and free school meals (via housing benefit and council tax records), has notably increased take-up.<sup>223</sup>

The take-up of child tax credits in the UK has been much lower among families in employment compared to those who are not, and therefore more likely to be receiving social assistance (66% compared to 93% respectively in 2016-17).<sup>224</sup> This is likely to be because they have to apply for it, whereas it is otherwise automatically included in benefit claims.

Simple application forms and accessible language have been shown to boost take-up of UK benefits.<sup>225</sup> It can be argued that this is particularly relevant for minority ethnic families.

Although some applicants report issues, generally they seem to find Social Security Scotland payments quite easy to apply for.<sup>226</sup> Ninety-four percent of respondents to the Client Survey 2018-2021 who lived with at least one child found application processes clear.<sup>227</sup>

Some parents find that children being eligible for different benefits at different ages, such as with Best Start Grant and Best Start Foods, can be confusing.<sup>228</sup> Having to ensure that application happens at the right time for each child can make take-up of benefits harder for some families.

## What works? Some other approaches to increasing take-up

For some single parents, financial pressures are made worse by the lack of child maintenance paid by their child's other parent. Research shows that child maintenance does help reduce poverty to some extent for parents who receive it, and that it currently decreases poverty among single-mother families more than it increases poverty among fathers paying support.<sup>229</sup> However, only a minority of single parents do receive child maintenance payments from their ex-partner. It has been estimated that less than half of lone parents in the UK receive child maintenance. The current UK system relies on a mixture of encouraging parents to reach voluntary arrangements on child maintenance, and on a statutory Child Maintenance Service (which requires from claimants a £20 upfront payment) when this is not possible.

Since 2010, the UK child maintenance system has allowed parents to exclude any child maintenance payments they receive from benefit entitlement calculations. Evidence shows that this has improved incentives to pay child maintenance and maximises its potential to reduce poverty.<sup>230</sup> However, the House of Commons Work and Pensions Committee found a number of other issues with the child maintenance system in 2016-17, and lone parents in Scotland report facing a range of difficulties with it.<sup>231</sup> Research found that approximately three months after the closure of cases on the previous system (closed between 2014-16), over half of receiving parents didn't have a maintenance arrangement in place (56%), and only half of arrangements that were in place (54%) were deemed effective.<sup>232</sup> Difficulties affording the £20 Child Maintenance Service Fee and fees for the Collect and Pay service, paying parents refusing to pay, domestic violence issues and not being eligible to pay are among the factors cited in parents' lack of arrangements. The Committee also found a lack of payment enforcement and loopholes allowing non-resident parents to hide income as additional concerns. The UK Government recently consulted on proposed improvements to the current Child Maintenance Service.<sup>233</sup>

One potential alternative system can be found in Finland, where the government provides child support, up to a guaranteed amount, if payments are not received from non-resident

parents (except to those receiving social assistance). This appears to have a greater poverty-reduction effect than the UK system.<sup>234</sup>

## What works? Maximising benefit eligibility

Maximising benefit eligibility for those most in need is a key step in supporting low income families out of poverty. This means, making sure that benefits are available to as many people who need them as possible.



**The case of free school meals.** Child Poverty Action Group (CPAG) has calculated that around 17% of school aged children in poverty in Scotland (25,000 children) are not eligible for free school meals.<sup>235</sup> Being eligible for free school meals is dependent on the receipt of certain other benefits. The proportion of children in poverty not eligible for free school meals is far lower than in England (37%) and Wales (42%) due to greater extension of automatically provided free school meals to certain year groups. CPAG notes that receipt of free school meals is also used by schools and government as a ‘gateway’ benefit to receiving other forms of support, making it essential that children who need support are registered to receive them.

**Variable income sources.** Benefit eligibility can be affected by variable earnings. For example, if people work fluctuating hours, such as those on zero-hour contracts, ‘bogus’ self-employment, and undeclared work.<sup>236</sup> People in the UK earning less than the lower earnings limit do not currently qualify for Statutory Sick Pay or any financial support from their employer. Women, those in insecure paid work and younger workers are among those most likely to miss out.<sup>237</sup> Those seeking or refused asylum are ineligible for mainstream benefits.

**In-work poverty.** Evidence shows that tax credits can be highly effective at reducing in-work poverty for households that receive them.<sup>238</sup> However it should be noted that this kind of targeting of benefits can have implications for not only how many children they move out of poverty, but also which specific poverty measures they affect. For example, benefits targeted at parents who do (more) paid work will not benefit those furthest from the labour market – while Earned Income Tax Credit in the US has been shown to significantly reduce the overall poverty rate, this is likely to be related to the fact that recipients tend to be closer to the poverty line and therefore require less additional income to move over it.<sup>239</sup>

## What works? Getting benefit generosity right

While ensuring that all families receive the benefits they are entitled to is an essential part of maximising families’ income, it is only half of the story. The extent to which benefits contribute to keeping families out of poverty is also determined by their generosity – how much families receive.



Analysis of the impacts of different social security systems in EU countries, including the UK, suggests that there is a clear relationship between the generosity of the social security system (measured as a percentage of average earnings) and child poverty.<sup>240</sup> Consideration must also be given to the potential for increased generosity to have knock-on effects, such as disincentivising parents to take on (more hours of) employment – although evidence is mixed as discussed in [Chapter 1](#).

As mentioned above, the Scottish Government has control over the generosity of some, but not all, of the benefits available to families in Scotland.

## **Benefits delivered by the Scottish Government and Scottish local authorities**

At a rate of £10 per child per week, the Scottish Child Payment was expected to reduce relative child poverty by 3 percentage points once fully rolled out.<sup>241</sup> Scottish Parliament Information Centre (SPICe) analysis previously suggested that extending eligibility for Scottish Child Payment to children under 16 and doubling the payment per child to £20 would see child poverty at 19% in 2021 rather than the 24% estimated level of child poverty with no Scottish Child Payment (a total reduction of 5 percentage points).<sup>242</sup> However, this assumes that a high level of take-up is achieved (80% for families with children under six and 75% for families with children aged 6-15).

The [most recent cumulative modelling from the Scottish Government](#), published alongside this report, estimates that the impact of a package of Scottish Government policies will be to reduce the relative child poverty rate by 10 percentage points in 2023/24, compared to a counterfactual situation where these policies did not exist.<sup>iv</sup> The projection is for the poverty rate to fall to 17% in 2023/24, thus meeting the interim target of 18% by a narrow margin. This impact is in large part due to the introduction and changes to the Scottish Child Payment in 2022/23.<sup>243</sup> These figures are subject to a high degree of uncertainty.

