



Every child, every chance

**Tackling Child Poverty Delivery Plan
Fourth Year Progress Report (2021-22)**
**Focus report on households
with babies under one**



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Tackling Child Poverty Delivery Plan

Fourth Year Progress Report (2021-22)

Households with a Child under One

We would like to thank all the people and organisations who helped us with this research

Early Years Scotland
Home Start Scotland
One Parent Families Scotland
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Poverty and Inequality Commission
Public Health Scotland
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Executive Summary

Households with a baby under one year of age are one of the six priority family groups highlighted as being at **higher risk of poverty**. A third, 34%, of children in households with a child under one were in relative poverty in 2017-20. This compares to 24% of children overall.

Indeed, for some households having a baby can be a trigger point for falling into, or deeper into, poverty. This is the case for the first baby and any other subsequent children. A holistic approach is necessary to tackle the root causes of poverty.

There are a range of **factors** that explain why households with babies under one are at greater risk of poverty. These include: the high cost of welcoming a baby into the family and raising the child, the impact that the new baby can have on parents/carers' employment, the adjustment in housing arrangements and the increase in their living costs. Some parents have strong support networks, in the form of family (mostly grandparents) and friends, but many do not.

When developing policies that support families with babies who are at risk of poverty, it is necessary to also consider the **wellbeing of the child**. That is, the context in which a child is raised, the importance of the home environment, relationships and attachment, alongside factors including parental education and household income.

From a policy perspective, it is relevant to question what type of support families with babies would need. Whether it is about boosting income from employment or using other tools like maternity leave policies and pay, gender equality policies or social security to ensure that families **live with dignity** while they adjust to their new family dynamics.

In most households, **income from employment** reduces during the first year of having a baby. This is due to reduced income from parental leave or re-adjustment of working patterns. Current parental leave policies do not support gender equal roles, and for those fortunate to be eligible, maternity pay is below the Living Wage so not providing sufficient income to keep families out of poverty. For those who can go back to work, the labour market still needs to support sufficient well-paid, flexible, part-time options and work practices that support and facilitate family life.

Reduced income from employment is felt alongside general increases to the **cost of living** when welcoming a baby into the household. This includes increases to ongoing expenses, like energy and also increases to food shopping bills. Some families will have to make changes to their home or even move to a new home, to provide space for their growing family. Access to financial advice can be beneficial, but for some welfare advice service fees can be a barrier to debt recovery.

The financial pressures which can be exacerbated by pregnancy and the birth of a child can result in parents needing to access **social security** payments. This is particularly complicated in cases where parents are re-accessing these or accessing for the first time. In Scotland, the wide range of social security payments available to parents has positively

impacted on household finances. However, this is against the backdrop of damaging benefit restrictions from UK Government and change in the general economic climate.

There is a strongly funded Early Learning and Childcare (ELC) offer in Scotland, though this starts from the age of two for eligible families. Further **improving childcare affordability** and accessibility, by making it available directly after parental leave, can support parents' return to work. Limited affordable childcare combined with problematic shared parental leave policies, can make it difficult for mothers, and particularly lone parents, to return to work.

Importantly, there needs to be a balance between policies that boost income from employment, progress gender equality at home and in the workplace, and target inequalities in children's early childhood environments. Evidence suggests that policies need to focus on three main pillars:

- Comprehensive support for families in early parenting to foster development of strong attachment and parent-child relationships
- Boosting income and reducing social segregation
- High quality mental health care and reducing barriers for parents in accessing that care

There is an important role to be played by the provision of **advice and support** for new families. This needs to be accessible, timely, and contextual in that it should be tailored to the unique needs and circumstances of a family. During the COVID-19 pandemic there was a reduction in the level of face to face support new families would receive pre-and post-birth of their child. Recovering this support appears to be essential for families, particularly those navigating parenthood for the first time, in order to access all the benefits and in-kind support they are eligible for.

Introduction

Households with a baby under one year of age are a priority group for tackling child poverty in Scotland, as evidence suggests that they are more likely to be in poverty.¹

This report presents the latest data on child poverty targets and provides further evidence on the drivers of child poverty amongst families with a baby. To provide a fuller picture of families' experiences and to begin to fill gaps in the data, existing evidence was complemented with qualitative interviews with families in this priority group. The interview data provided insights to fill key evidence gaps (with particularly rich findings around sources of support and the cost of living) as well as providing support for existing evidence (for example, around employability).

