



Interim Evaluation of Scottish Child Payment: Annex B: Qualitative Research



EQUALITY AND WELFARE

Qualitative Research to Inform the Interim Evaluation of Scottish Child Payment

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Executive summary

Background and methods

Scottish Child Payment (SCP) was introduced by the Scottish Government to support families on low incomes and contribute to its goal of eradicating child poverty in Scotland. The first payments were made in February 2021, initially to families on qualifying benefits with children under six, although the Scottish Government has stated its intention to extend the scheme to cover children under 16 years of age. At the time this research was conducted, parents and carers in receipt of SCP were paid £40 direct to their bank account every four weeks, although the value was set to double to, £80 every four weeks, from April 2022, and increase to £100 by the end of 2022.

This research was conducted by Ipsos on behalf of the Scottish Government, in order to inform the interim evaluation of SCP. It aimed to gather evidence on whether and how SCP improves outcomes for children and families and any improvements that may be needed. The research was qualitative in nature, and involved:

- **39 depth interviews over the telephone with parents/carers** who currently received or who had recently received SCP, and
- **9 depth interviews over the telephone with 10 representatives from third sector organisations** who advise or support families eligible for SCP.

Key findings

Applying for SCP

- Parents and carers had found out about SCP through a range of different routes, including word of mouth (from both family and friends and professionals who were supporting them), media advertising, and advertising through existing support services.
- In general, parents were clear about why SCP had been introduced and what it was intended to achieve, although there was a little confusion over precise eligibility criteria.
- Overall, parents reported that the process of applying for SCP had been simple and straightforward, particularly in comparison to other benefits they had applied for. Third sector participants echoed this view – for the most part, the application process seemed to be working well.
- However, a few issues were nonetheless identified, including a perception that telephone applications took too long or that the some of the specific requirements for documentation were tricky.
- Similarly, experiences of communication from Social Security Scotland were generally positive. However, exceptions to this highlighted the importance of

being kept fully up to date on the progress of any benefits claims to families who are struggling financially.

- It was difficult to establish how much impact SCP had on raising awareness of other forms of support families may be entitled to, since families did not always recall being advised on other support at the point of application, or they were often already in receipt of other key benefits they were eligible for when they applied for SCP.
- However, there were examples where families had been alerted to other benefits (such as Best Start Foods) when applying for SCP and had signed up to these as a result – highlighting the importance of linking up benefits during the application process to maximise families' access to the financial support they are entitled to.

How families use SCP

- Parents and carers describe spending Scottish Child Payment in a range of ways, including on essential expenses, treat items, activities and experiences for the family or child, items relating to their child's disability, savings for their children, and expenses to help enable the parent to work or study.
- Parents varied in whether they used the payment flexibly depending on what was needed each month, or deliberately spent the payment in a similar way every time.
- Parents also varied in whether they used the payment for whatever was needed for the whole family, or 'ringfenced' the money to be spent only on their child or children (sometimes including older children who were not currently eligible for SCP).
- In general, those interviewed were content with receiving payments every four weeks. However, there was also a perception that alternative payment schedules ought to be offered, if possible, for those who would prefer this.
- Parents generally reported that SCP had not changed where they spent their money – it had allowed them to buy different or better things, but they made these purchases at the same businesses they normally used.
- Overall, parents did not feel that COVID-19 had affected the way they spent SCP very much, although there were examples where they had used it to meet additional expenses (such as needing more food, or higher bills, as a result of being in the house more often).
- Parents were concerned about the future impact of rising prices – this might mean they have to reallocate the SCP to cover increased general expenses, such as energy bills or food shopping.

Perceived impacts of SCP on family finances

- Parents and third sector organisations described SCP as having made a significant financial difference to families on low incomes. There was a clear belief among parents that receiving SCP had reduced their risk of falling into

debt to in order to pay bills or afford other essentials. There was evidence too that SCP was helping to reduce food poverty.

- However, at the same time there was a perception that SCP was not a large enough sum of money to have a completely transformative impact on participants' financial situation.
- There was a clear sense that family budgets remained very tight, particularly in the context of the additional financial pressures created by rising living costs and the cancellation of the Universal Credit uplift. This latter UK Government policy change was described both as potentially 'cancelling out' the impact of SCP, and as meaning SCP was even more important to families.
- There were a small number of main carers who felt that receiving SCP themselves had improved their financial position within the household, giving them more independence.
- There was relatively little discussion of SCP impacting on education or labour market outcomes for parents. However, there were examples where parents felt SCP had helped remove barriers to education or work.

Perceived impacts of SCP on child and parent wellbeing

- Parents felt receiving SCP had supported positive impacts for their children's physical and emotional wellbeing.
- Physical health benefits included: access to more or healthier food, access to paid physical activities (like swimming); and improved access to medical care or support.
- Benefits to children's emotional wellbeing stemmed not only from having their basic needs met (and reducing any stress associated with this), but also from the enjoyment of having the occasional treat or trip out. Trips and activities paid for by SCP were also believed to support improved social skills and confidence and the benefits of quality time together as a family.
- SCP had enabled some parents to buy their children additional items directly aimed at improving their emotional and mental wellbeing, such as sensory toys or resources to support home learning.
- Some parents acknowledged that, through reducing their own stress levels, SCP indirectly benefitted their children by fostering a more relaxed atmosphere at home.
- However, others felt that as they always put their children's welfare first and tried to shield them from their own financial worries, the impact of SCP on their child's emotional wellbeing was more limited.
- The financial support provided by SCP was also found to have had significant impacts on parental wellbeing. This was primarily by reducing financial worries.
- However, parents also described other ways in which they felt SCP had benefitted their wellbeing, including: reduced guilt and embarrassment around not being able to afford things for their children; enabling them to buy healthy

food for the whole family; and reducing social isolation by helping parents access parent and child activities.

- Receiving SCP also provided a sense of recognition and care from the Scottish Government, which was important to some parents.

Conclusions

This research demonstrates that SCP can have a significant financial impact for families, helping them afford essential items, avoid debt, and contributing to reducing food poverty. In helping with financial challenges, SCP was, in turn, helping to reduce stress and improve both parental and child wellbeing.

However, while SCP was contributing to helping families interviewed for this research manage financial challenges, interviewees felt that the amount SCP was set at (£10 at the time of writing) was not enough to completely transform the finances of families on low incomes. The increased cost of living and impact of the UK Government's cancellation of the Universal Credit uplift were both seen as potentially constraining the impact of SCP, while at the same time making the payment even more important to families on low incomes.

It was often difficult to establish whether SCP had raised awareness of other entitlements among families who apply for it. However, there was evidence that the application process was alerting some families to other support. The application process was also viewed as straightforward in comparison with other benefits – something that helped foster the perception that families were entitled to claim it. Being offered SCP was also associated with a belief among interviewees that the Scottish Government wants to help families like theirs.

Suggestions about how to further improve SCP to maximise its impact for low-income families focused on: awareness raising; further clarification around eligibility criteria; specific improvements to elements of the application process (for example, considering whether anything further can be done to shorten or simplify it, particularly for those applying by phone); communication after an application is submitted; raising awareness of other support; and frequency of payments (with a suggestion that some parents would prefer a fortnightly option).

1 - Introduction and methods

The negative impacts of poverty on the long-term life chances of children, and its wider implications for economic and social progress, presents a critical challenge to government. The Scottish Government has recognised that poverty is not inevitable and has set ambitious targets towards eradicating child poverty in The Child Poverty (Scotland) Act 2017.

In order to achieve these targets, the Scottish Government set out its first Tackling Child Poverty delivery plan (TCPDP)¹ covering the period 2018-2022 which made a commitment to 'work towards introducing an income supplement within the lifetime of the delivery plan'. This has been implemented in the form of Scottish Child Payment.

This report presents the findings of qualitative research with recipients of Scottish Child Payment (hereafter referred to as SCP) and relevant third sector organisations to explore its impact on families and children who receive the support, and any areas for potential improvement. The research was carried out by Ipsos Scotland between July 2021 and February 2022, on behalf of the Scottish Government.

Policy background

Policy to address child poverty in Scotland

The Child Poverty (Scotland) Act 2017 enshrines in legislation four statutory child poverty reduction targets – reflecting the fact that poverty is complex and unlikely to be accurately captured in a single measure – to reduce child poverty by 2030, with interim targets to be met in 2023/24. These targets are summarised in Table 1.1, below.

The scale of the challenge involved in meeting these targets is clear from this table. Even before the COVID-19 pandemic hit (data for 2019/20 pre-dates the pandemic), levels of child poverty were high – one in four children were in relative poverty. Moreover, with respect to two measures (relative poverty and persistent poverty), child poverty in Scotland has increased in recent years (since around 2011/12).

¹ [The Tackling Child Poverty Delivery Plan](#)

Table 1.1 – Scottish Government Child Poverty targets

Measure	2019/20 level ²	2023/24 interim target	2030 target
Relative child poverty (living in a household with equivalised income less than 60% of median equivalised UK income for that year)	26%	18%	10%
Absolute poverty (living in a household with an income below 60% of median equivalised net income in 2010-11, adjusted for inflation)	23%	14%	5%
Combined low-income and material deprivation (living in a household with an income below 70% of equivalised median net income AND unable to afford a number of basic goods and services)	12%	8%	5%
Persistent poverty – living in Scotland and in relative poverty for 3 of the past 4 years	16%	8%	5%

The 2017 Act required the Scottish Government to publish child poverty delivery plans, setting out the actions it will take to reach these ambitious targets, every four years. The first of these covers the period 2018-2022³ It sets out policies to impact on the three main drivers of child poverty:

- **Work and earnings**, including investment in new employment support for parents and a workplace equality fund for employer-led projects to improve equality at work (focusing on parenthood, progression, and families at risk of poverty).
- **Costs of living** – including: the School Clothing Grant; funding to support children experiencing food insecurity during the holidays; new support for childcare; a focus on families in the Warmer Homes Scotland programme; investment in a ‘Financial Health Check’ service helping low-income families maximise their incomes and avoid ‘poverty premiums’ of higher costs on essential goods and services; and investment in the Carnegie UK Trust’s Affordable Credit Loan fund.
- **Social security** – a new income supplement – which became Scottish Child Payment – was announced to support parents on low incomes. In addition, the Scottish Government introduced a new Best Start Grant, offering three more generous payments at key stages for children in lower income families during their early years.

The plan has a strong equalities emphasis, given the extent to which child poverty and equality overlap. At the time the plan was drawn up (2018), data showed that:

² *Child Poverty Summary* (25 March 2021), Scottish Government

³ [The Tackling Child Poverty Delivery Plan](#) (2018), Scottish Government

- Children of lone parents accounted for 36% of children in relative poverty
- Children in households with a disabled adult or child accounted for 30% of children in relative poverty
- Children in large families (with three or more children) accounted for 30% of children in relative poverty
- Children in minority ethnic households accounted for 37% of children in relative poverty
- Children in families with a child under one accounted for 32% of children in relative poverty
- Children of mothers aged under 25 accounted for 44% of children in relative poverty.

Scottish Child Payment

The first payments under the SCP scheme began on 15 February 2021 (although applications were taken from November 2020) to support low-income families (on certain qualifying benefits⁴) with children under six. At the time of writing, it consists of a £40 payment per eligible child paid every four weeks, although as discussed below payments are set to increase from April 2022. The initial roll out focused on children under six partly because children under six are a key priority group – 60% of children living in poverty live in a household where the youngest child is under six.⁵

The scheme is administered by Social Security Scotland, the agency which delivers the elements of the social security system devolved to Scotland in the 2016 Scotland Act. Claiming SCP does not affect families' entitlement to any other UK or Scottish benefits, although it may impact on local council allowances. There are no limits on how families can choose to spend the benefit. Only one person per family receives the payment – if two apply, Social Security Scotland decide who gets the payment, prioritising people who receive another benefit that shows they look after a child and that the child lives with them.

Families can apply for SCP online on the Social Security Scotland website, using a form that also allows them to apply for the Best Start Grant⁶ and Best Start Foods⁷ at the same time, if they wish. This is intended to help make it as straightforward as possible for families to access all their entitlements through Social Security

⁴ Universal Credit, certain legacy benefits, and/or Pension Credit. The full list of qualifying benefits is found at [Social Security Scotland - Qualifying benefits for Scottish Child Payment](#)

⁵ As noted in the [Scottish Child Payment: Fairer Scotland Duty impact assessment](#)

⁶ A grant that provides parents or carers who get certain benefits or tax credits with financial support during the early years of a child's life. It is made up of up to three possible payments: a pregnancy and baby payment (£600); an early learning payment (£250); and a school-age payment (£250). See [Best Start Grant, Best Start Foods](#)

⁷ A prepaid card that can be used in shops or online to buy healthy foods like milk or fruit for pregnant women or parents/carers of a child under three. See [Best Start Grant, Best Start Foods](#)

Scotland. They can also apply by freephone to Social Security Scotland or can send their application by post.