Should be noted that not all the support provided by Scottish Government can have a visible impact on the child poverty targets. For example, although Best Start Grant does affect household incomes directly, it is not a regular payment and may not be necessarily visible in the child poverty statistics.<sup>244</sup> However, it has had a positive impact on households finances and enabled some people to meet key expenses – it may therefore have an impact on the material deprivation measure by providing more income for parents and carers to buy some of the items that are on the list that determines material deprivation.<sup>245</sup> Recipients of the Carer's Allowance Supplement have identified positive impacts but tended to say that the payment had not helped their day to day finances.<sup>246</sup> Although many parents are positive about the school clothing grant, some think that it is not sufficient for secondary school age children, and that it should also be available for nursery pupils.<sup>247</sup>

Grants available through the Scottish Welfare Fund have made a positive difference for some people, but are not always sufficient to cover recipients' urgent needs.<sup>248</sup> Parents report that the additional assistance offered during the pandemic, such as free school meal replacements and the COVID-19 hardship payments, made a difference but there remained some gaps, such as a lack of free school meals replacement for nursery-age children.<sup>249</sup>

Scottish levels of private rent are often not fully covered by Local Housing Allowance, which in effect can reduce the volume of private rented accommodation available to low income households.<sup>250</sup> For example, only 11 out of 90 Local Housing Allowance rates in Scotland were set at the level allowing families to rent a home in the 30th percentile of the rental market, as of 2019. It appears that some households, where the highest earner is of a minority ethnic background, may be less likely than those with a white Scottish highest earner to claim housing benefit.<sup>251</sup> There is also some indication that visible minority ethnic tenants may find it harder to rent.

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<sup>iv</sup> The policies included in the policy package for 2023/24 are: Scottish Child Payment (£25 per child per week); Best Start Grant; Best Start Foods; Free School Meals; School Clothing Grant; Carer's Allowance Supplement; Council Tax Reduction, including discount for water and sewerage; and Discretionary Housing Payments (bedroom tax and benefit cap mitigation).

## **Benefits reserved to the UK Government**

Any proposed changes to benefits delivered at UK level, including changes to their generosity, would require the Scottish Government to lobby for either the changes themselves, or for further devolution of powers in these areas.

Benefits for families have been cut substantially by the UK Government since 2010, including via cash freezes, more stringent eligibility criteria and increased waiting times for benefit receipt to begin, and are often insufficient by themselves to keep families out of poverty.<sup>252</sup> Benefit generosity in the UK was close to the average for OECD countries in 2020, at 74% of minimum wage earnings for a parent with two children and whose partner was also unemployed.<sup>v</sup> This is significantly higher than Hungary (30%) and the US (51%), for example, but far lower than Japan, Lithuania, the Netherlands, Luxembourg, Estonia or Latvia (all 90-100%).<sup>253</sup>

Cumulative impact assessment of the distribution of tax and social security reforms in the UK (from the 2010 general election up to measures announced in the Autumn 2017 Budget) shows that households with children have experienced much larger losses, as a result of the reforms, than those without children.<sup>254</sup> The changes were regressive, and expected to result in average losses of more than 10% of net income for families in the bottom two income deciles and sharp rises in relative child poverty.<sup>255</sup> Losses have been particularly dramatic for lone parents, and average cash losses greater for households with more children. Households with disabled members have also experienced particularly negative impacts. Some priority family groups have therefore been among the worst affected.

Universal Credit is often insufficient to keep children out of poverty, even when parents are working the hours that the policy expects of them.<sup>256</sup> Evidence has shown a correlation between the roll-out of Universal Credit and increased homelessness and demand for food banks.<sup>257</sup>

The benefit cap, that is the limit on the total amount of benefits one can get, disproportionately affects families with children. Especially those for whom the cap is applied through Housing Benefit.<sup>258</sup> Of benefit capped households in August 2021:

- 97% had children
- 68% were lone parent families
- 29% were couples with children.<sup>259</sup>

It is estimated that the two-child limit (which restricts the child element of Universal Credit and Child Tax Credits to two children) will push 300,000 children in the UK into poverty by 2023-24, and one million children already in poverty will be pushed even deeper into poverty.<sup>260</sup> 95% of respondents to a CPAG and Church of England online survey said that the two-child limit had affected their ability to pay for basic living costs. Their research also found that victims of domestic abuse are particularly vulnerable to the harmful effects of the two-child limit. Orthodox Jewish and Muslim communities are also disproportionately affected due to strong cultural norms and deeply held religious beliefs that favour larger families. Refugee families have also been reported as disproportionately affected by the benefit cap and two-child limit.<sup>261</sup> There is some indication that the two-child limit may be influencing the decisions of some mothers with two or more existing children about whether or not to continue with a new pregnancy.<sup>262</sup> Modelling has shown that for non-

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<sup>v</sup> Assumes that the children are aged 4 and 6, that the adult in question has been unemployed for 6 months, and includes social assistance and housing benefits.

working or very low-earning families, however, removing the two-child limit will have a limited effect unless the benefit cap is also abolished.<sup>263</sup>

While families report the £20 pandemic uplift to Universal Credit as being ‘lifesaving’, they also note that this was offset by increased living costs.<sup>264</sup> The Scottish Government estimated that withdrawing the uplift (and the suspension of the Minimum Income Floor) would mean child poverty would be two percentage points higher than if it was retained.<sup>265</sup> For asylum seekers, it has been suggested that the weekly allowance provided by the National Asylum Support Service (£39.63 per person as of March 2022) is not enough to meet a person’s basic needs such as transport, food and clothing.<sup>266</sup>

Deductions to social security payments to recoup prior overpayments do not systematically take account of the effect on recipients’ ability to afford essentials.<sup>267</sup>

CPAG report that the poorest 10% of families with children pay a higher percentage of their income in tax than any other income groups, with indirect taxes such as VAT falling heavily on low income families.<sup>268</sup> The current tax system has also been found to disproportionately disadvantage women.<sup>269</sup>

## Where would increased generosity have the biggest impact?

SPICe and the Institute for Public Policy Research (IPPR) both report that additional spend on existing benefits would be more effective in reducing child poverty if spent on the child related elements of Universal Credit rather than on Child Benefit directly. The rationale would be that targeting families in need through Universal Credit would be able to reach the poorer households with children.<sup>270</sup> IPPR calculated that this would have more than twice the impact of increasing Child Benefit for around the same investment. On the other hand, CPAG have noted that one advantage of prioritising investment in Child Benefit (in addition to maximising take-up) is that families can rely on this as regular income unlike any potential issues that may arise through their Universal Credit claim.<sup>271</sup>



IPPR modelling commissioned by CPAG finds that the single most beneficial change for families in the lowest equivalised income decile in the UK would be to increase the under-25 rates in Universal Credit to match the 25-and-over rate.<sup>272</sup> Reversing the two-child limit or the benefit cap would have the greatest impact on families in the second income decile. Changes which benefit working families tend to have their greatest effects slightly higher up the income scale, meaning that they are most effective for those borderline in poverty and unlikely to reach those deeper into poverty.

In terms of the priority family groups, the IPPR modelling suggests that the most impactful changes, if made from 2013/14, would have been as follows:

- **Larger families:** maintaining the level of the child element and applying a triple lock in line with the state pension,<sup>6</sup> abolishing the two-child limit, or abolishing the benefit cap.
- **Lone parents:** maintaining, and applying a triple lock in line with the state pension to the child element.<sup>6</sup>
- **Families with a disabled member:** investment in children’s benefits, more than changes geared specifically to working families.