Details on the methods used can be found in [Annex A](#).

Throughout this report, when we refer to low-income families, we mean families who fall into the bottom three deciles of annual household income.

Child poverty rates in families with a baby

Households with a baby under one are among one of the family types known to be at particularly high risk of poverty.²

A third (34%) of children in households with a child under one were in relative poverty in 2017-20 (compared to 24% of children overall). Children in these households are also at higher risk of absolute and persistent poverty, as shown in Table 1.³ Therefore, policies aimed at supporting low income families with new babies are likely to help drive progress towards overall child poverty targets.

Table 1: Child poverty rates. The proportion of children in Scotland who are in different types of poverty. Relative poverty, absolute poverty and low income and material deprivation 2017-20 . Persistent poverty 2016-20.

	All children	Children in a household with a baby under one
Relative poverty	24%	34%
Absolute poverty	22%	30%
Combined low income and material deprivation	13%	13%
Persistent poverty (2016-20) ⁴	10%	18% (with a child < 5)

Data for 2017-20 represents the most recent figures on relative poverty, absolute poverty and low income and material deprivation for this family group. Data for persistent poverty covers the period 2016-20. The next statistical update will be available in 2023. While there have been variations in poverty rates for this family type over the recent time periods, changes are not statistically significant.

As the data currently only covers the first year of the COVID-19 pandemic, the statistics do not yet show the full impact of the pandemic on child poverty targets. However, it would be expected that the pandemic and wider restrictions associated with it will have put additional financial pressure on households. A UK wide report from the First 1001 Days Movement and Isos Partnership reported that 45% of the 235 UK family service providers surveyed in 2020 found many of the families with babies they worked with had been impacted by a sudden loss of family income, or were at an increased risk of food poverty during the spring 2020 lockdown.⁵

Having a baby can have significant financial implications for some households, even moving some into poverty. A tenth (11%) of UK households who were not in relative poverty in 2018-19 and who increased the number of children in their household moved

into relative poverty in 2019-20.⁶ One in twenty of all households who moved into relative poverty had increased their number of children.

Poverty is not a fixed state. Households may move in and out of poverty at different points in time. However, understanding that increasing the family size can be a catalyst for moving into poverty is important for policy development in supporting families. Further, early childhood is a critical period for laying healthy foundations for cognitive, social, emotional and physical development and functioning, which in turn play key roles in shaping economic, social and health trajectories in later life. Additionally, parent-child relationships are fundamental in shaping early childhood. These can sometimes be disrupted due to factors outwith the parents control, such as being in poverty.

Mothers can play an important role in contributing to their child's trajectory, but they need to be supported by a strong system. As the system currently stands, there are various challenges young mothers have to face. A recent publication⁷ suggests that there needs to be a balance between policies that boost income from employment with interventions targeting inequalities in a young child's environment (both inside and outside of the home). The research suggests policies ought to focus on three main pillars:

- Comprehensive support for families in early parenting in order to foster strong attachment and healthy parent-child relationships
- Boosting income and reducing social segregation for example through housing policy
- High quality mental health care and reducing barriers for parents in accessing that care

Our interview data reaffirms how pregnancy and birth affects mothers' mental health in various ways. Some mothers spoke about post-natal depression and the support they received from Family Nurses in terms of prevention and treatment. Others found that pregnancy was a time of increased depression and/or that anxiety peaked once their child was born. Whereas, one mother told us how having her baby had improved her mental health by promoting a more outgoing lifestyle, including baby classes and socialising with other mums.