From 9 November 2020 to 31 December 2021, 144,315 applications were received for Scottish Child Payment. Of the 138,805 applications processed as of 31 December 2021, 87% were authorised, 11% were declined and the remaining 2% were withdrawn. As of 31 December 2021, it was estimated that 104,000 children were in receipt of Scottish Child Payment.⁸

The amount of the SCP is set to be doubled in April 2022, to £20 per week per eligible child,⁹ and to increase to £25 per week by the end of 2022.¹⁰ The Scottish Government have also pledged to expand the age criteria of the SCP to cover children under 16 by the end of 2022, subject to receiving required data on qualifying benefits from the Department for Work and Pensions (DWP) to enable them to implement this expansion. This expansion is supported by £225 million investment in the SCP, confirmed in the 2022-23 Scottish Budget.¹¹ Scottish Government modelling estimates that the expansion of and increases in SCP will help to lift 50,000 children out of relative poverty in 2023-2024.¹² It is expected that around 111,000 children will immediately benefit from the increased payment from April 2022 and, when eligibility is extended to all children under 16, it is estimated that over 334,000 children will receive the payment in 2022-23.¹³

Rationale for this research

The Scottish Government is committed to full and transparent review of all the benefits administered by Social Security Scotland, to ensure that they are being delivered in line with their core principles of treating people with dignity and respect, and to assess whether the policy aims of the benefits are being met. In line with this commitment, the Scottish Government are carrying out an interim policy evaluation of SCP to assess the impact of the benefit against short-term policy aims.

The research presented in this report with people who had received SCP and representatives from third sector organisations involved in supporting individuals to apply for SCP forms the qualitative element of the interim evaluation of SCP. The evaluation will also draw on quantitative data analysis of Management Information and Social Security Scotland survey data being carried out internally by Scottish Government analysts. The evidence from both pieces of research will feed into a fuller evaluation of SCP, to be undertaken in 2024.

⁸ [Scottish Child Payment: high level statistics December 2021](#)

⁹ [Scottish Government news release 29 Nov 2021](#)

¹⁰ [Scottish Child Payment – estimating the effect on child poverty \(30 March 2022\)](#)

¹¹ [Scottish Budget 2022-23](#)

¹² [Scottish Child Payment – estimating the effect on child poverty \(30 March 2022\)](#)

¹³ Scottish Fiscal Commission (2021) [Scotland's Economic and Fiscal Forecasts December 2021](#)

The research approach and materials were developed by Ipsos, in partnership with officials at the Scottish Government.

Research aims and questions

This qualitative element of the interim evaluation of SCP (at a rate of £10 per eligible child per week) was intended to gather evidence on whether and how short and longer-term policy outcomes may be achieved and, importantly, any barriers to these that may need to be addressed.

Its broad aims were to assess whether SCP:

- **Improves outcomes for children and families** by removing some of the financial challenges faced by low-income households
- **Has led to a greater awareness of support** that people on low incomes are entitled to receive from Social Security Scotland, and
- **Can be improved** to secure more impact for eligible families.

The specific objectives, set out by the Scottish Government, were to gather evidence on:

1. The contribution of SCP to health and wellbeing outcomes for children, exploring:

- How payments are spent
- Whether payments help to reduce stress in families that may impact children (e.g. financial stress)
- Whether payments increase participation in social, educational and cultural opportunities
- Whether the main carer of the child receives the payment and/or has influence over how the money is spent
- Whether the payment has improved the position of main carers of children within the household.

2. Whether and how SCP is helping families escape poverty and material deprivation, exploring:

- The impact of payments on household budgets
- The impact of payments on reducing or avoiding debt
- The influence payments have on labour market outcomes for recipients or their families.

3. Whether applying for SCP has raised awareness about other forms of support that people receiving SCP are entitled to, exploring:

- Take-up of devolved benefits like the Best Start Grant and Best Start Foods

- Advice given to people applying for/receiving SCP on applying for qualifying reserved benefits (if relevant)
- Referrals to Citizens Advice Scotland, Money Talks and other services for advice on benefits and general support

4. Key barriers to applying for, or receiving SCP, exploring:

- Links between barriers and the application process
- How people became aware of SCP

5. Whether and how SCP has had positive benefits for the Scottish economy, via:

- The outcomes noted above (e.g. poverty reduction, debt reduction, labour market participation, increased child well-being)
- The way people use payments (e.g. money being spent in local businesses).

Methodology

To meet the objectives of this research, qualitative research was undertaken with recipients of SCP and with third sector organisations. This comprised:

- **39 depth interviews over the telephone with parents/carers** who currently received or who had recently received SCP, and
- **9 depth interviews over the telephone with 10 representatives from third sector organisations** who advise or support families eligible for SCP.

Sampling

Thirty-nine interviews were conducted with people who had received SCP, recruited to include families from a number of the key priority groups outlined in the TCPDP.¹ Table 1.2 shows a breakdown of the demographic and other characteristics of parents and carers who participated in this element of the research.

Overall, as this table indicates, the research heard from families from across a range of the TCPDP and other Scottish Government priority groups, including younger parents (under 25), parents with the youngest children,¹⁴ single parent households, families from minority ethnic backgrounds,¹⁵ large families, families with a disabled child, and parents who themselves have care experience. There was also a desire to include the views of kinship carer in the research. However, in spite of approaching organisations that worked directly with kinship carers to try

¹⁴ Although those with children under one are not as well represented, the research did include 18 families with a child under two.

¹⁵ Grouping people from different minority ethnic backgrounds together for recruitment and analysis is often inappropriate given differences in the experiences of people from different ethnic minority backgrounds. Given this, this research focused on families from South Asian backgrounds, as this is the largest minority ethnic group (excluding White ethnic minority groups) in Scotland.

and recruit them to the research, unfortunately no kinship carers opted in for interview.

Table 1.2 – Parent/carer in receipt of SCP - sample profile

Total interviews	39
Gender	
Female	37
Male	2
Age of parent/carer	
18-24	11
25-34	16
35+	12
Age of eligible child¹	
Under 1	4
1-2 years	17
3-4	14
5-6	8
Household type	
Single parent household	24
Two parent household	15
Ethnicity	
South Asian background	5
White background	34
Number of children in household	
1 child	20
2 children	10
3+ children (large households) ²	9
Caring responsibility³	
Main carer	31
Those sharing caring responsibilities equally	7
Not the main carer	1
Household including a child with a disability	
Child with a disability	11
Care experience	
Parents with care experience	7
LGBT parent/carer	
Parent/carer identifying as LGBT	3
Rurality	
Rural	10
Urban	29

1 - This category does not sum to 39, as some families had more than one child that was eligible for SCP

2 - Families with 3+ children are defined in the TCPDP as 'large' because UK Government benefit rules prevent families from claiming the child element of Child Tax Credit or Universal Credit for more than two children.

3 – Participants were asked whether, for the child/ren they receive SCP for, they would you say they were the main carer, not the main carer, or that they share caring responsibility equally with another parent/carer.

A further nine interviews were conducted with ten individuals who work in third sector organisations who advise or support families eligible for SCP. These included organisations working to support specific groups of parents identified as priority target groups in the TCPDP, as well as organisations offering advice and support, including financial advice, to families generally.

Recruitment and interviewing

Interviews were conducted from August to December 2021. It should be noted that the evaluation was carried out when the payment was £10 per month per eligible child, prior to the planned increase to £20 from April 2022. Parents and carers were recruited via three main routes:

- At the start of the fieldwork period, an invitation was sent to **SCP Client Panel**¹⁶ members (i.e. people in receipt of SCP who completed Social Security Scotland's Client Survey¹⁷, and also agreed to be contacted about future research on the benefits system).
- **A variety of 'gatekeeper' organisations** were also approached in an attempt to reach parents/carers in receipt of SCP in priority groups, such as organisations working with one parent families, younger parents and parents with care experience.
- In order to try and enhance the diversity of the sample, further invitations were sent by Social Security Scotland to a targeted sample selected from their **wider database of people in receipt of SCP**, including those living in rural areas and those aged under 25.

In each case, potential interviewees were provided details about the research, and with contact details for the Ipsos Scotland research team, so that they could get in touch if they were interested in taking part.

Parents/carers in receipt of SCP who contacted the research team and expressed interest in participating were asked to take part in a short five-minute screener call with a researcher to check that they were eligible. This also gave people a chance to ask any questions and allowed researchers to make sure that potential participants were aware of the aims of the research, what taking part involved, and how their data would be securely handled, to ensure their participation was based on informed consent. Parents/carers were offered a £30 'thank you' payment from Ipsos, in recognition of the time they gave up participating.

Third sector organisations were identified in discussion with the Scottish Government and were contacted directly by researchers at Ipsos by email or telephone. It is worth noting that over 23 organisations were initially contacted to see if they would be willing to share their views on the SCP, but only nine were able

¹⁶ Scottish Government (2021) [Client Panels](#)

¹⁷ Social Security Scotland (2021) [Client Survey 2018-2021](#)

to do so, in spite of a relatively long fieldwork period. This is discussed below (under Scope and Limitations).

Interviews with both parents/carers and representatives from third sector organisations lasted around 30-45 minutes and were conducted via telephone.

Interviews with both parents/carers who had received SCP and third sector professionals were semi-structured and based on a discussion guide to allow open discussion, while ensuring they covered all the key points. The discussion guides used are included in Annex A.

Data Analysis

Interviews were recorded and summarised into thematic matrices¹⁸ developed by the research team and drawing on the research questions. These thematic matrices were then reviewed to identify the full range of views and experiences on each issue.

Scope and limitations

The aim in qualitative research is not to achieve a sample that is statistically representative of the wider population, but to identify as much diversity of experience as possible. Estimates of prevalence based on qualitative data are therefore inappropriate – as such, this report avoids quantifying language, such as ‘most’ or ‘a few’ when discussing findings from qualitative interviews.

All research is subject to challenges and limitations. On this project, there were some challenges encountered in recruiting parents/carers who had received SCP, due to the opt-in approach to recruitment as well as difficulties identifying gatekeepers in a position to help with recruitment. The challenges experienced in identifying gatekeepers are likely, at least in part, to reflect the demands on advice and support organisations at the time recruitment for this research was taking place.

A diverse sample of 39 (out of a target of 40) interviews were conducted with parents/carers who had received SCP, which provided enough data to ensure the experiences of different types of families were included. However, as noted above, some groups proved particularly difficult to recruit, and are less well represented in the sample, including kinship carers (although the research team did speak to third sector participants who worked with this group of parents) and men.

The research team also experienced difficulties recruiting representatives from third sector organisations to take part in this research. Again, this may reflect the busy time of year and increased workload due to the pandemic. It is also possible that it indicates that some organisations were less aware of how the people they support were finding SCP – either because it is working relatively smoothly (and therefore people have not approached them for support relating to it), or because it had only

¹⁸ Using Excel, with each column representing a theme and each row an individual interview, so that the data can be sorted in different ways for further analysis.

been introduced relatively recently at the time interviews took place. Some evidence for this latter interpretation is provided by the fact that a number of the third sector participants did not have much in the way of direct experience of supporting people with SCP, though they were able to comment more generally on how they viewed the impact of the payment for the people they worked with.

Fieldwork took part during the second year of the COVID-19 pandemic, in the latter half of 2021. It is important to take this context into account, and to consider how the pandemic that may have impacted on parents' experience of SCP – for example, restrictions may have impacted on how families spent the payment, and the pandemic is likely to have shaped the general level of financial stress families were under when the payment was first introduced. Where possible, this report highlights how the wider context may have impacted on experiences of the SCP, including not only the impacts of the pandemic, but also the rising cost of living over the course of 2021, and the UK Government's cancellation of the temporary Universal Credit uplift.¹⁹ However, it is not always possible to completely disentangle the extent to which participants' view may have been shaped by such contextual factors – or how changes to the wider context might impact on experiences in the future.

Finally, it is important to acknowledge that evidence included in this report on the impact of SCP is based on participants' *perceptions* of its impact rather than on measurable data (such as validated wellbeing scales) collected before and after the implementation of the payment.

Report structure and conventions

The following chapters present the key findings from the research, examining:

- How people became aware of the SCP and their experiences of the application process (Chapter 2)
- How families have used the SCP (Chapter 3), and
- The perceived impacts of receiving the SCP, particularly on families' financial situation (Chapter 4) and their wider wellbeing (Chapter 5), as well as any wider economic impacts (for example, labour market outcomes for parents or wider impacts on the local economy).