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<sup>6</sup> Increase each year in line with either inflation, average wage increase, or 2.5% - whichever is highest.

In terms of Scottish benefits, modelling from the Fraser of Allander Institute and Joseph Rowntree Foundation (JRF) has shown that by itself, an increase of the Scottish Child Payment to £40 per week would be required to meet the interim target for relative child poverty (and an increase to £165 per week to meet the final target).<sup>273</sup> However, it is possible that this type of increase could also have knock-on effects such as disincentivising parents to take on (more hours of) employment – although evidence is mixed as discussed in [Chapter 1](#). Using this lever alone to meet the targets would also have a high price tag for the government. An estimated £600 million annually would be needed to meet the interim targets, and £3 billion to meet the final targets – with diminishing returns in terms of cost effectiveness. Fraser of Allander note that these could be funded through 1- and 4-percentage point increases to income tax across all bands, respectively.

Increases to Carer's Allowance are likely to have relatively small impacts on overall poverty rates due to the relatively small proportion of families who receive it.<sup>274</sup> However, it does have scope to reduce the poverty rate for those who do.

## What works around the delivery system

Certain characteristics of the social security system, set out below, may influence take-up but they also importantly contribute to how families experience the system. These may not all have a direct impact on poverty, but can contribute to making life easier or harder for families.



Overall, there are many positive stories of parents for whom the UK and Scottish social security systems do work well.<sup>275</sup> Initial feedback from Social Security Scotland clients has been largely positive, and suggests that, although not directly comparable, client satisfaction may be higher than for DWP. While the majority of claimants were 'fairly satisfied' or 'very satisfied' with DWP services overall in 2018/19 (81%), a higher proportion (94%) of Social Security Scotland clients rated their experience as 'good' or 'very good' in 2018-21.<sup>276</sup>

Potential areas for improvement relevant to both the reserved and devolved social security systems include:

- **Payment timing.** The five-week wait for Universal Credit payments may leave many families at risk of hardship and debt.<sup>277</sup> Some recipients of Best Start Grant also report having to wait longer than advertised.<sup>278</sup> COVID-19 also led to additional delays for some families who were waiting for a disability diagnosis or assessment.<sup>279</sup> Many parents receiving the childcare element of Universal Credit report not receiving this on time (and in full) and report difficulties paying upfront childcare costs.<sup>280</sup>
- **Who benefits are paid to.** Benefits being paid to only one parent in a couple can have negative impacts. Where a father is the recipient, this can result in mothers having restricted access to the income, being financially dependent on their partner and having less money to spend on their children.<sup>281</sup>
- **Information provision.** As noted above, some claimants report lacking the information needed for them to challenge decisions.<sup>282</sup> A review of the assessment process for Personal Independence Payment also found that communication could be inconsistent and advice provided to claimants incomplete.<sup>283</sup> Some lone parents in the UK report being given incorrect information about their work requirements under Universal Credit, and other parents about their childcare costs.<sup>284</sup> Parents with

limited English or who are not digitally connected can find it harder to find out about available support.<sup>285</sup> Just 77% of respondents to the Social Security Scotland Client Survey 2018-21 with at least one child in the household agreed or strongly agreed that they got enough updates on the progress of their application, whilst 11% disagreed or strongly disagreed.<sup>286</sup>

- **Flexibility.** The flexible ‘Scottish choices’ on Universal Credit have had some positive impacts for recipients who decided to take advantage of the flexibilities, including simplifying their money management; ensuring their rent was paid; making it easier for claimants to make their money last; and helping people manage their money in a way that suited them; and reducing their worries about their housing and money.<sup>287</sup> The flexible ‘Scottish choices’ do not suit everyone. For some, this has come with operational difficulties, and many recipients decide not to take up the flexibility, e.g. they would rather receive a larger payment every four weeks or not to have their rent paid directly to their landlord. We do not have specific findings for families, however single adults with children on More Frequent Payments were the most likely both to have reverted to default four-weekly payments and to have reverted on Direct Payments to Landlord. The reasons for this have not yet been explored.

Key areas for improvement of UK Government benefit delivery include:

- **Payment accuracy.** The vast majority (84%) of DWP claimants said that their recent payments had been correct in 2018-19, although this fell to 76% for Universal Credit claimants.<sup>288</sup> Other research reports incorrect payments as a significant issue for many families.<sup>289</sup>
- **Payment consistency.** Variable or unpredictable payments can make it harder for families to budget.<sup>290</sup> The monthly assessment system used for Universal Credit can mean that many working claimants’ awards vary month by month because of when their paydays and assessment periods fall, and because many people’s earnings fluctuate throughout the year.<sup>291</sup> As well as making budgeting difficult, this can also lead to knock-on effects on work allowances, the benefit cap, passported benefits and discretionary housing payments.
- **Fewer sanctions.** Sanctions can have a wide range of negative impacts which can further compound poverty, including going without essentials, increased debt and borrowing, and even ‘homelessness, destitution and disengagement from the social security system.’<sup>292</sup> They may be harder to avoid, and have particularly negative impacts, for people experiencing multiple forms of vulnerability and social exclusion, such as language barriers, mental or physical health conditions, homelessness, domestic abuse or addiction.<sup>293</sup> Research indicates that benefit changes, delays and sanctions are a common reason for food bank use.<sup>294</sup>
- **Policy values and staff attitudes.** Many, though far from all, parents report feeling that they are not treated with respect by the reserved social security system.<sup>295</sup> There are some positive reports so far of people feeling treated with dignity and respect by Social Security Scotland.<sup>296</sup>
- **Conditions of receipt.** Some requirements of benefit recipients – such as the online journal aspect of Universal Credit and the regular evidencing of childcare payments

- can be stressful and challenging for parents to meet, for example due to digital accessibility issues and childcare.<sup>297</sup>
- **Communication channels.** Around 9 in 10 users of Universal Credit online accounts found them easy to access and maintain or easy to use, although other research indicated that some families have problems.<sup>298</sup> While online works well for many people, research has also highlighted the importance of having alternatives available, for example for people without reliable and affordable internet access, good literacy or digital skills.<sup>299</sup> 97% of the (small proportion of) DWP claimants who received texts about their Universal Credit said this was a helpful way to be kept updated.<sup>300</sup>

## **Broader potential improvements**

Analysis of the impacts of different social security systems in EU countries (measured by the percentage reduction in the child poverty rate before and after social security transfers) did not find any clear relationship between child poverty rates and benefit types/structure (targeted social assistance vs universal, for instance). The stronger relationship appears to be between child poverty and the generosity of benefits, as noted above.<sup>301</sup>

Spending on family services (for example, childcare) has had a consistently stronger impact on child poverty in European countries than spending on cash benefits, according to research.<sup>302</sup> This is likely to be because of spending on services' capacity to facilitate parental employment.