Demographics – what we know about households with a child under one

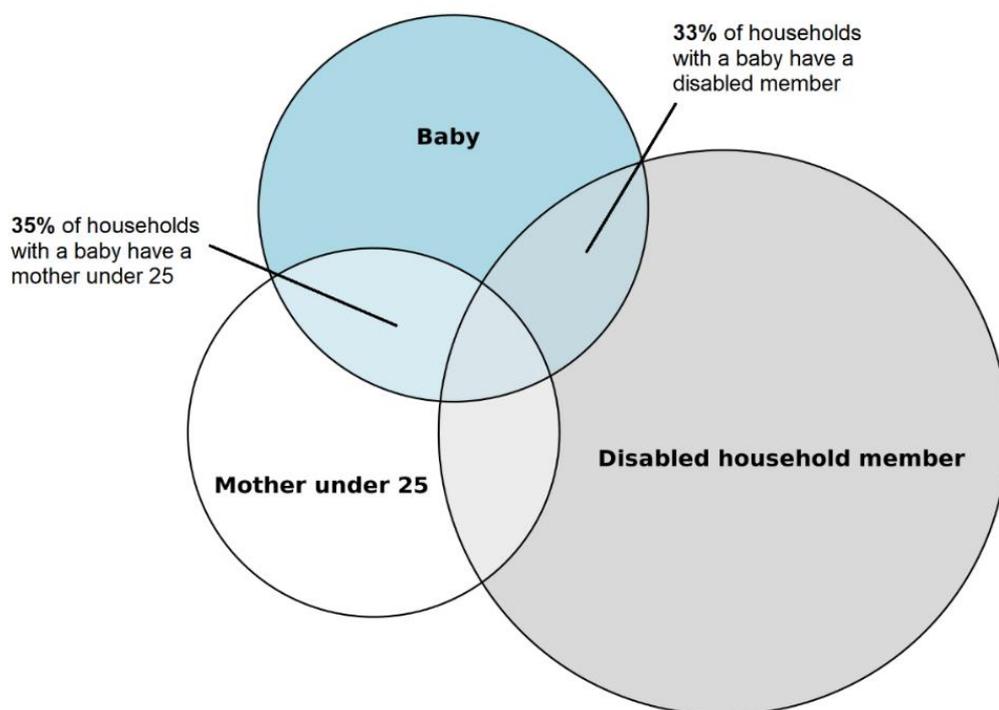
Welcoming a baby into a family is usually marked by significant change for everyone in the household. It means adjusting to parenthood and navigating family life, and can range from juggling work and caring responsibilities, sharing logistics with partners and finding childcare arrangements that work. These challenges are often encountered for the first time. This is all on top of navigating the new role of parenthood and the responsibilities and logistical implications it can have. For those families already with children and welcoming a new baby into the family, change is also the norm. Family finances need to adjust and working patterns sometimes revisited. For some families, all of this change needs to be navigated with the additional pressure of financial challenges.

As with all families, those with a child under one, come from a range of different backgrounds and have a range of different characteristics and experiences. However, in terms of household characteristics, data shows that households with a baby under one are more likely to:

- **be in poverty** – as seen in previous chapter.
- **be in in-work poverty**. 32% of children in families with a baby in the UK who were in working households, were in relative poverty in 2017-20.8 This compares to 25% of all children in working households.
- **be in other priority family groups**. Two thirds (68%) of children in households with a baby in relative poverty also fall under either one or two other priority family groups.⁹ A third (35%) of children also have a mother aged under 25, a third (33%) are in a lone parent household, and a third (33%) live in a household with a disabled family member.

Sharing these various characteristics means that sometimes for families with a child under one their journey out of poverty is more complex and requires greater support and care (see Figure 1 for further details).

Figure 1: Illustration of the proportion of children in relative poverty in households with a baby who are also in other priority groups (2011-18)



There are various factors that explain why families with a baby under one are at greater risk of poverty. These include:

- **Cost of a baby.** Research¹⁰ has shown that the average cost (as of 2018) in the first month of the baby's life alone is around £500. Over the first year of having a baby, it increases to a total of approximately £11,500. Many families reported they did not anticipate many of the additional costs incurred.
- **Maternity leave and pay policy.** Statutory Maternity Pay can be paid for up to 39 weeks. However, this usually means a drop in salary for mothers. For those eligible, in the first 6 weeks, payment is 90% of their average weekly earnings. The remaining 33 weeks are paid at £156.66 or 90% of the mother's average weekly earnings.¹¹ More details in chapter '1. Income from employment'.
- **Eligibility of maternity leave.** There is no universal right to maternity leave in Scotland. There will be mothers not eligible for a variety of reasons, including those who are self-employed, or in volatile contracts. More details in chapter '1. Income from employment'.
- **Working patterns and childcare.** For those who decide to return to work within the first year of their baby's life, there is the added complexity of childcare. For many families, this means a reduction in working hours due to the affordability and accessibility of childcare. Reduced part-time contracts are mostly women.¹² This will in turn equate to less income from employment. Furthermore, for those who choose to go back to work within the first year, there is no funded Early Learning and Childcare (ELC) available. As such, unless families have the support from family or

friends who are willing to help financially or provide free informal childcare, they would have to access private childcare at a significant cost.