Findings from parent/carer interviews and interviews with third sector professionals are interwoven within each chapter. Anonymised quotes from participants are included to illustrate key points, and a number of short pen portraits, illustrating the specific experiences of individual parents/carers who had received SCP in more detail, are provided at relevant points. The participants described in these pen portraits have been given pseudonyms and certain precise details of their circumstances altered to protect anonymity. The final chapter summarises the main

¹⁹ A temporary £20 a week increase to the basic rate of Universal Credit payments, which was introduced by the UK Government in early 2020 to mitigate the impacts of the pandemic but withdrawn at the end of September 2021.

conclusions and implications from the research, and the topic guides used for the interviews are appended in Annex A.

2 - Applying for Scottish Child Payment

Key points

- Parents and carers had found out about SCP through a range of different routes, including word of mouth (from both family and friends and professionals who were supporting them), media advertising, and advertising through existing support services.
- In general, parents were clear about why SCP had been introduced and what it was intended to achieve, although there was a little confusion over precise eligibility criteria.
- Overall, parents reported that the process of applying for SCP had been simple and straightforward, particularly in comparison to other benefits they had applied for. Third sector participants echoed this view – for the most part, the application process seemed to be working well.
- However, a few issues were nonetheless identified, including a perception that telephone applications took too long or that some of the specific requirements for documentation were tricky.
- Similarly, experiences of communication from Social Security Scotland were generally positive. However, exceptions to this highlighted the importance of being kept fully up to date on the progress of any benefits claims to families who are struggling financially.
- It was difficult to establish how much impact SCP had on raising awareness of other forms of support families may be entitled to, since families did not always recall being advised on other support at the point of application, or they were often already in receipt of other key benefits they were eligible for when they applied for SCP.
- However, there were examples where families had been alerted to other benefits (such as Best Start Foods) when applying for SCP and had signed up to these as a result – highlighting the importance of linking up benefits during the application process to maximise families' access to the financial support they are entitled to.

This chapter discusses how parents and carers became aware of the SCP, their understandings of what the payment is for, and their experiences of applying for it. In discussing these topics, it considers evidence relating to the following key research aims:

- Key barriers to applying for, or receiving SCP, and
- Whether applying for SCP has raised awareness about other forms of support that people are entitled to.

Awareness of SCP among eligible families

Parents and carers interviewed for this research reported becoming aware of SCP through a variety of routes, including:

- Word of mouth (either through formal support services – health visitors, midwives, housing officers, support workers – or from friends and family)
- Media advertising (including TV news, TV adverts radio adverts, and social media promotion), and
- Advertising through existing services they already used (for example, seeing it mentioned on their council's Facebook page, online benefits calculators, advice organisations, or communication from or posters at their child's school or nursery).

Parents were happy to hear about the new payment – it was an unexpected additional benefit, and they felt it could have a significant impact for their families.

£80 [for my two eligible children] would help a lot to keep the kids happy. (I was) quite happy to hear about it - it's not a nice life living on benefits, scrimping and scraping.

(Parent 22, age 18-24, care-experienced, 3+ children)

I was quite happy because, although it's just like ten pounds, it means a lot me.

(Parent 8, age 25-34, 3+ children)

Overall, the parents interviewed were fairly clear about why SCP had been introduced and how it was intended to work. Participants variously described the payment as intended to help families out of poverty, to make it easier for them to buy essentials for their families, and to help provide a better quality of life for their children. There was also some recognition that intervention like the SCP in the early years might have an important impact on a child's long-term outcomes.

My understanding is that it's for a child under the age of six, to support or try and prevent or get us out of this poverty that a lot of people in Scotland are in... which obviously if you look at it in a longer period of time, [causes] loads of problems later on in life, so I feel like if you're getting these supports now... for me to be supported to offer [my son] a better quality of childhood that will obviously prevent a lot of [issues] when he's a bit older

(Parent 28, age 25-34, single parent, care-experienced)

Where confusion did arise, it generally related to eligibility criteria - for example, whether eligibility was defined by existing benefit entitlement or income. A third sector participant also felt that parents did not always understand that their entitlement would end when their child turned six.

I think what they don't understand is the fact that when the child reaches six it stops. [...] A single parent who's been receiving a set amount of income and got used to it – all of a sudden, they're losing £10 a week, they don't understand that. And a lot of them haven't budgeted for that.

(Third sector participant 1)

This had indeed been the case for one of the parents interviewed for this research, who applied shortly before her child turned six without realising that she would soon become ineligible. Her payments stopped unexpectedly (as far as she was concerned) after the child's sixth birthday, which she found a stressful and disappointing experience.

All the parents and carers interviewed for this research were already in receipt of the SCP. It is not, therefore, possible to gauge anything from these interviews about wider awareness of SCP, among families who are eligible but have not applied. Third sector participants expressed mixed views on awareness among parents and how SCP had been publicised. On the one hand, it was suggested that it had been fairly well and widely publicised, including through third sector organisations themselves. On the other, there was a belief that it could have been publicised more effectively, both in the run up to applications opening and after this point.

I think it's very clear what's being offered. There's been a lot of talk about it at local levels, nationally as well. We put word out to local kinship carers' support groups, schools are talking about it, health visitors are talking about it.

(Third sector participant 2)

We do ask where parents see stuff, and it wasn't publicised the way it could have been. Especially back in November, or the lead up to November, with the application window opening, I think it was a bit of a missed opportunity. So, by the time it went live, I think they'd done most of the publicity, because they assumed people would have already applied, I think.

(Third sector participant 1)

The third sector participant quoted above also suggested that publicity could be improved by using different forms of social media, like Facebook Live, and by putting on a new campaign to promote take-up every year to make new parents aware of the benefit.

Among parents who had applied for SCP when it first opened to applications, in late 2020, there were also mixed levels of understanding that the payments would not actually start until early 2021. While in some instances, parents recalled being told or having read that they would not receive payments until February, in other cases parents had a vaguer recollection of being told it "could take a while" without a specific start point being intimated. Parents in this position experienced varying levels of stress while waiting for the payment: there were parents who were anxious

about when the payment would arrive, while others were managing financially without it and did not find this waiting period overly stressful.

Experiences of applying for SCP

Participants had typically applied for SCP online or (less frequently) by phone. They had either applied by themselves, with help from their partner, or occasionally with the help of a support worker.

Overall, the parents and carers the research team spoke to were very positive about their experience of applying for SCP, reporting finding the application form easy and quick to complete. This was compared favourably with previous experiences of applying for benefits, which were often described as having been more complicated and burdensome.

It was very quick. I was surprised, I asked my Mrs, "Is it done?" She said "Yes", and I was like, "Really?". It's the easiest benefit you can claim.

(Parent 26, age 35+, Male)

It was actually quite easy. Compared to a lot of forms that I've filled out, that was the most easiest form ever. I didn't have any difficulty with that – it was just a matter of your name, your date of birth, address, everything like that.

(Parent 6, age 35+, single parent)

Several parents with dyslexia interviewed for this research specifically referenced finding the SCP application form much easier than other forms.

It was quite straightforward. It wasn't hard – I actually suffer from dyslexia so usually things like that are quite daunting for me, but it was quite easy, they weren't asking hard or difficult questions.

(Parent 25, age 25-34, single parent)

The view that the application form was straightforward was supported by third sector participants, who reported either that they had received positive feedback from parents, or that parents had not reported any problems (something that was viewed as relatively unusual with the introduction of a new benefit).

[The families I work with] reported no problems. [...] That's quite good for a new benefit because there's usually teething problems when a new benefit is introduced.

(Third sector participant 7)

The fact that the application form was perceived to be less onerous, and that it asked for comparatively less detail in support of parents' applications, had not only

helped to make it easier for parents and carers to apply, but also helped to foster a sense that families were entitled to apply for SCP.

I liked that you didn't have to prove yourself to get SCP, you were already entitled to it. It was less daunting because it wasn't evidence-heavy and you don't have to justify taking the money, which is something I have found off-putting about applying for support.

(Parent 38, age 25-34, single parent, 3+ children)

However, while in general the application process was described as very straightforward, interviewees did identify a small number of areas where they felt the process could be clarified, made easier or less burdensome. These included:

- The requirement to provide proof that the baby had arrived – one new parent commented that it had been tricky to have to provide copies of documents to prove this immediately after having a baby.
- A perception that the application process takes too long when conducted over the phone. Although most of the parents the researchers spoke to had chosen to apply online rather than by phone (as did 93% of SCP applicants up to 31 December 2021²⁰), a parent who had applied by phone felt this had been a 'very lengthy' process, particularly during lockdown when she had to be on the phone while her children were at home.

... so it got a bit stressful for me trying to give my son all the time and attention he needs, while being on this long phone call for so long. I normally do all these kind of phone calls when he's at the childminder, but that wasn't [possible] as there was no childcare at that lockdown.

(Parent 28, age 25-34, single parent, care-experienced)

- Nervousness about sharing bank details –A parent who mentioned this suggested she would have found a phone call to confirm that the payment and form were genuine reassuring.
- A belief that some of the demographic questions seemed intrusive or irrelevant (e.g. the question on sexual orientation).

²⁰ [Scottish Child Payment high level statistics to 31 December 2021](#)

Communication from Social Security Scotland

In general, participants were also positive about the communication they had received from Social Security Scotland after submitting their application form, describing this as clear and prompt. They received confirmation (in the format they had chosen) that their claim had been received, that their claim had been successful, and notification of when the first payment would arrive. However, there were exceptions to this positive experience, where parents reported having wanted more communication to keep them updated on the progress of their application and payment. The quote below illustrates the importance to families who are struggling financially of being kept as fully informed as possible about any benefits applications, so that they know whether and when any additional financial help is likely to be forthcoming:

The majority of the time I think it was me phoning them – to see what was going on, and if I was eligible, and what was going on. I phoned them a couple of times. So on their behalf, I feel like the communication was a wee bit poor. Because I did call them a couple of times, because I was struggling when she was born, money-wise.

(Parent 36, age 18-24, rural area)

Raising awareness of other support

Parents and carers were asked specifically about any other benefits (such as Best Start Grants) or other potential services (such as money advice) they might have become aware of through applying for SCP, in order to explore whether SCP was having any impact on awareness about other sources of support families are entitled to. In practice, this was often very difficult to establish. Parents could not always recall exactly what was discussed about other benefits or support at the point of applying for SCP. To the extent that they could recall, families generally either did not remember being advised about other support at the point of application, or said they had already been in receipt of the other benefits they remembered being mentioned (such as Best Start Grant or Best Start Foods).

However, there were exceptions to this, where parents said they had found out about other benefits from SCP letters or through the application process and had applied for those benefits as a result.

I think they told me about the card for vegetables, I applied for both around the same time, I found out about the card through the payment.

(Parent 32, age 18-24)

Yes - they told me about Best Start Foods - I didn't think I was entitled to that. That was the lady over the phone - she was absolutely fantastic. I do receive that now - that gets paid onto a card.

(Parent 5, age 35+, single parent)

There was no evidence from the parents and carers interviewed that applying for SCP had led to referrals to advice services or other non-financial support.

The case study below describes one mother's experiences of learning about and applying for SCP, as well as the impact it has on her family.

Case study 1: Amina

Amina is a single parent in her late 20s, living in a city with her 2-year-old son. She first heard about SCP from a Facebook ad in Urdu, her native language. She was very happy to hear about the payment as she was quite worried about money and found it very expensive to take care of her baby.

She applied for SCP online and found the application very straightforward. The information that she saw about SCP was all very clear and helpful, and she heard back in less than a month which she felt was quite quick. Overall, she found the communication from Social Security Scotland during her claim very good, although there was one issue with backdating. She received an email saying that her money would be backdated to her application date, but this was followed by another email saying that this was incorrect.

Amina still worries a lot about money and has noticed rising prices. She felt SCP was a big help but was not enough to lift her family out of poverty.

Money is difficult and my expenses are much higher than my income. [...] Scottish Child Payment is helpful. Sometimes I don't even have £1 in my account.

Amina usually spends the payment on whatever her son needs most at that point – food, clothes or toys. Without SCP, she would have bought fewer toys and would not have been able to replace her son's clothes as quickly when he grows out of them. She would also have borrowed more money from friends, although even with SCP she still borrows money from friends almost every month.

Amina feels that SCP has had a positive impact on her family – she uses it to feed and clothe her child, which benefits him, and she feels it has also improved her wellbeing as a result.

Obviously, I'm happy because my baby is happy. He's healthy, he's eating so many things, I can give him so many things.

3 - How do families use Scottish Child Payment?