In the context of Scottish capacity to effect change at UK level, as a means of challenging social security reforms, the courts are an uncertain route according to a paper from the Northern Ireland Assembly.<sup>303</sup> Judicial opinion is divided on the lawfulness of benefit cuts and children's right to social security, and legislature retaining primary responsibility for protecting social security rights.

Alternative ideas to the current system of benefits have recently been gaining in popularity, and support from across the political spectrum.<sup>304</sup> These include Universal Basic Income, and a Minimum Income Guarantee. Modelling has shown that a Citizen's Basic Income has the potential to significantly reduce child poverty in Scotland. However, it is a far more expensive option than alternative changes to social security which are focused specifically on child poverty reduction and not also the wider potential benefits of a Citizen's Basic Income.<sup>305</sup>

## 5. What works to reduce costs of living

Cost of living has been identified as a key driver of poverty as it impacts directly on the available income families have left. Low income households spend a greater share on essential costs, such as food, housing, fuel or transport. Households in the lowest income decile spend 54% of their total weekly expenditure in these areas compared with 42% in the highest income decile. Inflationary pressures on essential costs also disproportionately impact on these households. Rising costs sit alongside a host of other pressures on household finances, including the removal of the £20 uplift on Universal credit and the end of the UK Government's furlough scheme. Consistently higher essential costs are likely to increase the number of households experiencing material deprivation (one of the child poverty targets), fuel poverty (another statutory target) and food insecurity.

### **Key findings – what works to reduce costs of living?**

- Tackling poverty is not about one single policy action, but instead about support across the wide range of costs of living.
- Evidence shows that tackling costs of living is particularly important at certain transition points for families. Especially those who have recently moved from receipt of out-of-work benefits and then face the financial hurdle of not being entitled to passported benefits, such as free school meals or school clothing grant. But also around major life events, like having a child, changes in family structures (such as through parental separation), or going through health issues.
- It is well understood that there is complexity in the range of policies required to support low income families out of poverty. This requires a careful balancing act to ensure families are able to secure affordable housing, with transport links to schools, childcare and places of work. It also needs to ensure family finances are not constrained by unmanageable debt that may limit their paid work options or their ability to afford food or pay their energy bills.
- At the heart of any policy intervention lies the need for clear targeting, so that those who need that kind of support can benefit from it. For those with complex circumstances, a person based approach that supports people in navigating the range of support appears crucial.

This chapter summarises the challenges families face in meeting high costs and explores evidence on what works to tackle each of these challenges. It focuses on the major sources of spend for households. It explores, therefore, challenges and solutions around housing, energy and fuel poverty, transport, childcare/education, financial stability and food insecurity.

## Housing

High housing costs have a direct impact on poverty and material deprivation. Once housing costs are considered, the numbers living in poverty increase. The phenomenon known as housing-cost-induced poverty (poverty after considering housing costs) is more pronounced among children. Whilst more challenging to meet, the Scottish Government national targets on child poverty track poverty rates after housing costs because it provides a better representation of the disposable income that low income households actually have to spend on essentials.<sup>306</sup>



**Housing policies alone are not enough to reach child poverty targets.** Despite housing costs representing the biggest spend for families, modelling has shown that even reducing housing costs to zero would not be enough to meet child poverty targets (though it predicted around a 2 to 3 percentage point decrease in relative poverty by 2023). This is mainly because of the existence of housing support embedded in the social security system, which already provides a relatively high degree of support. In addition, for some families, housing costs may not represent the largest monthly spend. For example, for those owner-occupied families with little housing costs, it would be more efficient to help reduce energy costs, travel or childcare. Reducing poverty would require a combination of policies tackling housing alongside increased employment and social security benefits.<sup>307</sup>

**What works? Maintaining a strong social rented sector.** Poverty rates before housing costs are similar across the UK. However, when housing costs are considered, there are significant differences with much lower poverty rates in Scotland. This difference has occurred over the last 20 years and is in part due to the stronger social housing sector available in Scotland which provides secure low rent housing for low income households, and also because housing costs are generally lower in Scotland when compared to the rest of the UK.

Evidence shows that the private rented sector tends to be characterised by greater problems of affordability, lower property standards and greater insecurity. All characteristics that would be important to avoid for low income families in particular.

Scottish Government's housing programme has strong investment and targets for social housing. While this should have a positive impact on poverty reduction, because social rents are on average lower, there is as yet no known tangible impact on poverty rates.

**What works? Addressing homelessness.** Homelessness rates in Scotland have slightly increased since 2015. In 2020/21, there were 42,149 people in homeless households, including 11,804 children.<sup>308</sup> There is some evidence to suggest a correlation between the impact of Universal Credit and homelessness. It is also estimated that the freeze in Local Housing Allowance rates, the Benefit Cap, and the Bedroom Tax will cumulatively reduce expenditure on housing related reserved benefits by around £115 million each year in Scotland by 2024/25.<sup>309</sup>

The impact of Universal Credit on homelessness has become increasingly important during COVID-19. The Universal Credit caseload has nearly doubled since the beginning of 2020, meaning more people than ever are at risk of being affected. While emergency measures have been taken to house rough sleepers, protect tenants from eviction, and provide further financial assistance to help those struggling to pay their rent, there is evidence that arrears have mounted, as have mental health and relational problems.

**What works? Understand housing needs for different priority families.** There is a shortage of research directly linking the impact of housing policy initiatives on priority families at higher risk of poverty. Detailed reviews have been undertaken to understand the housing needs of gypsy/travellers and minority ethnic families.<sup>310 311</sup> Findings on this are summarised in the section in [Chapter 2](#) looking at minority ethnic families specifically. While 25% of homelessness applications are from adults with children, there is limited evidence collected on specific barriers they face or evaluations on whether current policies are working for families in particular. Specifically, there is limited evidence on how best to support lone parents or young mothers, despite the most common reason for homelessness among women being as a result of a violent household dispute.<sup>312</sup>

**What works? Exploring different approaches to calculating housing benefit entitlements.** In Germany, researchers have advocated to exclude child benefit from the calculations of other benefit entitlements.<sup>313</sup> This is because when child benefits are included as income they can reduce entitlement of other benefits. The modelling suggested that this can result in child benefit money being used to cover housing or other costs rather than benefiting the child.

Researchers comparing similar child maintenance systems across four countries (the United Kingdom, United States, Australia and New Zealand) found that when child maintenance is counted as income in calculating benefit entitlements, it can reduce the value of other means tested or income based benefits.<sup>314</sup> The researchers advocate for not including child maintenance as income when assessing access to other benefits. They also highlight the importance of including travel costs as part of any housing subsidies, as many families can find themselves living in areas with poor transport links far from work/schools and struggling to meet transport costs.

## Energy and Fuel Poverty

The cost of energy and fuel can represent a significant cost for many families. Energy price increases impact on fuel poverty rates.

In 2019, an estimated 613,000 households (24.6%) in Scotland were in **fuel poverty**<sup>7</sup>, of which 311,000 households were in extreme fuel poverty (12.4%). In April 2022 the energy price cap is expected to increase to around £2,000 for the ‘average’ dual fuel bill household. An increase to this level would bring the total number of fuel poor households to around 874,000 households, an increase of 43% on most recent 2019 published statistics and 593,000 households in extreme fuel poverty. The median fuel poverty gap would increase from the 2019 level of £750 to £1,410, with those already in fuel poverty most affected.