Furthermore, evidence suggests that motherhood can be linked to experiences of domestic abuse, with pregnancy being a particular point of risk.¹³ Mothers on the lowest incomes are far more likely to report experiencing abuse. This is likely to exacerbate some of the difficulties already faced by those in poverty.

However, there are some measures that can be particularly beneficial to families with a baby under one and this includes social networks in supporting their journey out of poverty. The qualitative interviews highlighted the importance of strong support networks for families with babies. Mostly, the main pillar of support came from grandparents and other family members. In many cases, family members provided strong emotional support and practical help with logistics by taking care of the baby. Others, offered financial support buying baby items like prams, cots, clothing, which was particularly helpful for parents who were primarily relying on social security. The biggest challenge for many parents, especially lone parents, concerned how pandemic restrictions meant that many normal sources of support were not available.

“During the pandemic, my whole support network shut down”

Mother over 26, lone parent

Even when the support was available, it was limited and mostly remote through telephone or video calls. The lack of face to face support meant that families felt they missed out on advice and help from healthcare professionals.

“Everything was on zoom. It was really hard. It was really lonely. I went to appointments but no one could come, you were totally alone.”

Mother over 26, lone parent

“It’s not always easy to talk about certain things over the phone. And keeping track of the baby as well. My health visitor was a bit disappointed that the baby had dropped in weight, and it wasn’t picked up by my midwife...”

Mother aged 20-25, with partner

In the following chapters, this report looks in detail at the experiences of families with a baby under one across each of the three drivers of poverty. That is, [income from employment \(chapter 1\)](#), [cost of living \(chapter 2\)](#) and [income from social security and benefits in-kind \(chapter 3\)](#).

1. Income from employment

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

When considering what support or policies could be helpful to increase income from employment for families with babies under one, evidence points towards a combination of: parental leave policies, gender equality, parental leave pay and support with transitions back to employment. When families start thinking about adjusting paid and unpaid work, affordable childcare is an important enabler for families in giving them the option to increase their income from employment.

Parental leave policies

Parental leave policies have a dual role in building strong attachment with children and maintaining a strong link to the workplace. Access to parental leave is required to allow essential time in the early days for secure attachment of children. The first 1001 days agenda, including during pregnancy, provide the greatest opportunity to influence a child's development.¹⁴ Early development of cognitive skills, emotional wellbeing, social competence and sound physical and mental health builds a strong foundation for later life.



There is also a general consensus that parental leave allows mothers to remain attached to the labour market. In this capacity, parental leave provides mothers with the means to take time off to care for a new baby while keeping a job to return to afterwards.¹⁵ While this is likely to be true in general, parental leave policies are not the only influencer in a mother returning to employment. An empirical investigation of policies in Canada found that childcare subsidies were more efficient than parental leave policies in ensuring that women stayed linked to the labour market.¹⁶

Even when there are parental leave policies in place, parents are not always aware of the leave they are entitled to. As of 2008, a considerable proportion of mothers who were employees in Great Britain (21%) believed they were only entitled to the statutory paid period of leave (i.e. 39 weeks) and were not aware of their entitlement to an extended period of leave of 52 weeks in total.¹⁷ Mothers in low level occupations were particularly likely to be unaware of their entitlement to this extended period of leave. The percentage of mothers taking longer (beyond 39 weeks) maternity leave was lowest among skilled, process and elementary occupations and highest among professionals. To note though, that this extended period of leave is unpaid, and a lack of income rather than a lack of awareness, can be a decisive factor for parents.