Key points

- Parents and carers describe spending Scottish Child Payment in a range of ways, including on essential expenses, treat items, activities and experiences for the family or child, items relating to their child's disability, savings for their children, and expenses to help enable the parent to work or study.
- Parents varied in whether they used the payment flexibly depending on what was needed each month, or deliberately spent the payment in a similar way every time.
- Parents also varied in whether they used the payment for whatever was needed for the whole family, or 'ringfenced' the money to be spent only on their child or children (sometimes including older children who were not currently eligible for SCP).
- In general, those interviewed were content with receiving payments every four weeks. However, there was also a perception that alternative payment schedules ought to be offered, if possible, for those who would prefer this.
- Parents generally reported that SCP had not changed where they spent their money – it had allowed them to buy different or better things, but they made these purchases at the same businesses they normally used.
- Overall, parents did not feel that COVID-19 had affected the way they spent SCP very much, although there were examples where they had used it to meet additional expenses (such as needing more food, or higher bills, as a result of being in the house more often).
- Parents were concerned about the future impact of rising prices – this might mean they have to reallocate the SCP to cover increased general expenses, such as energy bills or food shopping.

There are no restrictions on how families can use SCP – it is paid by bank transfer direct to their account, to be used as parents or carers see fit. Given the choice families have around how they spend SCP, there is an interest in understanding how families are spending it in practice, and whether this is likely to further the overall aims of the payment (such as reducing family poverty and improving wellbeing outcomes for children and parents).

This chapter explores the different ways that families spend SCP and the different approaches people take to deciding how to spend it. This provides important context for the following chapter, which examines the perceived impacts of SCP –

perceived impacts were often directly related to the kinds of items parents decided to spend SCP on.

What do parents spend SCP on?

Parents spent the money they received through SCP in a variety of ways. These fell into the following broad categories:

- Essential expenses
- Treat items like toys or magazines
- Activities and experiences for the child or family
- Items relating to their child's disability
- Saving for their child's future, and
- Expenses to help enable a parent to work/study.

Each of these uses is considered in turn, below. The impacts of being able to spend the SCP in these different ways are primarily discussed in the following chapter.

Essential expenses

Parents reported spending SCP on various essential expenses, including essential items specifically for the eligible child (such as nappies, clothing, or food specifically for the child), and more general household necessities (such as a general food shop, or bills).

I've not spent it yet, although I just got some bread and milk with it actually. The last one went on a food shop. Normally it goes on a food shop – grocery shopping. I use it to fill up the freezer.

(Parent 39, age 18-24, single parent, rural)

[I spend it on] clothes and food for packed lunches, and it contributes to general shopping and electricity bills.

(Parent 2, age 25-34, 3+ children)

Families who spent the payment on essential expenses tended to take a more ad hoc approach to planning their spending: SCP was used differently depending on what was needed most each month. However, there were parents who reported allocating their SCP money to cover the cost of a specific area of essential spending each month. A specific example of this was using SCP to buy better-quality essentials for their children (for example, more expensive nappies, or an organic, free-range chicken rather than a factory-farmed one).

It has helped us a lot with regards to how we eat and the quality of food that we're able to eat – a lot more fruit and veg, that's been the big thing for me. In fact, I've bought a juicer, and because I know I'm getting the money every

month, I try and use that money just for foodstuff. So we've been making our own fruit juice, making oat bars, doing all that.

(Parent 28, age 25-34, single parent, care-experienced)

Treats for their children

Parents also described using the SCP to purchase (generally small) treat items for their children, which they would otherwise often be unable to afford. Examples included children's magazines, toys, ice cream and craft materials.

If I want to take my daughter to the shops, I don't have to worry that there isn't money to buy her a magazine or there isn't money to do stuff with her.

(Parent 7, age 25-34, single parent, care-experienced)

I went out and I bought paints and paper and that kind of stuff so that the kids could have an arts and crafts day in the house.

(Parent 30, age 25-30, single parent)

Activities and experiences for the child or family

A third way in which parents reported spending the SCP was on activities and day trips. This included both family days out with their children (for example, taking their child to the zoo) and activity groups their children participated in with other children (for example, play group or dance classes).

Most months I had planned how to spend it and I did spend it on extra things for [my son] so he could do things that other kids at school were doing - football club, parkour and skateboarding lessons, or things for school like learning games.

(Parent 9, age 35+, single parent, care-experienced, 3+ children, has a disabled child)

Items relating to their child's disability

Families with disabled children often incur additional expenses in comparison with other families. Parents of disabled children interviewed for this research said they had used the SCP specifically to buy things to help their child with their disability. These included both essential medical items (such as incontinence pads) and items specifically designed to support their child's development or learning (such as sensory toys and books to help with a child's dyslexia). Parents also mentioned using the payment towards taxi journeys with, or for, their disabled child.

I get sensory toys, fidget stuff as well, things for the bath that light up. Sometimes if he's having a breakdown, he can break them, and they need replaced.

(Parent 23, age 25-34, single parent)

I can take the kids out more because I don't have to say no all the time, and I know we can afford a taxi home if [my child] gets upset.

(Parent 38, age 25-34, single parent, 3+ children, has a disabled child)

Saving for their child's future

Most of the families interviewed for this research reported spending their SCP in full every month, often on essentials they would not otherwise be able to afford. However, there were examples where parents said they tried to save some of it, when possible, in a savings account specifically for their child.

Spending to enable the parent to work/study

A final way in which parents mentioned spending their SCP was on expenses to help them to work or study – for example, spending it on travel to work or job interviews.

It's helped my partner when he started this new work. At first, he had to use some of the money for travel to get in to work. [...] He needed to get a weekly ticket, which is roughly £20. So that's helped greatly, and he's still in that job.

(Parent 16, age 25-34, care-experienced)

It was generally more exceptional for parents to say they had used the SCP in this way – in part because many of our sample were not currently working or studying, since they were caring for young children, and in part because, as discussed below, parents often wanted to allocate the parent specifically to spending on their children rather than on their own travel or expenses. However, there were examples where parents felt the payment might be able to help them access work or study in the future.

Where parents spend the payment

On the whole, parents spent their SCP money in the same places they usually made their purchases. In other words, SCP allowed them to buy more or different things, but did not change the shops they used. Participants discussed going to large local supermarkets, shopping online, or sometimes going to a mix of (generally bigger) shops to get the best deals.

There were exceptions to this where SCP had allowed participants to buy from local shops and buy higher quality produce that would otherwise be outwith their budget.

I can buy more local produce which is something that I value. I can buy better food. Fruit and veg, or I'll buy an organic chicken – I get quite a lot out of it.

(Parent 29, age 25-34)

How do parents think about and decide how to spend SCP?

Families factored SCP into their budgets in different ways. One approach was to view SCP as money to be used for whatever was most needed by the whole family, such as the next big food shop or gas bill. However, there was also a strong emphasis from parents on the SCP being for their children. There was evidence of families 'ringfencing' the money to be spent only on the eligible child. Where parents had other children who were not eligible for SCP, the payment might still be reserved for their children, but not necessarily solely for the child who was actually currently eligible (in other words, it might be shared across all their children).

[My partner and I are] on the same page that the money is for our son. We both work, so the money we earn goes towards the house, food etc. and SCP is for [our son].

(Parent 31, age 18-24)

The money is purely for [my child] - I don't spend it on the house, I tend to manage it within her budget.

(Parent 10, age 35+, single parent)

Parents also differed in whether they allocated SCP to similar things each month or varied how it was spent based on changing family priorities or needs. As described above, some spent SCP differently each month depending on what was needed (or whether there was enough flexibility in their budget to spend it on non-essentials), while other parents made a point of spending the money in the same way (for example, on buying better quality, healthy foods) each month.

Another subtle difference in approach to SCP spending among parents was whether parents planned their SCP spending ahead of time (for example, deciding on an activity to spend it on before it arrived, or dedicating it to a specific area of their regular budget) or whether they spent it in a more ad hoc way (for example, spending on food because that was what was most needed at the point in time SCP arrived in their bank account, or spending on a more spontaneous day out). This distinction in spending approaches appeared to align with parents' varied approaches to managing their money more generally, as well as differences in their overall outgoings and expenses from month to month.

I split it into four different budgets - arts and crafts, books, days out and savings account.

(Parent 5, age 35+, single parent)

I took my wee girl to see Santa, and yesterday I took her to the soft play and stuff. [How it's spent] just depends on what I'm needing that month, so sometimes it might be clothes for her, or food for us, or to put towards gas and electricity. It just depends on what's needed.

(Parent 24, age 18-24, single parent, 3+ children)

The case studies below reflect two different approaches to deciding how to spend the SCP.

Case study 3: June

June lives in a city with her husband and baby. She is currently a full-time parent but plans to return to work once her child starts nursery. She first saw SCP mentioned by her friends and family on social media, and then her housing officer told her about it as well as her brother-in-law. She thought it was a great idea and applied right away.

She wasn't sure if she'd be eligible, but she applied anyway and found the application process to be very easy. She was slightly concerned about how long it took for the money to start arriving, but she understood that it was a new benefit with lots of applicants.

June spends the SCP money differently each month, in discussion with her husband. Since they have been receiving the payment, they have used it on food shopping, baby clothes, gas and electric bills, toys, and travel to work.

Getting SCP made a big difference to June's family, particularly at times of heightened financial stress when both parents were unemployed.

It just gave us that extra wee boost of not having to worry as much, just the way it fell for us, we'll get the SCP then 2 weeks later we get the child payment, so we know there's constantly money coming in.

Getting SCP has helped June's wellbeing by taking some of the pressure off financially.

It's helped me. It's helped my mental health knowing there's more money coming in that we don't need to worry about it. it means I know it's there and it just give me that peace of mind.

Case study 3: Katie

Katie is a young single parent with two children under 3. She lives in a rural area of Scotland, and she has a health condition which means she is unable to work at the moment. She receives SCP for both her young children.

She first heard about the payment through her sister, who had been receiving it for her children. At first, she thought it was too good to be true, but after more of her friends started to receive it, she decided to apply as well. She found the information about the payment online, and the subsequent communication from Social Security Scotland, very clear.

Katie applied for SCP online. Overall, she found this process very straightforward, although she was a bit nervous giving her bank details through the form – she would have found a phone call reassuring. The first payment arrived 2-4 weeks later, but initially she wasn't sure what it was. She would have liked a bit more communication between submitting her claim and receiving the first payment.

Katie's finances are a regular source of stress for her. Her main source of income is Universal Credit, and she uses that for household essentials. For her SCP money, she sets it into weekly amounts when it arrives in her account, then decides what it will cover – often milk and snacks for the children. Sometimes she has also used it on clothes for her children. She feels that having SCP means that she can use UC to cover her essential outgoings, like heating the home, while knowing that she will also have the money she needs to get essentials for her children. Without SCP, she would worry more about being able to cover her bills; if her children needed food or clothes, she would prioritise buying those over paying household bills.

Katie views SCP as being her children's money, to be spent on them. However, since she started getting SCP she has had enough money left at the end of the month to buy herself the occasional item of clothing. She sets her SCP into weekly amounts, so she knows she has enough money for specific food and snacks for her children, including fresh fruit and vegetables which she wasn't always able to afford before. Occasionally, she has also used it to take the children out for a low-cost lunch. Receiving SCP has helped Katie financially and emotionally, by reassuring her that her children will have everything they need.

It has helped a lot with my anxiety and me over panicking about if the kids will get what they need. So, it is helping me knowing that I am getting that little bit extra help to make sure they have got everything.

Frequency of payments

SCP is paid every four weeks. Parents were asked whether this frequency worked for them in terms of how they use the payments. In general, those interviewed were content with payments being made every four weeks. One view was that since other payments (such as Universal Credit, Child Benefit, and wages) were generally made monthly, it made sense for SCP to be paid on this basis too (although in fact, it is four-weekly rather than monthly). Another was that it was helpful to be able to plan a month ahead.

However, parents did mention knowing other families who would prefer a different payment schedule, such as fortnightly. There was a perception that, ideally, parents should be able to choose (and change) the frequency with which payments like SCP are made:

You should be able to pick for yourself and change it at any time – life and finances can change in heartbeat – so you should be able to log into the online portal and change it yourself.

(Parent 2)

The impact of COVID-19 on SCP spending

On the whole, parents did not feel that the COVID-19 pandemic had a major impact on how they spent the SCP. They felt that their family still needed the same things (nappies, food, bill payments) regardless of the pandemic. They also reported having tended to stay at home a lot of the time even before COVID-19 lockdowns. This might, in part, reflect the costs of going out, or that it can sometimes be easier staying at home with small children

However, there were some examples where parents did report spending their SCP differently as a consequence of COVID-19 restrictions, including:

- Having to choose different activities (for example, outdoor rather than indoor venues) to take their children to, due to restrictions, and
- Needing to use the payment towards different or additional household expenses incurred as a result of the pandemic – for example, needing to buy more food as they were in the house more (and school-age children or children with free Early Learning and Childcare places were not receiving free meals), or having to spend more on heating their home when they were at home more of the time.