The Scottish Government overarching statutory target to 2040 requires, as far as reasonably practicable, that no household in Scotland is in fuel poverty and in any event, no more than 5% of households are fuel poor, no more than 1% are in extreme fuel poverty and the fuel poverty gap is no more than £250 (2015 prices).

In order to support people experiencing fuel poverty, the [Fuel Poverty \(targets, definition and strategy\) \(Scotland\) Act](#), was unanimously passed by Parliament during 2019. The development of the legislation was informed by recommendations from the [Fuel Poverty Strategic Working Group](#) and the [Scottish Rural Fuel Poverty Task Force](#), and supported by a public [consultation](#).

The [latest strategy on tackling fuel poverty](#) was informed by available evidence on what works to tackle fuel poverty. The analytical review highlights:<sup>315</sup>

- **The importance of monitoring characteristics.** There is no single variable on its own that identifies all fuel poor households with complete accuracy and coverage. The analysis suggests that interventions targeted at a range of household and dwelling characteristics will always exclude some households that are fuel poor and include some that are not, but that the extent of this can vary depending on the indicators used. And therefore, detailed monitoring is crucial for identifying gaps in coverage.
- **More efficient to focus on energy/money saving schemes.** Although income poverty is an important factor in identifying fuel poor households, in purely measurement terms, in the majority of cases reducing fuel bills directly, for example through schemes such as [Warm Homes Discount](#), will be a more effective means of reducing fuel poverty rates than providing a more general income-related benefit. This is due to the criteria in the fuel poverty definition that required fuel costs are more than 10% of net income after housing costs. As a result £10 off a fuel bill would have the same effect as increasing income by £100.

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<sup>7</sup> The 2019 Act establishes a new two-part definition whereby a household is considered fuel poor if: (a) after housing costs have been deducted, more than 10% (20% for extreme fuel poverty) of their net income is required to pay for their reasonable fuel needs; and (b) after further adjustments are made to deduct childcare costs and any benefits received for a disability or care need, their remaining income is insufficient to maintain an acceptable standard of living, defined as being at least 90% of the UK Minimum Income Standard (MIS).

## Transport

Transport is key to allow people to access services, employment, or education.<sup>316</sup> In some cases high transport costs can stop people travelling entirely or costs need to be weighed against earnings when making decisions about whether to take up a job offer or training opportunity.<sup>317</sup>



**What works? Subsidised travel.** Research suggests various methods that can be successful in reducing transport costs for low income households, including offering free or discounted travel (e.g. at specific times or on certain routes) and targeted discounts or free provision for target groups.<sup>318</sup> It is not clear that one method is particularly more effective in reducing child poverty than another but what is key is that affordable travel can act as an enabler to accessing wider essential services and benefits including access to employment, wider services and lower cost goods and services, and that it needs to work for the people who need it most.

Evidence suggests that it is not only important to reduce the cost of transport, but also to ensure that fare structures do not discriminate. A review of Transport and Inequality for the Department of Transport found that careful consideration of fare structures is necessary to ensure discounts help those that need them most.<sup>319</sup> For example, the review found that fare structures that only offer discounts through initial lump sum payments may be out of reach for some people. Instead, other options include flexible payment options or subscriptions that spread the cost more evenly.<sup>320</sup>

**What works? Increasing take-up among those who need it most.** In transport, there is a lack of evidence on whether universal or means-tested benefits are better to tackle child poverty. Evidence suggests that whatever form a policy takes, it requires clear targeting techniques to ensure that it reaches those most in need. Research investigating low income households' experiences of public transport in Scotland found that the provision of travel cards among participants who were eligible due to caring needs, disability or health conditions, was helpful in reducing the cost of transport. Respondents noted that without the entitlement they would have been limited in their daily life or would have faced financial pressures managing their household.<sup>321</sup> This study also found however that a lack of awareness about discounts can stop people from accessing targeted transport support. The evidence acknowledges that targeting subsidies according to financial need is difficult, and in practice tends to be approximated by supporting groups in easily identified categories (e.g. students).

**What works? Accessibility for all.** As well as cost, other barriers exist around availability and reliability of transport. While not universally the case and dependent on a range of factors including geography, historical land use and local politics, research suggests that across the UK public transport links tend to be poorer in areas with higher levels of deprivation in terms of both the number of options and quality of services.<sup>322 323</sup> Lower income households are more likely to rely on public transport, and especially buses, and have less choice in using alternative options such as cars.<sup>324 325</sup>

There are some groups who face additional barriers to accessing transport. For example, young mothers trying to navigate transport systems on their own with prams. Disabled people face a wide range of different barriers depending on their type of disability. People

in minority ethnic groups are more likely to experience discrimination and stigma when using transport, so even when transport is available they may not feel safe to use it.<sup>326</sup> Families with three or more children are more likely to have access to a car compared to families with fewer children. However, this involves significant costs that can impact on their ability to provide for other aspects of life.<sup>327</sup>

Women face specific transport issues around safety and discrimination, which are even more pronounced when bus stops or stations are in unsafe or isolated areas.<sup>328</sup> Women are still more likely than men to do most of the childcare and unpaid household labour.<sup>329</sup><sup>330</sup> For women, transport needs to allow them to balance responsibilities for caring, paid work and domestic tasks. Evidence highlights there are fewer services available for these kind of trip-chaining journeys women may need to make more often.<sup>331</sup>

There is a lack of detailed evidence on what works to tackle the specific barriers each of these groups face. Generally, for systems to be accessible for everyone it is important that an understanding of these issues is built into service design.

**What works? Removing barriers to active transport.** Evidence shows that forced car ownership – where those on lower incomes are forced to take on the high costs of private car ownership because of inadequate alternatives – is growing in disadvantaged urban areas in Scotland.<sup>332</sup> Having affordable, quality alternatives that work for people is important in tackling this issue. This can include improvements to public transport which are discussed throughout this section but more recent evidence also points to the value of active transport solutions, particularly in urban areas. An assessment of high-risk transport poverty<sup>8</sup> zones in Scotland found that 61% of areas designated as being high risk for transport poverty were areas where essential services can be accessed by cycle within 10 minutes.<sup>333</sup> Currently, however, there are barriers to accessing active transport options such as cycling, with lower levels of bike ownership for lower income households<sup>334</sup>, and among women.<sup>335</sup> There is a lack of evidence on what works to address these barriers, but understanding these will be important in increasing uptake for priority child poverty family groups.