Stigma and discrimination around pregnancy and motherhood at work can impact on a mother's participation in the workplace. There is evidence of stigmatisation and judgement directly from employers and workplaces. This can include negative attitudes and behaviours as well as a lack of flexibility in workplaces and a lack of provision of practical and emotional support in helping an employee balance work and family life. Research

commissioned by the Equality and Human Rights Commission (EHRC) found that two in five (41%) of employers in the UK feel that pregnancy puts ‘an unnecessary cost burden’ on the workplace. While half (51%) of employers agree that there is sometimes resentment amongst employees towards women who are pregnant or on maternity leave. Further, a third of employers (36%) disagreed that it is easy to protect expectant or new mothers from discrimination in the workplace.¹⁸

This discrimination at both the employer and workplace level translates into negative experiences for mothers. Related research commissioned by the EHRC found that three in four mothers (77%) said they had a negative or possibly discriminatory experience during pregnancy, maternity leave and on their return from maternity leave.¹⁹ Mothers also reported feeling that their pregnancy and having their child had resulted in financial loss (20% of mothers), with the most common experience of financial loss being failing to gain a promotion they believed they were due (10%) or having a reduction in their salary or bonus (8%). Some mothers (11%) even reported feeling forced to leave their job due to the discrimination they faced. Negative experiences of discrimination and harassment following pregnancy appear to be linked to factors such as length of time in service with an employer and a mothers’ occupation. Mothers in skilled trades occupations were the most likely to report feeling forced to leave their job and experience financial loss or report a negative impact on opportunity or job security. While those in caring, leisure and other service occupations were more likely to report discrimination having a negative impact on their health and welfare. Mothers in administrative and secretarial and elementary occupations were the least likely to have reported any negative, or possibly, discriminatory experience.

The value of supportive employers was evident in our interview data. There were families who felt understood and supported by their employers compared with those who were not as accommodating and adaptable.

“My work was really accommodating, they get the family thing quite well. My boss was very supportive. Any time I was feeling a bit rubbish, she was happy for me to take the time I needed...I have no complaints at all”

Mother over 26, with partner

“I got really sick with my pregnancy, so I was constantly having to call in sick, so I had to drop out of my college course and I ended up getting fired from my job cos they couldn’t rely on me”

Mother under 20, lone parent

Gender equality

There may be scope for policies to address gender disparities in parental leave. Much of the gender pay gap is related to women's disproportionate responsibilities in the home.²⁰ This is reinforced by inequitable parental leave policies which make it harder for women to return to and progress in work after having a baby.



The UK's parental leave provision implies that a mother should be their baby's main carer. Mothers are entitled to 52 weeks of maternity leave, compared to 2 weeks paternity leave for fathers. Although shared parental leave is available in the UK, it offers the option for mothers to transfer some of their leave to fathers, rather than offering leave to fathers and mothers equally. Recent figures suggest that less than 4% of fathers have taken this up.²¹ In countries which offer equal rights to mothers and fathers to take well paid parental leave on a non-transferable 'use it or lose it' basis, a high proportion of fathers use this leave. For example, in Iceland in 2017, 86% of men used this leave for an average of 3 months.

Unlike for women, men's work prospects do not appear to be impacted by the birth of a child. International evidence suggests that overall, the birth of a child tends to have little impact on a father's labour force status or hours of work.²² This is regardless of factors such as relative or absolute pay, gender attitudes, childcare use, and available workplace flexibility. Indeed, most mothers interviewed mentioned reducing hours or making adjustments to their employment to accommodate their new family structure. The general assumption was that the main caring role falls on mothers, and most adapt by moving to part time hours in order to accommodate this.

"When I went back to work I dropped my hours to go part time. (...) But also, I didn't want her in nursery five days a week. It works for us, but it can be a bit tight money wise."

Mother aged 20-25, with partner

Very few interviewees talked about both them and their partners making adjustments to balance paid and unpaid work. For those that did they spoke of both parents working in part-time roles or alternating shift work.

"We'll have to work shifts between me and partner, day/night shifts to care for son.."

Mother under 20, with partner

Parental leave pay



Families often see a significant reduction in income while relying on parental leave pay or benefits. Receiving full maternity support can lower a family's poverty risk after the birth of a child²³, but it does not always provide adequate support or completely eliminate the risk of falling into poverty. Even at the highest rate (£151.97 per week) Maternity Allowance is worth less than half of the Living Wage rate.²⁴ Although Statutory Maternity Leave is available for 52 weeks, Statutory Maternity Pay and Maternity Allowance is only payable for 39 weeks. This leaves a three month gap in which, if mothers wish to remain at home with their baby, they do not receive an income.

"I'm supposed to be going back [to work] in October. I stop getting paid after the 39th week, so I might need to think about going back earlier.."