How do parents expect to spend SCP in the future?

Parents typically expected to spend future payments in similar ways to how they had spent SCP to date. This was particularly the case where parents thought of SCP as being for a specific purpose (for example, where they considered the payment to be reserved for activities for their child).

However, parents also expressed worries about rising costs, and suggested that they might be forced to spend future SCP money differently to mitigate the impact of this. In particular, parents mentioned the increasing cost of energy and electricity, although rising costs in the supermarket were also mentioned.

I think I might try and save it, but if needs be, I might have to use it for gas or electric.

(Parent 22, age 18-24, care-experienced, 3+ children)

Now that these energy prices are going up, that child payment will probably have to be distributed among different things.

(Parent 28, age 25-34, single parent, care-experienced)

Due to the time of year that fieldwork was conducted, parents also talked about using upcoming SCP payments to pay for Christmas expenses. This included parents who normally spend the payment every month who were trying to save their SCP from the last few months of the year to spend it on Christmas gifts and food in December.

4 – Perceived impacts of Scottish Child Payment on family finances

Key findings

- Parents and third sector organisations described SCP as having made a significant financial difference to families on low incomes. There was a clear belief among parents that receiving SCP had reduced their risk of falling into debt to in order to pay bills or afford other essentials. There was evidence to that SCP was helping to reduce food poverty.
- However, at the same time there was a perception that SCP was not a large enough sum of money to have a completely transformative impact on participants' financial situation.
- There was a clear sense that family budgets remained very tight, particularly in the context of the additional financial pressures created by rising living costs and the cancellation of the Universal Credit uplift. This latter UK Government policy change was described both as potentially 'cancelling out' the impact of SCP, and as meaning SCP was even more important to families.
- There were a small number of main carers who felt that receiving SCP themselves had improved their financial position within the household, giving them more independence.
- There was relatively little discussion of SCP impacting on education or labour market outcomes for parents. However, there were examples where parents felt SCP had helped remove barriers to education or work.

SCP is intended to improve outcomes for children and families in Scotland primarily by helping to mitigate some of the financial challenges faced by low-income households. This chapter examines the perceived financial impacts of SCP, including evidence for whether and how SCP might help families escape poverty and material deprivation.

Impact on household budgets

In order to understand the impact of SCP on household budgets, interviews first explored participants' current financial situation in general, in order to contextualise the impact of SCP. When asked about their current financial situation, participants generally described having to be mindful of money and having to budget very carefully. Interviewees included families who were in currently or regularly in debt, borrowing from friends and family, using bank overdraft facilities, or falling behind on bills. Some felt they were really struggling to afford basic expenses such as food

and utilities. Others said that they were managing currently but felt they might struggle to afford any unexpected expenses.

We're living hand to mouth [...] living with a baby is very expensive.

(Parent 3, age 35+, single parent)

Current financial situation is okay. Not massively bad. We're on the bread line. It's not great. I can just get by. If anything did crop up it might not be great.

(Parent 23, age 25-34, single parent, has a disabled child)

In the context of these challenging family circumstances, SCP was seen by parents as making a big difference. It was described as having a 'huge' impact and being a 'lifesaver' at the end of the month when there is extra pressure on budgets. Parents referred to SCP as a relatively small amount of money, but that nevertheless 'goes a long way', particularly when it enabled families to afford essentials like food or utilities.

[SCP] is a big help. It seems nothing, but it do [sic] matter a lot.

(Parent 26, age 35+, Male)

Although it's just like ten pounds, it means a lot me. When you have children with disabilities, one happy meal can make them happy [...] in my household every penny counts.

(Parent 8, age 25-34, has a disabled child)

Third sector organisations also felt that that although SCP might seem modest, it still has the potential to make a big difference for low-income families and that any extra money is positive.

People are really struggling, COVID's exacerbated that, having a cushion is massive for those families living in poverty. Anything that helps ease that is massive.

(Third sector organisation 2)

It was suggested that SCP was particularly helpful for kinship carers, who were seen as likely to become worse off when they start looking after a child for whom they had not expected to be responsible.

Impact on deprivation and debt

There was a clear belief among parents that receiving SCP had reduced their risk of falling into debt. As discussed in the previous chapter, there were families who described using SCP directly to avoid falling into debt to cover essentials for their

household – such as paying a bill or buying food. Parents credited SCP with directly reducing their need to borrow, either formally (for example, using their bank overdraft) or informally (from family or friends).

INTERVIEWER: You mentioned that you had used it for milk and snacks particularly. If you hadn't had the Scottish Child Payment, what would you have done about covering those costs?

PARENT: I would take money out of my bill money, so they had everything they needed before paying anything else ... I would be behind on bills and would have to ask my mum to borrow money to be able to pay the bills.

(Parent 34, age 18-24, single parent, care-experienced)

Even when participants said they allocated SCP exclusively to items for their children, this had wider benefits for their overall household budget by reducing the need for parents to go without other essentials themselves, or to fall into debt in order to afford things for their children.

I only use [SCP] for (son), but having that stops me having to get behind on bills.

(Parent 23, age 25-34, single parent, has a disabled child)

There was evidence to suggest that SCP has contributed to reducing food poverty – for example, one parent said they had relied on food parcels before receiving SCP, while another described having to skip meals themselves in the past when they were really struggling financially. Other participants thought that without SCP, they might be forced to cut back on their food budget or make use of food banks.

INTERVIEWER: When you've spent SCP on food, what would you have done about that if you hadn't received the forty pounds?

PARENT: I'd have probably gone to a food bank or borrowed money off friends or family.

(Parent 24, age 18-24, single parent, 3+ children)

Parents felt that they relied on SCP financially to varying degrees. Among those who used it to buy basic expenses such as food or to pay bills, there was a strong sense that they depended on SCP to be able to buy these things or to avoid getting into debt in order to do so. Others, who reported that they could afford household essentials without SCP, were less likely to say they relied on it. However, even among these parents there was a recognition that they relied on the payment to fund trips or treats that they felt improved their children's quality of life, and which they would otherwise miss out on.

I completely rely on them [SCP payments]. I don't know how the bills would end up, how the food would be on the table, how we'd survive with the child. It makes me stressed to think about these things.

(Parent 26, age 35+, Male)

Yeah [I do rely on SCP] [...] I don't rely on it in terms of it would cause an issue food-wise or housing-wise, but it would have an impact on [my son]'s happiness.

(Parent 38, age 25-34, single parent, 3+ children)

Case study 4, below, illustrates the significant financial impacts that one parent of disabled children felt SCP had for them. This highlights that the financial impacts of SCP may be particularly pronounced for families with disabled children, who often incur more additional expenses than other families.

One view from a parent with a disabled child was that this additional expense ought to be reflected in a higher rate of SCP for disabled children. However, it is worth noting that most interviews for this research took place prior to the introduction of Scottish Child Disability Payment, which replaces the Disability Living Allowance for Children, previously administered by DWP. This payment is intended to cover the additional costs families with disabled children may incur and may be a more appropriate vehicle for providing any additional support.

Case study 4: Laura

Laura is a single parent to her three children, Tom, Stuart, and Euan. She receives SCP for her youngest child, Tom, who has autism and physical disabilities. Laura is studying for a pre-university access course. She wants to apply for university in the future, but as childcare takes up so much of her time, that will depend on whether she can get childcare.

Her family faces extra costs due to her children's additional support needs. For example sensory issues mean she often has to buy more expensive clothes for Tom and Stuart (who also has autism). Costs have increased since Tom started school, as he needed a new uniform. Laura paid for a taxi to make the transition easier for him, as he is too anxious to go on the bus.

Laura feels SCP has made a 'huge' difference to her family's financial situation, as it meant she could cover these extra expenses and prevent her from using her bank's overdraft facility.

I don't think without borrowing I would have managed it, especially the first six weeks of him starting school.

Laura has also noticed benefits for her children, as she can now buy them the occasional treat. This also means that she is more likely to take them out now that she doesn't have to worry as much about saying no to them every time they want something. This has been particularly helpful for Tom, who struggles to understand when she can't afford things and can get very upset. Laura believes this has improved her wellbeing too, as she feels less guilt about not being able to buy things for the children and she feels a lot less stressed about money.

[SCP] definitely reduced stress a lot, that little bit extra. It takes that edge off. It doesn't solve all problems, I still have bills and it's still stressful, but [we] have that bit extra.

Although Laura has not used SCP to help her access work or education, she thinks it could be useful in the future to contribute towards the costs of childcare to enable her to go to university.

External constraints on the financial impact of SCP

Overall, there was a consensus among the parents interviewed for this research that SCP had a positive impact on family finances. They cited examples of how the payment had reduced their reliance on debt, allowed parents to afford essentials that they or their children might otherwise have gone without, and generally relieved some of the pressure on family budgets. However, at the same time there was also a perception that SCP was not a large enough sum of money to have a completely transformative impact on participants' financial situation. For some families, SCP was seen as just a 'wee bit extra' which helped to alleviate some of the financial pressure they were under. This did not change the fact that their household budgets remained very tight, and that spending required very careful planning from week to week to ensure they had enough for everything they and their children needed.

This view was supported by third sector organisations, who were clear that the level SCP was currently set at (£10 a week at the time of writing – although as noted, it is scheduled to double in April 2022) was not currently enough to bring people out of poverty.

I wouldn't say it's changed [my financial situation], I would say it's helped out.

(Parent 17, age 25-34, single parent, large family)

Ten pounds a week isn't a high enough level of benefit to take somebody out of poverty. The clients that I've seen – many of them are in poverty and experience material deprivation. While it's improved their wellbeing it certainly hasn't taken them out of poverty. [...] It would take a significant amount of money to take people out of poverty because the gap's getting wider between income and expenditure.

(Third sector organisation 1)

The financial impact of SCP was discussed by both parents and third sector organisations within the wider context of additional financial pressures for families which were seen as limiting its potential impact – specifically, the sharp increases in the costs of living experienced in 2021 and continuing into 2022, and the cancellation of the Universal Credit uplift.

Parents who were interviewed for this research in the second half of 2021 reported that increased prices were already reducing the spending power of SCP and limiting its impact on their overall household budgets. Third sector organisations highlighted the fact that – notwithstanding the planned increase in the actual value of SCP – the 'real' value of the payment will continue to decrease over time as living costs continue to rise. The cancellation of the Universal Credit uplift was also seen as limiting the impact of SCP by effectively 'cancelling it out' (since the uplift was worth £20 a week – matching the £20 a week that SCP will increase to in April 2022). At the same time, there was a perception that this major change to people's Universal Credit income increased the importance of SCP.

Everything has become more expensive. It's very difficult. Everything has become more limited. The EU thing happened. The pandemic thing happened. Utilities going high. Benefits are cutting [...] it's a day-to-day struggle.

(Parent 26, age 35+, Male)

The value is eroding over time and it's not providing as much as it could. When the [Universal Credit] uplift ends, the ten pounds isn't going to make as significant difference as it was intended to.

(Third sector organisation 1)

[SCP] definitely does help. I think I would be lost without it, especially with the reduction in Universal Credit, so it will help a lot more [even] than it did before.

(Parent 7, age 25-34, single parent, care-experienced)

Parents interviewed for this research were occasionally aware of proposals (which became firm plans during fieldwork, in November 2021) to double SCP and felt this would be very welcome. It was suggested that, for some families, this doubling might enable them to do something beyond the 'every day', such as occasional days out.

Impacts on the financial position of main carers

SCP is, ideally, intended to go to the main carer of an eligible child, as there is evidence that the main carer, typically the mother, is more likely to spend the money on the child.²¹ However, depending on which parent applies for SCP, there is a chance that that it may not always reach the main carer as intended.

Most of the parents interviewed for this research received SCP themselves. In the small number of cases where their partner (who was not the main carer) received the payment, participants did not think this had made any difference to how their family used it in practice.

However, the research team did hear from a small number of main carers who felt that receiving SCP themselves had benefited their financial position within the household. For example, one mother said that her husband received their Universal Credit payments, but she had applied for SCP as the main carer. She felt that receiving it gave her a level of independence, as it was the only source of household income that came directly to her. Another described having had to ask her husband (who was the sole income earner in their household) for money for nappies, prior to receiving SCP.

As a joint claimer it's definitely given me that bit of independence, that's my only income.