**What works? Understanding local needs in rural areas through a demand-based approach.** People living in rural areas face specific challenges in accessing public transport and urban areas are generally better connected than rural areas. People living in rural areas face more complex travel journeys to workplaces, education, shops or services.<sup>336</sup>

Although a relatively new approach within the UK, early evidence suggests demand-responsive transport systems appear helpful in improving transport links in rural areas. Both the UK and Welsh Government have introduced demand-responsive schemes since 2020 to support the improvement of transport links in rural areas, although these have not yet been fully evaluated.<sup>337</sup> The Tees Valley Mayoral Combined Authority have recently trialled a demand-responsive bus service in rural areas. The aim was to improve transport links and provide an option for those with irregular working hours. Early evaluation findings showed it has directly helped to tackle these issues by providing an app which directs passengers to nearby pick-up and drop-off points and enables shared trips at a time that works for them. It seems to have been particularly effective in remote areas where public transport is limited to bus services that do not run frequently enough and therefore act as a

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<sup>8</sup> Transport poverty comes from when people don't have access to essential services or work because of a lack of affordable transport options.

barrier to irregular working patterns such as shift work.<sup>338</sup> Conversely, similar demand-responsive schemes, such as PickMeUp in Oxford, were ineffective, in part due to a lack of funding from the public sector. Initial research noted that proper investment is a key factor to be successful, although a full evaluation has not been undertaken to assess a wider range of factors that could have contributed to its success.<sup>339</sup>

**What works? Linking transport to employment and other services.** Transport, or the lack of, can be a key barrier to employment or access to services.<sup>340</sup> International evidence demonstrates the importance of proximity to bus or rail stations, to ensure that areas can access services or employment.<sup>341 342</sup>

Multiple studies have highlighted that transport policies can tackle wider inequalities.<sup>343 344</sup> In Dumfries and Galloway, for example, a transport intervention was designed around access to health and social security services as part of their anti-poverty strategy. The taxi-card scheme assisted just over 2,000 individuals each year to travel to medical appointments and attend meetings with the Department of Work and Pensions, housing providers and other agencies.<sup>345</sup>

Particularly where transport schemes are designed to link to employment they should do so in a way which recognises the needs of employees working different patterns. This includes shift work and part-time employment – which is often more precarious and low-paid. Evidence suggests that transport policies which are part of larger-scale initiatives that cover other policy areas such as skills, education and employment can be more effective in reducing inequalities. Examples of how to achieve this include support for travel costs and access to peripheral transport sites, although ensuring appropriate infrastructure to reach these sites and at times that work for people, is key and so systems should be designed with an awareness of local need.<sup>346</sup>

## Childcare

Good quality, affordable childcare is crucial in supporting some parents to enter and maintain employment, and can therefore be an important facilitator in increasing household income and helping to lift families out of poverty. Evidence highlights that policies that increase subsidies from part time to full time childcare are the ones most likely to have a positive impact on increased income from employment for parents.<sup>347</sup> ([Further details in Chapter 3 – What works? Flexible, affordable childcare](#))



Free or subsidised childcare can help reduce living costs, but only for families who already use it and for whom childcare already accounts for a significant proportion of the family's budget. The family types more likely to struggle to cover childcare costs are those who have three or more children and lone parent families. For families more likely to be in in-work poverty, such as minority ethnic families, reducing the cost of childcare can be an important lever out of poverty. Although childcare provision can support parents to enter or progress in employment, it may not do so equitably. Evidence from Germany suggests that parents with higher socio-economic status are more likely to take up childcare places for children under three, which could further entrench inequalities in the workplace and have a knock-on effect on child poverty rates.<sup>348</sup>

**What works? Legal entitlement to a highly affordable childcare place.** A review of the childcare system in the UK and comparisons with other European countries found that, in terms of what works to improve childcare affordability, the best-practice examples were in countries which offer a legal entitlement to a childcare place at a highly affordable price with highly subsidised costs. Often, this included capped and/or reduced fees for children in low income families and/or subsequent children. In successful examples, this affordable childcare was also provided directly after maternity/paternity leave.<sup>349</sup> In Scotland however, the entitlement to funded childcare currently starts from three years old, or for some eligible families from the age of two.

**What works? Targeting financial support to low income families.** Both universal and targeted approaches to providing subsidised or free childcare can be effective. There are examples where hybrid models have been used in which there is universal provision but with more targeted support for specific groups/areas. The Thrive model for early years services being implemented in Greater Manchester, for example, uses a proportionate universalist approach to identify families who need more help and offer support locally.<sup>350</sup>

**What works? Designing targeted childcare systems with local needs in mind.** An evaluation of Scotland's early learning and childcare expansion delivery trials highlighted that there was no single delivery model that could be identified as more effectively delivering high quality childcare. Instead, the evaluation concluded that delivery models reflected the needs of Scotland's diverse communities and geography which has played a role in making provision of funded childcare more effective.<sup>351</sup> Although an early evaluation of trials, which cannot yet capture full outcomes of the childcare expansion rollout, the research found that this tailoring was achieved through early learning and childcare providers and local authority staff working with parents/carers and local community members over time to develop models which met the needs of local communities, children and families.

### **What works? Raising awareness and take-up through targeted communication.**

Evidence shows that across the UK, including in Scotland, there is a lack of understanding around the range of available childcare offers, with lower levels of understanding generally found in lower income households.<sup>352</sup> Effective signposting and raising awareness of schemes can help improve accessibility and potentially take-up. A review of early learning and childcare by Audit Scotland found a range of efficient measures to increase uptake. These included writing to parents (particularly of younger children) who may be eligible, working across services with various professionals such as health visitors, social workers, family support workers and jobcentre staff to promote uptake, and raising awareness through posters, local news and social media.<sup>353</sup> The evaluation of Scotland's early learning and childcare delivery trials found similar measures worked to increase take-up, also noting that non-stigmatising language was key, as well as involving parents by giving them ownership around design of services to create a sense of involvement and providing help with completing application forms.<sup>354</sup>

### **What works? Flexible childcare options that support non-standard working hours.**

Childcare support needs to work around family's needs and be provided flexibly, recognising that not all parents, particularly those in lower paying jobs, will work typical office hours and might need childcare support at varying times. Wraparound formal care is important in providing flexible childcare but support can also come from informal forms of childcare, such as that provided by friends and relatives. Childminders have also been found to be an important element of the childcare sector in Scotland and can be a way of increasing flexibility of support. It is, however, worth noting that not all childminders deliver funded hours, so currently this can be another barrier to low income households accessing the more flexible support they can offer.<sup>355</sup> Ensuring that funded wraparound support reaches low income households and those target groups most in need is key to ensuring families can benefit from the employment benefits that flexible childcare provides.

Currently, despite the Scottish Government providing additional funded hours, workshops to explore parents' experiences highlight that these funded hours are not always flexible enough for some, particularly in the case of those working non-standard hours. In addition, the lack of funded hours for parents with children under the age of two can sometimes make it difficult for parents to return to work.<sup>356</sup>

Prior to the expansion to 1140 hours, parents discussed difficulties with being unable to use local authority nurseries unless they had access to informal childcare, or could pay for private provision as wraparound, facing barriers with a lack of information/understanding on how different providers deal with funded hours and other difficulties such as paying fees upfront or additional costs.<sup>357</sup> Private providers have, however, been found to offer more flexibility for funded early learning and childcare in Scotland than local authority providers and improving access to these for lower income households could increase access to funded spaces.<sup>358</sup> Some councils also cap places by restricting the number of children they are willing to fund in partner organisations which can create barriers for parents.<sup>359</sup> See [Chapter 3](#) for further discussion of paid work and childcare.