Mother under 20, lone parent

Insecure and unpredictable employment, and loss of working hours, sometimes due to discrimination during pregnancy, affect women's entitlement to Statutory Maternity Pay or Maternity Allowance.²⁵ For some women this was exacerbated during COVID-19 when pregnant women were advised to isolate at the beginning of the pandemic.²⁶ Addressing these gaps in maternity pay is likely to prevent some families with a baby from falling, or falling deeper, into poverty.

The type of employment mothers are in can have an impact on their maternity pay entitlement. As of 2008, mothers in Great Britain who received no maternity pay were those in the least advantageous employment conditions.²⁷ Across all mothers, 11% reported receiving no maternity pay. This figure was significantly higher for some groups, including mothers working between one and 15 hours per week (37%), those who had been in their job for less than one year (50%), mothers with three or more children (19%), and mothers who were lone parents (28%). A small group of mothers who did not receive maternity pay should have been legally entitled to some form of maternity leave pay. While this was the case for a very small number of mothers entitled to Statutory Maternity Pay (2%), it affected a larger number of mothers entitled to Maternity Allowance (29%).

Transitioning back to employment

The decision to go back to paid employment after having a baby is influenced by a range of factors. These include social policies (such as funded childcare), cultural norms (what behaviour or choices are seen as desirable), labour market characteristics (such as work flexibility) and access to support networks.^{28, 29}



- **Childcare.** Having access to childcare, either through informal arrangements with family or through official childcare settings, is an important tool in providing families the option of returning to employment. From our interviews, those who found it easiest to go back to work, were those with access to childcare linked to education (mainly further education colleges) or employers.

“I’m going to college and my baby will be going to the college nursery because they take care of them on the campus.”

Mother aged 20-25, with partner

In Scotland, the Early Learning and Childcare (ELC) expansion provides all three and four year olds and eligible two year olds to 1140 funded ELC hours a year (which equates to 30 hours a week if taken during school term time). There is no free provision for under 2s. Still, families with babies interviewed were already anticipating this to be a helpful enabler to go back to work. Further [details on childcare](#) below.

“When my little girl turns three and she gets the funded hours in childcare that will be a HUGE help for us. It’s really difficult for working parents to go back to work and be able to afford childcare..”

Mother aged 20-25, with partner

- **Cultural norms.** In terms of cultural norms, almost one in five of the British public disapprove of a mother with a child under 3 being in full-time work (17% in 2018/19).³⁰ Disapproval for this pattern of working has halved in a little more than a decade, although four times as many people remain critical of a woman with young children doing a full-time job compared to a man in a comparable situation.
- **Labour market characteristics.** Parents who wish to return to work after having a baby are not always able to do so. While individual circumstances personal choice are important factors, the characteristics of the labour market also play a role. An evaluation of the [Making it Work programme](#), designed to provide support to lone parents in complex circumstances in finding sustainable employment, found it was harder for clients with young children to find work. 34% of lone parents whose child was aged five or under found work, with this falling to 28% when the youngest child was aged between one and four and 26% when the youngest child was aged less than one.³¹ Other research has found that preparation for parenthood during maternity leave, a baby’s disposition, mental wellbeing, and support from colleagues and supervisors, close friends and family all play a role in successfully transitioning back to the workplace after maternity leave.³²

Evidence shows that for families with young children certain transition points can create particular challenges which increase their risk of falling into poverty. These include the transition from work into maternity pay/allowance to Universal Credit or

transitioning back into work, education or training. Families report that these transition points can create financial strains that are difficult for families to plan for or manage.³³

Detailed information on specific indicators follows.

1.1 Hourly pay

Indicator: Hourly pay

In 2017-20, average hourly pay among families with a child under one was £7.96. This was lower than for all low-income families, where the average hourly pay in 2017-20 was £8.52.

Source: Family Resources Survey

Even when in work the ability to earn enough money to live can be challenging. As shown in the indicator for hourly pay, families with a child under one tend to earn less on average than all low-income families.

Further, on average, parents of young children will tend to be younger than those with older children and teenagers. Younger people, particularly those under 25, will have had less time to develop their work experience and skillset and progress in their employment when compared with older adults.³⁴ See focus report on mothers under 25 for further detail.