(Parent 20, age 25-34, with care experience)

Impacts on parental education and labour market outcomes

There was relatively little discussion among parents interviewed for this research of any potential impacts from SCP on education or labour market outcomes for parents. In part, this reflects the fact that many of parents in the sample were full time carers for their young children and were not currently looking for work. At the same time, as discussed in Chapter 3, it also likely reflects the fact that some parents viewed SCP as 'allocated' specifically to their children, so would not use it directly to help with their own access to education or work.

However, there were some examples where parents felt SCP had helped remove barriers to education or work. Parents had used it towards childcare to enable studying, used it directly for travel to interviews or (initially) travel to a new job, and been able to pay for a bus to college without worrying about whether they would then have enough money for snacks for their children. One interviewee said it helped her to stay in university by providing additional income security so that she did not have to worry about not being able to take on a full-time job while studying:

²¹ Lundberg et al (1997) *The Journal of Human Resources*, Volume 32, No. 3, p. 463- 480; Fisher (2014), [British tax credit simplification, the intra-household distribution of income and family consumption](#).

I do think if it wasn't for that help, I would have considered leaving university and just getting a full-time job somewhere. It really helped. It was one thing in a lot of contributing factors.

(Parent 32, age 18-24)

Third sector organisations interviewed for this research expressed differing views on whether SCP had or could have a significant impact on parental participation in education and the labour market. One view was that this was a much wider issue that would require a lot more support in many different areas. However, it was also suggested that because SCP is not included in Universal Credit calculations, it might help encourage parents to stay in work as they would not be at risk of losing this support.

I would imagine it would have because the SCP is disregarded in UC calculations [...] if they're moving into work and that extra money is going one hundred percent to them, that is going to help them see that staying in work is advantageous to them.

(Third sector organisation 1)

5 – Perceived impacts of SCP on wellbeing

Key findings

- Parents felt receiving SCP had supported positive impacts for their children's physical and emotional wellbeing.
- Physical health benefits included: access to more or healthier food, access to paid physical activities (like swimming); and improved access to medical care or support.
- Benefits to children's emotional wellbeing stemmed not only from having their basic needs met (and reducing any stress associated with this), but also from the enjoyment of having the occasional treat or trip out. Trips and activities paid for by SCP were also believed to support improved social skills and confidence and the benefits of quality time together as a family.
- SCP had enabled some parents to buy their children additional items directly aimed at improving their emotional and mental wellbeing, such as sensory toys or resources to support home learning.
- Some parents acknowledged that, through reducing their own stress levels, SCP indirectly benefitted their children by fostering a more relaxed atmosphere at home.
- However, others felt that as they always put their children's welfare first and tried to shield them from their own financial worries, the impact of SCP on their child's emotional wellbeing was more limited.
- The financial support provided by SCP was also found to have had significant impacts on parental wellbeing. This was primarily by reducing financial worries.
- However, parents also described other ways in which they felt SCP had benefitted their wellbeing, including: reduced guilt and embarrassment around not being able to afford things for their children; enabling them to buy healthy food for the whole family; and reducing social isolation by helping parents access parent and child activities.
- Receiving SCP also provided a sense of recognition and care from the Scottish Government, which was important to some parents.

In addition to reducing family debt and deprivation and generally improving their material position, it was also hoped that SCP would have a positive impact on both child and parental wellbeing. The mechanisms for this might include families having enough money to better meet children's 'basic' health and wellbeing needs, such as being able to afford more or better-quality food, or through enabling them to access play, social, educational and cultural opportunities. Wellbeing incorporates both

physical health and emotional and social wellbeing, both of which are discussed below.

Impacts on children's physical health

Parents described various ways in which they believed receiving SCP had helped them to support their child's physical health. A key mechanism was by enabling parents to buy enough food for their children, or to buy better quality or healthier food, as described in Chapter 3. A parent whose son had allergies and intolerances reported that SCP had enabled her to buy a wider range of better-quality foods which suited his needs and meant that he had fewer upset stomachs.

Parents with disabled children also reported that having SCP had improved their ability to access the medical care or support their child needed, including by paying for transport to get to hospital quicker, or paying for specific items their child needs because of their disability or medical condition (such as incontinence pads).

SCP had also enabled parents to support their children to have more active lifestyles, for example by spending the payment on swimming, gymnastics, or dance classes.

He likes swimming and gymnastics and they're the two most expensive groups, it helps his balance, coordination, how to move his body, we probably would have done them a bit less without [SCP].

(Parent 32, age 18-24)

Yes, activities like dance classes are excellent. She can exercise, she's interacting with other girls. It's helped build her confidence also.

(Parent 10, age 35+, single parent)

Impacts on children's emotional wellbeing and development

Interviews with parents identified various ways in which SCP was believed to have helped support children's emotional wellbeing, including:

- By enabling to parents to meet their children's basic needs, SCP reduced emotional distress associated with hunger or other deprivation
- By enabling parents to provide occasional 'treats'
- By enabling parents to buy their children items directly aimed at improving their emotional and mental wellbeing (such as sensory toys or resources to support home learning)
- By enabling parents to take their children on activities or trips, SCP benefited their emotional wellbeing both directly (in terms of enjoyment, improved social skills and confidence) and through supporting them to spend additional quality time together as a family, and

- By reducing parents' own stress levels, which in turn had a positive impact on their children's wellbeing.

In cases where parents were able to stretch SCP further than this, to pay for their children to enjoy the occasional treat, like a magazine or an ice-cream, this also had a positive impact on their happiness. It was suggested that being able to provide these small treats was particularly important given the negative impact of the COVID-19 pandemic on children's emotional wellbeing.

It made her life a bit better - especially now with everything going on, it gave her that option that we could do things to make her feel better. She's lost out on Christmas parties, starting school wasn't the same. It gave her something to look forward to.

(Parent 15, age 35+)

It's made a huge difference being able to make my child happy. Just small things like ice-cream - I can't afford - if it stopped it would have an impact.

(Parent 10, age 35+, single parent)

Parents of children with additional support needs also described spending the payments on specific items aimed at supporting their child's emotional wellbeing, such as fidget toys or weighted blankets to help them to stay calm and to reduce anxiety.

When payments were used towards family activities or trips, the quality time and shared experiences it facilitated benefited both children and parents. One parent described how using SCP on swimming classes for her son had meant they spent time just the two of them, which she felt was particularly valuable as her daughter had additional needs which took up a lot of her time at home. Third sector organisations also highlighted the importance of families being able to spend time together.

It's not just about covering essentials, but families need to be able to spend time together, do things together, even if it's being used for that it's still a benefit to families.

(Third sector organisation 1)

SCP was seen as having helped to mitigate some of the negative effects of the COVID-19 pandemic on children's emotional wellbeing or development, by enabling parents to buy resources to support learning at home, or by funding activities where babies and children could mix with each other post-restrictions, to boost their confidence and social skills. One parent living in a rural area felt this had been particularly important for her son, as where they lived meant there were fewer

opportunities to socialise with other children and she had been worried about him becoming isolated.

Honestly, it's helped him so much, before [SCP] and before groups were open, he didn't like other people he was a total pandemic baby [...] he's now so confident.

(Parent 32, age 18-24, spent SCP on groups)

Finally, some parents acknowledged that by reducing their own stress levels the payment may have indirectly benefited their children's wellbeing, as children often pick up on their parents' anxieties.

It's good for the kids not having to see me stressed [...] there's still an atmosphere when you're stressed.

(Parent 18, age 25-34, single parent)

However, others were keen to emphasise that they did everything they could to avoid their own financial stresses impacting on their children, either emotionally or materially. Similarly, parents often stressed that they always put their child's emotional wellbeing first; as a result, some did not necessarily feel that receiving SCP had a significant impact in this regard, although it may have made things easier for them as parents financially.

Impact on children's participation in social, educational and cultural opportunities

As noted above, there were examples where parents had used SCP specifically for days out to places they would not otherwise be able to afford to attend (such as a zoo), as well as for more regular activities (like parent and toddler groups). There was a clear belief that, in the absence of SCP, parents either would not be able to take their children to these places or activities at all, or their access to them would be very infrequent. For one parent, SCP was important in making sure her children did not miss out on opportunities that their peers, who may be from wealthier families, had access to.

[SCP means] my kids can experience more things that other people from other families would be able to experience, maybe, [those] not living in poverty.

(Parent 30, age 25-30, single parent)

Even when parents did not use SCP directly to pay for trips out, having the extra money could still help to support them taking their children out more, particularly for families with a disabled child, where it provided a financial buffer to make trips out seem less risky.

Taking them in shops I've always hated they'll always want something guaranteed. It's taken off that stress. ... [SCP has] encouraged me to take [my son] out a lot more often. He was the hardest, he had zero concept of money. Obviously saying no can trigger a meltdown.

(Parent 38, age 25-34, single parent, 3+ children, has a disabled child)

Impacts on parental wellbeing

Impact on financial stress

Despite not being a central aim of the payment, the financial support provided by SCP also had significant reported impacts on parental wellbeing. This was primarily as a result of reducing financial worries. One of the main benefits of SCP discussed by parents and third sector organisations was reducing stress about money and worries for parents about how they would be able to afford what they and their children needed.

[SCP] did lessen my worries quite a lot to be honest. Money's the one thing I'm always stressing about, always thinking about, always worrying about. It was a relief to have that extra boost.

(Parent 22, age 18-24, care-experienced, 3+ children)

With the payment coming through it gives you a sigh of relief - not mentally burdening my mind. I wait for that payment, and I know I can get what we are lacking.

(Parent 12, age 35-34, 3+ children)

As well as reducing stress around everyday budgeting, the payment was described as providing general 'peace of mind' for families, particularly knowing that they would have money to use in the event of unexpected costs or an emergency. One participant reported that reduced financial stress as a result of receiving SCP had increased her quality of sleep.

[SCP helps with] not having to stress out because you know it's coming. When I get stressed, I don't sleep. I don't deal well with stress. I don't want the kids to see me stressed.

(Parent 18, age 25-34, single parent)

It's helped my mental health knowing there's more money coming in that we don't need to worry about it. It means I know it's there and it just give me that peace of mind.

(Parent 16, age 25-34, care-experienced)

Other impacts on parental wellbeing

In addition to supporting parental wellbeing by reducing financial worries, parents described several other 'wellbeing benefits' they had experienced as a direct or indirect result of receiving SCP, including:

- Increased happiness as a result of seeing the benefits of SCP for their children
- A decreased sense of guilt or embarrassment at not being able to afford things for their children
- Boosts to parents' health and wellbeing as a result of being able to use the payment towards items for the whole family (such as healthy food) or for family trips out, helping reduce parental isolation
- A sense of recognition and care from the Scottish Government.

When parents were able to use SCP to boost their children's wellbeing, this typically improved their happiness at the same time and could make them feel like they were 'doing a better job'. Parents talked specifically about the impact of getting the payment in terms of reducing 'parental guilt' around not being able to afford things for their children or having to say 'no' all the time when they ask for small treats.

When you say 'oh, we'll do it next week' and you've still not got it, it's heart-breaking.

(Parent 18, age 25-34, single parent)

[SCP has] also made me less stressed about having to feel bad because my kids can't have other things that other kids can maybe get.

(Parent 30, age 25-30, single parent)

I don't feel that she's missing out on things because she's coming from a low income just now. It makes me feel I'm doing a bit of a better job because at least I'm starting to do things with her.

(Parent 33, age 25-34, single parent)

SCP had also reduced embarrassment among parents around having to ask to borrow money from relatives.

[Without SCP] I would need to ask my gran for money. I don't like to do that; I want to be independent. I don't like her knowing.

(Parent 1, 25-34, single parent, with care experience)

Parents also described SCP helping make parenting a little bit easier, by enabling them to divert a tantrum with a small treat or giving them the option of jumping into a taxi rather than getting on a crowded bus with a crying toddler.

In terms of parents' physical health and wellbeing, there were examples where parents felt SCP had enabled the whole family to eat healthier food together, and where they had avoided having to skip meals themselves or cut back on other things they needed to provide for their children. As noted above, where SCP contributed to trips out or activities, quality time together benefited both parents and children. In addition, parents reported wellbeing benefits from being able to connect with other parents:

Yeah, I'd definitely say [SCP impacted my wellbeing], especially when I was on maternity leave. On a Monday at one PM I had to get ready to go to Turtle Tots and, on a Wednesday, we had such and such, and it really did help my mental health having a routine, meeting other mums and babies. Definitely one hundred percent helped with connecting after pandemic.

(Parent 32, age 18-42)

A final impact discussed by parents was a sense that they felt recognised and cared about by the Scottish Government. The feeling of security associated with believing that the Scottish Government was offering long term support to families was particularly important to one participant who grew up in care and did not have the same level of support from family members as some other people.