### **What works? Considering access across the whole of Scotland – including rural areas.**

Accessibility issues can also result from a lack of childcare facilities in the places that people need it. Some parents in research with low income families discussed the fact that they didn't use formal childcare because it was not available in their area.<sup>360</sup> In rural areas particularly this can be a challenge with evidence highlighting a lack of rural childcare in Scotland which is exacerbated by limited public transport to access services.<sup>361</sup> This research found that transport provision and funding to compensate for

low numbers accessing rural services was seen as important in helping to enable successful additional provision in rural areas.

**What works? Raising cultural and social awareness of specific needs and barriers for low income households.** Generally, the training and skill level of staff is important to provide high quality childcare.<sup>362</sup> When tackling child poverty, it is particularly important to understand social and cultural norms of all priority families, and unique barriers they may face. In workshops to discuss parents' experiences of the Scottish Government's funded early learning and childcare provision, parents with a disabled child reported issues in finding settings where staff were trained to meet their needs. In some cases, they felt care would be more suitably provided at home, but this was not possible as funded hours cannot be used in a child's own home even if provided by a trained child carer following the early years curriculum.<sup>363</sup> Research suggests that the childcare provided in maintained, public facilities perform better, especially for vulnerable children, because it has to meet stricter guidelines around staff pay, qualification and skill levels. In voluntary and commercial settings evidence from the UK highlights that there is a significant wealth gradient, with facilities in poorer areas performing worse.<sup>364</sup>

### **What works? Using childcare settings as a stepping stone to other support.**

Approaches that provide a more focused, targeted and holistic support to specific target groups can be effective in linking childcare up with broader services to support families. For example, the 'Stepping Stones for Families, Family Wellbeing Service' in Glasgow has been designed to deliver holistic support to parents of pre-school children attending nurseries, with parents referred for support through nursery staff and family wellbeing workers on a range of issues including poverty, social isolation, poor mental and physical health, addictions and parenting. An evaluation of the service found that the referrals made to various services had helped address barriers where previously parents had been reluctant to access these types of community support and provided clothes and necessary baby equipment which otherwise parents would not have been able to afford as well as leading to improvements in parental wellbeing and mental health. It found that the informal engagement approach used was successful in reducing stigma and improving accessibility, and trusted relationships with nursery and stepping stone staff were important in the scheme's success.<sup>365</sup>

## **Education**

Education is very broad in scope, therefore, for the purpose of this report, the review focused merely on policies or interventions that can potentially impact on achieving the child poverty targets. That is, policies that aim to either reduce the cost of education or support families to increase their income (through paid work or benefits) as opposed to other long-term benefits such as achieving equity in education by reducing the poverty related attainment gap.



**What works? Providing support towards the cost of the school day.** The cost of the school day includes areas such as: uniform, school meals, transport, activities, days out or access to technology. The [Cost of the School Day](#) project has been found to improve staff awareness of causes of poverty, improve benefit uptake among families and support children's educational outcomes.<sup>366</sup> As such, it has been included as a recommended

[intervention for equity](#) in the pupil equity funding operational guidance. For example, in Glasgow, the evaluation of their cost of the school day project showed that the activity resulted in practice changes at school level, policy changes at local authority level and changes to awareness, understanding and attitudes towards poverty.<sup>367</sup> Another example can be found in the 1 in 5 project from Edinburgh City Council. This project explored in detail how to support families with the cost of the school day while increasing staff awareness of children's contexts and backgrounds and ensuring a culture of inclusion and participation.<sup>368</sup> They produced a [leaflet](#) with specific tips for schools to help them acknowledge and reduce the cost of the school day.

However, while these projects have been labelled as both successful and influential, there is little evidence as to how widespread and consistent this practice is across Scotland.

**What works? Supporting families outside of the academic year.** The success of the cost of the school day project highlights how there has been an increased awareness of the financial burden faced by many families to support the basic needs of children's education. Less evidence is available around interventions to support families during the school holidays or more recently through home learning periods as a result of the pandemic control measures.

Holiday periods are marked by increases in family bills around food, energy, and additional childcare to support working patterns, among others. A review in Glasgow identified specific barriers for families and identified actions that could be taken to better support low income families over holiday periods. This included; food provision, flexible booking and payment options, addressing transport costs and diversity of options (including improved offer for additional support needs).<sup>369</sup>

During the summer break of 2021, the [Get into Summer programme](#) aimed at addressing the negative impacts associated with extended periods of isolation and lack of participation in normal activities during the pandemic. One of the objectives was to offer additional opportunities for children who had been disproportionately affected – i.e. low income households and those at higher risk of experiencing poverty. Although exact experiences varied between families and localities, there was evidence that taking part in the programme had benefited both children and parents' wellbeing in multiple ways. The evaluation found that removing the cost attached to participation in summer activities had helped many families. However, it remains the case that families at higher risk of poverty are likely to experience more barriers (beyond affordability) to attending holiday provision. The research highlighted areas that could support families further, including: ensuring appropriate staffing to enable participation of children with disabilities or additional support needs, ensuring transport barriers are considered and addressed, and continuing to develop local understanding of how to reach children from diverse ethnic backgrounds.<sup>370</sup> There was limited evidence as to how the summer of play programme impacted on child poverty specifically, although it showed that while efforts were made by partners to engage with children from low income families, actually families across all income groups benefited from the programme.<sup>371</sup>

**What works? Supporting families through transition points.** Poverty is not a constant state of families' life. For many, it is a constant change in and out of that poverty threshold. Many of the difficulties families face are around transitioning out of poverty. Research has shown that families experiencing in-work poverty, especially those who have recently moved from receipt of out-of-work benefits, face the financial hurdle of not being entitled to passported benefits such as free school meals, school clothing grants, and initiatives such

as schools' subsidies of activities and trips. The evidence also highlights the importance of tackling the stigma experienced by families in poverty and the lengths some parents and children go to, to avoid being seen as in poverty. The report suggests that addressing this stigma of poverty, can increase benefit take-up.<sup>372</sup>

**What works? Long-term focus on outcomes.** While this review focuses on the costs of education, it is still relevant to acknowledge that improving educational outcomes for disadvantaged children can have a long-term positive impact for their future. The evaluation of the [Scottish Attainment Challenge](#) (the Scottish Government flagship policy to achieving equity in education) indicates that the poverty-related attainment gap is closing, but it remains a complex and long-term endeavour. Whilst there are positive indications of progress, there are also variations in the pace of that progress across the country, with COVID-19 likely to have placed further pressure on the gap. The review highlighted that in order to continue the positive progress, further work needs to build on the strong foundations already established. Important strengths of the Scottish approach include: a systemic change in terms of culture, ethos and leadership; a strengthened awareness of the barriers facing children and young people adversely affected by socio-economic disadvantage; and the significant role of local authorities in driving forward a strategic vision for equity at local level.<sup>373</sup> Evidence of progress over the first 5 years of the Scottish Attainment Challenge and the impact of COVID-19 informs the refreshed Scottish Attainment Challenge programme, from 2022/23. Backed by record investment of £1bn in this Parliament, the refreshed programme seeks to empower schools and local councils to drive education recovery, tackle variation and accelerate progress in tackling the poverty related attainment gap.