PARENT: It just shows that the government cares about parents and caregivers and children in Scotland.

INTERVIEWER: Is it important to you to feel recognised?

PARENT: Yeah, between that and the baby box and it's just nice to know that you've got a radical government that actually does care.

(Parent 32, age 18-42)

I don't have a mum and dad [grew up in care], my husband's mum might give him £20 here or there to fill the car, he gets that support, I don't ask them, so having SCP it feels like I've got somebody saying here you are, making sure you're okay and getting by, that's how it feels to me.

(Parent 20, age 25-34, with care experience)

Case study 5, below, highlights the different ways in which one parent felt SCP had benefited both her child's wellbeing and her own.

Case study 5: Sarah

Sarah is in her early 20s and lives with her baby daughter Matilda in a rural area of Scotland. She is currently on maternity leave, and also had to take some time off work at the beginning of the pandemic due to ongoing health conditions.

Sarah usually spends her SCP on trips out – for example they recently went to an animal park – or to pay to take Matilda to a local playgroup. Luckily, the pandemic restrictions have allowed for more parent-baby activities and trips in the period since Matilda was born.

Sarah started receiving SCP when Matilda was born, so it's hard for her to know what it would have been like without it. However, she thinks it has helped 'massively' and says that if she didn't have SCP they wouldn't have been able to afford these activities and Matilda would have had to go without.

Despite the pandemic restrictions being relatively relaxed since Matilda was born, Sarah thinks it's been really important for Matilda's development to go out and to socialise with other families. Since attending the playgroup, Matilda has improved her social skills and confidence as well as learning more quickly by watching other babies.

I'm able to take her somewhere, she's watched other babies, she's learned from it. She's wanting to crawl when she sees a baby do it, she's watching them roll over- I think for her, it's totally benefitted her. She's started [...] not being scared to go out in public which a lot of babies will be when they've been born in COVID.

Sarah believes that having SCP has reduced how stressed she would have felt about organising activities for her daughter, which would have been difficult to afford without it. She also thinks it has eased her anxiety that Matilda might be missing out on things that children from other families with higher incomes get to do. She takes photos when they're out to show Matilda when she's older, so Matilda will know she didn't miss out on anything.

Sarah also thinks that, by facilitating outings with her daughter, SCP has also boosted her own mental health.

It makes me feel I'm doing a bit of a better job because at least I'm starting to do things with her. It gets me out the house which I know for a fact I wouldn't – I wouldn't have the money to go, and I wouldn't be able to persuade myself to even go, with anxiety, stress and all that. But no, we get out, which is better for me mentally anyway.

6 – Conclusions

The final chapter of this report summarises the main findings and considers whether and how SCP might be improved to secure more impact for eligible families.

Does SCP improve outcomes for children and families?

A central aim of this research was to assess the evidence on whether SCP improves outcomes for children and families by removing some of the financial challenges faced by low-income households.

The findings clearly demonstrate that it can have a significant financial impact for families. It has enabled families to afford essential items that, in some cases, they would struggle to cover without falling into debt or going without something else. There is evidence that it has contributed to reducing food poverty, both by helping parents access more or better-quality food for their children, and by enabling them to do so without themselves having to skip meals. It has helped disabled families to cover some of the additional expenses they incur, around equipment, transport, and materials to support their child's wellbeing.

By helping with some of these financial difficulties, there was also clear evidence that SCP was helping to reduce stress and improve parental wellbeing. Moreover, where families were able to use the payment towards small treats, activities, or trips out, the payment also benefited both children and parents in terms of their wider physical, social and emotional wellbeing.

However, at the same time, it was clear that the families interviewed for this research were continuing to face significant financial challenges. While SCP was contributing to helping them manage those challenges, it did not remove them altogether. Both parents and third sector organisations felt that the amount SCP was set at (£10 at the time of writing) was not high enough to have a completely transformative impact on low-income families' finances.

The increased cost of living was seen as a key threat that may constrain the future impact of SCP – put simply, the money will not go as far. The UK Government's cancellation of the Universal Credit uplift was also seen as 'cancelling out' the positive financial impacts of SCP; at the same time the payment was clearly seen as even more important in the context of this decision.

In short, although this report presents considerable evidence of positive perceived impacts on the financial circumstances and wider wellbeing of low-income households, findings from both parents and carers and third sector representatives indicate that, on its own, SCP cannot remove the challenges. As set out in the introduction to this report, SCP is only one part – albeit a very important part – of the Scottish Government's strategy for tackling child and family poverty. The evidence presented in this report confirms that it will need to work in tandem with

other interventions and wider support for Scottish families in order to realise the vision set out in the Tackling Child Poverty Delivery Plan.

Has SCP led to a greater awareness of the support people on low incomes are entitled to receive from Social Security Scotland?

In designing the processes for accessing devolved benefits, like SCP, the Scottish Government and Social Security Scotland have sought to link up different types of financial and non-financial support as far as possible, in order to maximise people's access to the help they need.

As discussed in Chapter 2, it was often difficult to assess whether SCP had led to greater awareness of other support among applicants. Parents could not always recall what had been discussed at the point of application, and some had already been in receipt of other benefits (like Best Start Foods and the Best Start Grants) by the time they applied for SCP. However, there was evidence that some parents heard about and applied for other benefits – like Best Start Foods – through applying for SCP. This provides further support for the value of consciously designing such links into the system; it clearly has the potential to help some families maximise their income.

It is also worth noting that the way SCP has been implemented – specifically, the relatively easy and straightforward application form – helped some parents to feel they were entitled to claim it. This was contrasted with their experience of applying for some other benefits. Being offered SCP was also associated with a perception that the Scottish Government cares for and wants to help families like theirs. These outcomes indicate that SCP may be helping to change low-income families' views of how government and the benefits system see them and interact with them. This may also be important in terms of increasing future awareness and take-up of the support on offer in Scotland – if families trust the system, they may be more likely to use it for help and advice when they need it.

Can SCP be improved to secure more impact for eligible families?

Overall, the families and third sector organisations interviewed for this research were very positive about their experiences of SCP and there were relatively few suggestions for improvement. However, participants did share some ideas about how it might be enhanced further to maximise its impact for low-income families. These focused on:

- **Awareness raising** – it was suggested that there could be more advertising of the benefit, including an annual campaign to highlight it to new parents.
- **Clarification around the eligibility criteria** – although parents generally understood, in broad terms, what the payment was for, they were not always sure exactly why they had been eligible. There was also some evidence that families were not always clear in advance that the payment would end when the eligible child turned 6. As such, it may be worth reaching out to families in advance of their payment cut-off date, to let them know it is approaching.

- **The application process** – the SCP application process was generally seen as working well and was compared favourably with process of applying for some other benefits. However, there were a few specific suggestions for improvement, including:
 - Considering whether any elements of ‘proof’ of status can be made easier, particularly around ‘proving’ a new baby has arrived
 - Considering whether anything further can be done to shorten or simplify the application process, especially for those applying over the phone – although it should be noted that in general, parents felt the process was already very easy and quick
 - Considering whether all demographic questions (such as sexual orientation) are needed – an alternative suggestion might be to provide a clearer explanation of why they have been included and how they will be used
 - Considering whether it might be possible to provide any further reassurance to parents that SCP is genuine, and that their confidential details will be securely held.
- **Communication from Social Security Scotland after an application is submitted** – again, generally parents felt the communication from Social Security Scotland about their SCP applications and payments was good. However, in cases where parents felt they had not been kept as informed as they would have liked, particularly about whether their applications were successful and when payments would start, this could cause them stress. Given the importance to low-income families of knowing whether and when any additional income will be forthcoming, it may be worth considering whether there is anything further that could be done to enhance communication around SCP, particularly between application and first payment.
- **Raising awareness of other support** – as noted above, it was often difficult to establish whether SCP had raised awareness of other benefits. In addition, there was little evidence from these interviews that applying for SCP had increased families’ awareness of wider support and advice. This may be something that should be reviewed again when SCP is evaluated more fully. It may also be worth considering whether there is any scope to increase awareness of wider support through SCP. For example, could there be more communication with recipients about this outside the application and decision-making process (given they may be more focused on SCP itself at this early stage)?
- **Frequency of payments** – although, in general, the parents interviewed for this research were happy with receiving payments every four weeks, it was noted that some parents would prefer a fortnightly option. Findings from elsewhere have also indicated that having the option of different payment schedules might benefit people who manage their money in different ways.²² It may, therefore, be

²² For example, see discussion of different preferences for fortnightly, vs weekly, vs twice monthly payments in [Universal Credit Scottish Choices: evaluation – qualitative research](#)

worth exploring the possibility of offering different payment schedules for SCP, so that parents can choose the option that best fits their particular circumstances and approach to financial management.

Annex A: Discussion guides

Parents/carers discussion guide (depth interview)

Introduction (5 minutes)

- Introduce self and Ipsos MORI
- Introduce the research: The Scottish Government wants to hear about the experiences of people who receive Scottish Child Payment. It has commissioned us (Ipsos MORI) to carry out research to help assess its impact on children, parents and caregivers. This interview will allow us to hear in a bit more depth about your experience and your thoughts on the payment. The anonymised findings will be published as part of an evaluation of SCP that will inform the planned rollout of the payment in Scotland.
- Explain that the interview will last about 1 hour. Remind them that they will get £30 paid in cash or as an Amazon voucher depending on their preference as a ‘thank you’.
- Provide reassurances of anonymity and confidentiality. Explain that no identifying information about individuals will be passed on to anyone outwith the Ipsos MORI research team, so it will not be possible for the Scottish Government or anyone else to identify individuals in any reports that Ipsos MORI produce. Notes and audio files will be securely stored and securely deleted one year after the research finishes.
- Remind participant that they don’t have to answer any questions they don’t want to answer, and that they are welcome to stop the interview at any time.
- Request permission to record interview. Explain that this is for transcription and analysis purposes and that recordings will not be shared outside the research team at Ipsos MORI.

Participant’s background (7 minutes)

Firstly, it would be great if we could get some background on your life as a parent [/care-giver].

- Could you tell me a bit about yourself?

Probes:

- Where do you live and who do you live with?
- For which child/ren do you receive SCP?
- If other children mentioned: Can you confirm that you do not receive SCP for your other child(ren)? And could you confirm their age(s)?

- If no other children mentioned: Can you just confirm you don't have any other children under 18?
- How much of the childcare do you generally do day-to-day?

Prompts: Do you do most of the childcare/ sharing it broadly equally with someone else? Or does somebody else do most of the childcare?

- Could you tell me a bit about any other responsibilities you may have in your life?

Prompts:

- Other caring responsibilities including childcare of other children
- Working
- Studying
- How long have you been receiving Scottish Child Payment?

Awareness of SCP (5 minutes)

I'd now like to ask some questions about the Scottish Child Payment.

- What, if anything, do you know about the Scottish Child Payment?

Probes

- Do you know what makes a person eligible for SCP?
- How much money is the payment?
- How is it paid?
- Do you know where the money comes from/who pays for it?
- Can you tell me about how you first became aware of SCP?

Probes:

- When and how did you first hear about it?
- If heard about it through a letter/email/phone call or otherwise through social security scotland: Was it clear what it offered? Was anything unclear?
- What were your initial reactions to it?
- Were you involved in applying for the payment?

Application process (5 minutes)

- If involved in applying Was there anything at all that was difficult/off-putting about the process?
- Did you have any reservations about applying?
- How did you find the application process itself? How easy or difficult was it?

Probes if necessary:

- How did they know/find out they were eligible?
- Was the information clear?
- Did they get help applying?
- How did they find out about results?
- Did it take long to find out?
- What was the communication like on progress/outcome?
- How long to receive the payment after outcome, and was it clear when it would be received?
- How do they feel about the method of payment?
- What was good/bad about the overall process.
- When did you start receiving it?

All

- Are you the recipient of SCP personally or does somebody else in your household receive it?
- When did you or somebody else in your household start receiving it?
- We're going to go into more detail about this later, but what impact would you say that SCP has had impact on your life and on your child's wellbeing?

How SCP is spent/financial impact (15 minutes)

Do you remember when you last received the Scottish Child Payment? If not mentioned in previous section: How much money was the payment?

How, if at all, has your financial situation changed as a result of receiving Scottish Child Payment?

Prompts:

- Level of worry about money
- Ability to pay bills/meet household expenses, ability to pay off debts
- Ability to spend on nice things/activities/social activities
- Ability for you/another family member to take part in educational/training opportunities
- Thinking about how the payment is spent, whose decision is it about how the payment is spent?

If involved in spending decisions: So, just to reassure you the Scottish Child Payment is not intended to be spent in any specific way, and it's completely up to you how you choose to spend it.

- How did you spend it or plan to spend it?

Prompts:

- Day-to-day expenses e.g. groceries, bills, household essentials
- Family activities
- Clothing for yourself/your child
- Toys/books
- Summer holidays/days out
- Paying off debts/loans or avoid debts/loans
- Enabled you to do a course/get work experience
- A treat for yourself

If used it towards purchases: And when you go shopping do you use small local businesses at all?

If yes: Has the SCP helped you to do this/do this more often?

- If nothing specific mentioned: Or has SCP contributed to your spending in a more general sense, such as enabling you to spend a bit more on weekly shopping, or meaning you don't have to cut back on something you would otherwise have to?
- Have you saved it?
- If they give an answer to the previous question:

- So, you spent the payment on [x]. What would you have done about [x] if you hadn't received Scottish Child Payment?

Prompts: gone without it? spent other money on it? Gone without something else to pay for it?

- And what difference did [x] make to you?
- Did you plan in advance how you were going to spend the payment?
- Would you say it has improved your lifestyle at all?
- Would you say that you rely on Scottish Child Payment at all?
- Has your use of the payment been affected by COVID-19 restrictions at all?
- SCP payments are made every four weeks. Do you have any idea how you might be likely to use the next payment?

Child wellbeing impacts (8 minutes)

The next questions are about your child's wellbeing and any impact the SCP has had in that area

- Would you say that SCP has had any impact on your child's physical health or wellbeing?
 - Firstly thinking about their physical wellbeing.

Prompts: being able buy healthier food, be more active e.g. using a leisure centre/going to a baby class, to look after their health better (e.g. travel fare to doctor)/ buy other essentials?

- And what about their emotional wellbeing?
 - Prompts e.g. better opportunities to play and have fun, able to take part in activities with other children their age
- Would you say that SCP has had any impact on your own sense of wellbeing or on how you feel?

Impact on labour market outcomes for recipient or their family (5 minutes)

And now thinking about something different...

- Has the payment helped towards anybody in your household staying in or starting work, work experience or volunteering?

Prompts:

- Cost of travel expenses

- Helping towards childcare cover
- And have you or anybody else used it towards any training or education?

Prompts:

- Helping towards the costs of a course
- Helping towards childcare cover
- Buying books
- Enabling you to pay for online learning resources/apps
- Learning a new skill

Awareness/uptake of other benefits/services (5 minutes)

I'd like to move on and talk about something else now.

- Were you receiving other benefits (such as Universal Credit or Child Tax Credits) before applying for SCP?
- If not previously in receipt: When applying for SCP did you receive any advice/support on applying for any of these?
- If previously in receipt of qualifying benefits: Were you given any advice about any other benefits you weren't receiving previously, when applying for SCP?
- Prompts: Best Start Grant/ Best Start Foods/ Advice services e.g. Citizens Advice Scotland
- Follow up: were you aware that Best Start Grant and Best Start Foods are part of a package of benefits called the 'five family payments'? (Scottish Child payment, Pregnancy and baby payment, Early learning payment, School age payment, Best start foods)
- Have you taken up any other forms of help or support since applying for SCP? Explore fully

Prompts: Advice services on eligibility/referrals to Citizens Advice Scotland, Money Talks and other services for advice on benefits and general support

If yes: Were you directed to these by someone who supported your application for SCP, or did you find it on your own?

Wrap up (5 minutes)

We're nearing the end of our interview; I just have a few final questions to wrap up.

- If you were to try and sum up the impact of the Scottish Child Payment on your family's life, what would you say?
- As COVID restrictions have started to ease, has this had any impact on how you use SCP?
- Looking ahead as COVID restrictions continue to ease further, do you think this will have any (further) impact on how you use SCP?
- Is there anything you would like to feed back to the Scottish Government about your experience of the Scottish Child Payment?

Thank and close

- Would you prefer a BACS payment or an Amazon voucher?
- If bacs transfer take down details
- We'll order the transfer/voucher from our finance department. It might take 2 or 3 weeks to arrive as our finance department isn't the fastest, but we will get it to you.
- Finally, is there anything else you would like to raise about the things we've discussed today?
- And would you be happy to be recontacted about potential follow up research for the Scottish Government? (Of course you would be free to say no at that stage)

SCP third sector representatives discussion guide (depth interview)

Introduction

- Introduce self and Ipsos MORI
- This research has been commissioned by the Scottish Government to inform an early evaluation the impact of the Scottish Child Payment and investigate recipients' experiences of the benefit before the planned rollout
- The Scottish Government are particularly interested in the experiences of a range of specific groups including kinship carers, ethnic minority parents, young parents, lone parents, LGBT parents, families with a disability etc.
- We are speaking to professionals from a range of organisations working with eligible families, like yourself, about your views and experiences on the SCP
- We also plan to interview SCP recipients and will explain a little more about that at the end, as we are looking for help in reaching SCP recipients for that phase of the project
- Participation is voluntary – all questions are optional, you do not have to answer anything you do not wish to, and we can finish the interview at any time
- There are no right or wrong answers – we just want to know what you think
- Ensure confidentiality and anonymity – no identifying information will be passed onto the Scottish Government. However, we would like to:
 - Include some anonymous quotes from stakeholders, if that's OK with you.
 - And include a list of organisations we spoke to.
- If you feel that anything you say is potentially identifiable of you/your organisation, and you would rather it wasn't quoted or referred to directly, or that you don't want your organisation listed as one we spoke to, then just let me know. I can also share a copy of my notes with you if you would like.
- Request permission to record – recording will not be shared with anyone outside the research team and will be securely deleted after the research is complete.
- At start of recording – record permission to record and confirm

Quick recap of key points of the SCP

- Introduced in November 2020, payments started in February 2021
- It is an additional benefit worth £10 a week (paid every four weeks) to families in Scotland who (a) are responsible for a child under six and (b) on eligible benefits (Universal Credit, certain legacy benefits, and/or Pension Credit)

- The Scottish Government have pledged to double the value of the payment over the course of the current parliamentary term – eventually extending it to all families with a child under 16
- Aims to tackle child poverty and material deprivation amongst other social and economic objectives

Warm up (organisation and knowledge of SCP)

I'd like to start by hearing a little about what you do.

- Please can you describe what your organisation does?
- And briefly, what your role involves?
- What kinds of contact do you / your organisation have with parents/caregivers of children under 6, on eligible benefits in Scotland?

Awareness and involvement of SCP

Now moving on to think about Scottish Child Payment

- Before I contacted you about this interview, how much did you know about the Scottish Child Payment?
- Can you remember how/when you first became aware of the SCP? What were your initial impressions?
- And how, if at all, has the Scottish Child Payment featured in your job?
- Probe: Have you been involved in supporting clients to apply for SCP?
- Probe: And have you helped any families to claim the payment?

Views of the application and payment process

I'd like to start by asking you about your eligible families – beginning with your views on how they become aware of the SCP

- From what you have heard, do you know which of your families are in receipt of the SCP? How many of your families do you believe to be?
- And does this differ from how many you believe would be eligible?
- As far as you know, how do they generally find out about the SCP? Who informs them about it? When do or did they find out? Is this the same for all families?
- Do you think people understand what is being offered?

- From what you are aware of, what, if any, initial reactions did your clients have to the SCP?
- Probe for positives and negatives
- Were you aware of any questions/uncertainties raised? Or any reservations or concerns? Probe for details

Thinking about the publicity....

- Generally, what are your impressions of how it is publicised?
- Do you think the communication around the payment is clear, effective, and appropriate for your eligible families? Why/Why not?

Probe for any strengths/weaknesses in terms of:

- the format(s)/media used
- the wording/language used in communications
- timing of communications
- targeting eligible families

From what you have observed, is the publicity clear/unclear regarding:

- Eligibility for the SCP?
- How much families will receive?
- How frequently it would be paid?
- How the application process works?
- How it can be used by families?
- When payments would start
- That it would not affect other benefits

Do you have any suggested improvements around the publicity to make it clearer or more accessible?

How easy or difficult is it for people you work with who are on other eligible benefits to access the SCP?

- Probe fully – are there any barriers to accessing it? Are these barriers same for everyone – or do they affect some more than others? Which groups? Why, in their opinion, do these barriers arise?

- Probe for: Barriers at the communication stage and barriers at the application stage
- Has anybody had difficulty claiming/receiving it after application?

Are you aware of any eligible families that have not applied for it yet?

- Do you know why they haven't applied?
- Is there anything (else) you think is potentially off-putting about it?

Probe for: application process, eligibility criteria, amount paid, frequency of payment, views on its purpose/how it is intended to be used, any concerns around privacy/stigma around taking it up

- Anything that could be done generally to promote greater uptake/make it easier to apply?

Perceptions of the impact of SCP

From what you have seen and heard, to what extent has it made any difference to your clients generally? Why/how?

And to what extent if any do you think it has had an impact in the following areas....

- Helping to reduce stress in families that may impact children (e.g. financial stress)?
- Helping to increase participation in social, educational and cultural opportunities?
- Whether the main carer of the child receives the payment and/or has influence over how the money is spent?
- Improving the position of main carers of children within the household?

From what you have seen and heard, to what extent if any would you say SCP is helping families escape poverty and material deprivation?

Probe on:

- Any impacts of payments on household budgets (Probe for specific details)
- The impact of payments on reducing or avoiding debt
- The impact of payments on labour market outcomes for recipients or their families. (Explore fully)
- Whether the COVID-19 pandemic might have reduced/offset the impact of SCP

Wider impacts of SCP

And from what you have observed, do you think there is evidence that applying for SCP has raised awareness about other forms of support that clients are entitled to?

Probe on:

- Take-up of devolved benefits like the Best Start Grant and Best Start Foods
- Advice given to clients on applying for qualifying reserved benefits (if relevant)
- Referrals to Citizens Advice Scotland, Money Talks and other services for advice on benefits and general support
- Does the impact vary for different types of families/families in different circumstances? How/why? EXPLORE FULLY

Ideas for improvement

Finally, I'd like to get your thoughts on any potential improvements for SCP.

Thinking about current arrangement (for under 6s), but also looking ahead to the roll out to under 16s, and as the payment amount is doubled...

- Are there ways that the Scottish Child Payment offer could be improved for eligible parents? Explore fully
- How could awareness of Scottish Child Payment be improved?
 - Among those on the eligible benefits? Among those like yourself working with eligible families.
- Are there any changes that could be made that would help it meet the SG aims?

Summary and final thoughts

- What would you like to see happen to the Scottish Child Payment in the future?
- Do you have a final message for the Scottish Government in relation to the Scottish Child Payment?

Recruitment of people on SCP – asking for their assistance

- Another part of this project is going to involve speaking to people on SCP about their experiences of the payment. We are looking for some help from organisations who work with people on SCP who might be able to put us in touch with people who may be interested.

- As a thank you for spending time helping us with this, we are giving £75 in cash to organisations who help us with recruitment. Each person on Scottish Child Payment who gives up their time to speak to us will also get £30 themselves in recognition of them sharing their views and time.
- Is this something you think you might be able to help us with?
- We would provide information about the research you could share with people, and then either you could ask for their permission to pass on their details to us, or, if either of you were uncomfortable with that, you could give them our contact details so that they can contact us direct.
- We would then have a brief initial conversation with them, to tell them more about the research and to check they're definitely eligible to take part, before arranging the interview for a time convenient to them.
- We are trying to get a mix of people in terms of age, ethnicity, sexuality, circumstances (e.g. who they live with, whether they or someone they live with is disabled)
 - If looking for specific characteristics at this point, discuss this
- Discuss how to take things forward – e.g. are they best contact or someone else? How many people do they think they might be able to identify?
- Arrange to email them further info for gatekeepers and agree time to check back in with them about whether they've managed to find anyone.

Thank and close

If necessary, confirm arrangements for sharing notes.



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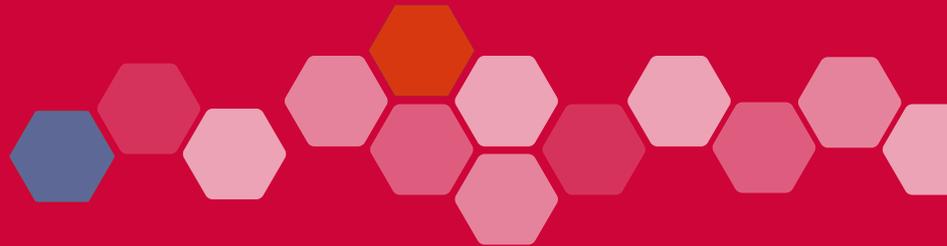
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