## Financial stability and debts

In addition to the living costs covered in previous sections (such as childcare, transport, fuel/energy and housing) many families on low incomes often end up spending a poverty premium for essentials, meaning that they pay more for everyday goods and services. Research has shown that while some low income consumers consciously chose more costly payment options for reasons of flexibility and/or convenience, others did not feel there was another choice.<sup>374</sup>



Evidence on what works around addressing the poverty premium in financial services and access to credit is very limited and what was found covered ideas or recommendations on what should work. Some of these recommendations to help remove the poverty premium include: using technology and data to support automatic switching to better deals or automatic entitlement to grants and preferential tariffs, working with the industry to improve flexible or personalised payment schedules and strong advice services with targeted support.<sup>375</sup>

Some of these recommendations are outside Scottish Government's power and rely on the UK Government or national organisations such as the Financial Conduct Authority or Competitions and Markets Authority to support regulation and fair market practices.

There is a role to play in providing advice and support to those in need. For that, the Scottish Government launched the Money Talk Team in November 2018, backed by £4.8 million investment over three years (2018 to 2021). The service is delivered through the Citizens Advice Scotland and offers personalised advice (via phone or face to face) to increase household incomes, reduce costs and tackle the poverty premium. Progress reports state that it is a successful, high-demand service delivering substantial outcomes

for vulnerable people, thanks to the partnership approach at a local level. So far, it has reached 12,000 people and realised over £10 million in client financial gains.<sup>376</sup> It aims to target specifically families who are at higher risk of child poverty, that is those identified as priority families in the Child Poverty Delivery.

## Food insecurity

Ensuring there is sufficient quality food to eat for the family can represent a significant proportion of households' budget. Indeed, households in poverty spend a much higher proportion of their income on food. These costs affect the risk of material deprivation, as families spending a greater percentage of their income on food will be less likely to afford other essential goods and services.



In Scotland, the [independent working group on food poverty](#) made a number of recommendations based on evidence and their own expertise to support policy development around food insecurity. These recommendations were founded on the principles of dignity, inclusion and a human rights approach to food. They recommended developing a detailed understanding of food insecurity across Scotland and implementing a range of policies that both prevent food insecurity in the first place and respond to ongoing needs. Practical actions that can make a difference have been further detailed by the A Menu for Change project.<sup>377 378</sup>

The Scottish Government has set out an ambition to end the need for food banks as a primary response to hardship, as far as possible within the powers available.<sup>379</sup> Expert groups include in their suggestions a need to rethink social security so that it offers sufficient support at all times.<sup>380 377 381</sup> Latest data from the Trussell Trust indicate that Scotland is the only area in the UK to experience a marked decline in food bank usage between 2019 and 2021, suggesting that different policy choices in Scotland may have supported this drop.<sup>382</sup> However, the loss of key income supports such as the Universal Credit uplift and the increasing cost of living are likely to further pressure household food budgets.

**What works? Moving to cash-first approaches alongside money advice.** Low income households have been disproportionately disadvantaged by the social and economic impacts of the pandemic.

Emergency funding has been made available to local authorities to tackle food and financial insecurity. Learning from the Scottish Government showed that most local authorities shifted from heavily food- and fuel- based responses in the first six months to direct financial transfers and vouchers.<sup>383</sup> Many local authorities put in place discretionary hardship schemes to support groups ineligible for mainstream support or in need of immediate and direct assistance. Some local authorities put in place temporary preventative hardship schemes, for example East Renfrewshire's one off payment to those waiting for Universal Credit payments. The Flexible Food Fund schemes in place in Moray and Argyll and Bute provided multiple payments with wraparound money and employability advice to build financial resilience. More generally, the absence of local welfare assistance schemes outside Scotland has been linked to increased pressure on food banks to help people in crisis.<sup>384 385</sup>

Evidence shows that direct payments were far more preferred by parents in Scotland for their flexibility, dignity, safety and convenience, whereas shopping cards and vouchers

could be unsuitable (depending on area) and food parcels are often unable to meet a wide range of needs and preferences.<sup>386</sup>

In addition, the [Independent Food Aid Network cash-first leaflet](#) has been shown to help people access financial help and improve their financial situation.<sup>387</sup>

**What works? Integrating food in to wider family support.** Food-based interventions can contribute to a range of policy outcomes, such as reducing the cost of living, contributing to a good diet and healthy weight, and enabling social and cultural participation.<sup>388</sup> For example, the Young Scot National Entitlement Card (Young Scot NEC) has been used in some local authorities as a way of directly distributing food support. Some schools used the Young Scot NEC to provide free school breakfasts or by adding £1.50 of cashless catering credit. This had the added benefit of minimising the stigma attached to receiving support.<sup>389</sup>

The Scottish Government has committed to expanding free school meals to all pupils in primary and special schools, as well as introducing free year round breakfast and lunch provision to support eligible young people outside of the school term. This is based on the positive evaluation reports following the universal free meal provision for P1 to P3.<sup>390</sup> The evaluation found positive impacts not only for family's budgets but also nutritional benefits for children.

With both school meals and direct replacements, it is important to consider young people's preferences, cultural needs, dietary restrictions, and appropriate quantity and quality.<sup>391 392</sup>

In the US, the Supplemental Nutrition Assistance Programme provides electronic cards to families which can be used to purchase items from grocery stores. It has been found to have a significant reduction effect on the child poverty rate in the US, and particularly the prevalence of extreme child poverty.<sup>393</sup> Closer to home, following the cash-first approach taken during the pandemic, Dumfries & Galloway's evaluation of emergency food provision concluded that a cash-first system should be continued.<sup>394</sup>

### **How to access background or source data**

The data collected for this social research publication cannot be made available by the Scottish Government for further analysis as the Scottish Government is not the data controller. All evidence sources used are referenced with links directing to available websites.

# References

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- <sup>3</sup> [Child Poverty \(Scotland\) Act 2017 \(legislation.gov.uk\)](#)
- <sup>4</sup> Further information on intersectionality can be found: [Tackling child poverty priority families overview - gov.scot \(www.gov.scot\)](#) and [Additional child poverty analysis 2019 - gov.scot \(www.gov.scot\)](#)
- <sup>5</sup> [Poverty in rural Scotland: evidence review - gov.scot \(www.gov.scot\)](#)
- <sup>6</sup> [Child poverty systems map 2020](#)
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- <sup>18</sup> [National evaluation of the Troubled Families Programme 2015 to 2020: findings - GOV.UK \(www.gov.uk\)](#)
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