Furthermore, younger parents also face structural issues around pay, with the National Living Wage not enforced until the employee is 23 years old. Additionally, the National Minimum Wage increases with age placing younger parents at greater risk of falling into poverty.³⁵ As of April 2022, the rates for the National Minimum Wage are:

- £4.81 / hour for people under 18
- £6.83 / hour for those aged 18-20
- £9.18 / hour for those aged 21-22
- £9.50 / hour for those aged 23+

“I couldn’t work full time because I wouldn’t get time with the baby and would be on minimum wage which wouldn’t be enough”

Mother over 26, lone parent

Mothers considering returning to work spoke of reducing working hours to part time positions or changing jobs to more family friendly environments. They spoke of how working full time would not be enough to cover ongoing costs and the struggle to find the balance between hours worked, taxes paid and time spent with family.

One interviewee also spoke about a general lack of confidence in her pursuing an increase in income.

“I’d like to be self-employed in beauty industry. I did beauty a few years ago but couldn’t raise the funds for equipment. My confidence was low by the time I was in a position to do so and I never did it.”

Mother over 26, lone parent

In addition, mothers’ experiences in the labour market during and post pregnancy can have a negative impact on their job roles and pay. A 2018 UK wide survey commissioned by the EHRC³⁶ highlights that changes to job roles when returning to work after having a baby can impact on pay for a minority of mothers (3%). More frequently, new mothers can find it more challenging to progress in employment and increase their hourly pay at the same rate they might have before having to balance motherhood and dealing with a lack of support from their employer. The research highlighted that, of mothers in the UK who had experienced a financial loss following their pregnancy, 8% said they had had a reduction in their salary or bonus, one in 20 said they received a lower pay rise or bonus than their peers and 4% of mothers reported that they had been demoted.

1.2 Employment rates and hours worked per household

Indicator: No paid employment

In 2020 in Scotland, on average, 14.1% of children where the household contains a dependent child under one year old were living in a household where no adult is in paid employment. This compares to 12.1% in all households with a dependent child.

Source: Annual Population Survey

Indicator: Hours worked

On average, in Scotland, working-age adults in employment in families where the youngest child is aged under one worked 28 hours per week in 2017-20. This was slightly higher than for all low-income families in employment (24 hours).

Source: Family Resources Survey

In the majority of households with babies, there is someone in paid employment (14.1%). However, this is lower than amongst all households with a dependent child (12.1%).

Despite this slightly higher rate of unemployment, in households where there is a baby under one, 50% of their income come from earnings and a further 47% from social security.³⁷ When compared across other household types most at risk of poverty, only minority ethnic households raise a higher proportion of their income from earnings (64%). All other priority groups tend to depend upon social security more heavily than households with a baby aged under one.

However, even amongst those who rely on income from employment, having a job is not always enough. Of those children living in poverty with a baby in the household, 65% of lived with a head of household in paid work in the period 2014 to 2020.³⁸ The level of in-work poverty is similar to all families (67%).

Overall, income raised, either through employment or social security benefits, is often not enough to keep households with a baby under one out of poverty. For most families, the first year of their baby's life is marked by a significant reduction in income while relying on maternity/paternity pay or benefits. The challenges arising from this drop in income came through in the qualitative interviews too:

“The income I receive at the moment is my maternity pay and the universal credit which pays part of my rent...I always receive the same amount. But it goes as fast as it comes in. A lot of my money has to go to the rent, a lot of my money goes to gas and electricity. And that's all my money gone. I'm lucky if I'm left with £20.”

Mother under 20, with partner

Barriers into paid employment

When welcoming a baby into the family, there are new logistics which need to be navigated to make family life work. This includes balancing paid with unpaid work and deciding what is best for the family unit. For families with a baby under one, there are some specific barriers into employment to consider.

- **Type of jobs available.** A lack of suitable jobs, particularly part-time employment, is the most common reason for mothers who are seeking paid work not being able to find an appropriate job.³⁹ Mothers who stop paid work after having a child and do not return by the time the child is five years old are more likely to be younger, to be single mothers, and to be living in the most deprived areas. For parents who wish to return to employment, the provision of more flexible jobs would help to facilitate the return to work.⁴⁰
- **Lack of workplace adjustments.** Mothers in lower level occupations and temporary jobs were less likely to say family-friendly arrangements were available in their workplace, as were lone mothers and those in low income groups.⁴¹ One mother interviewed mentioned the challenge of having a physical job while pregnant. Others

“But from work it wasn't great. It was more like a needed a break because of the pregnancy, I couldn't do that. I had to stand most of the day and didn't get a break. I used to work at [hospitality sector] full time.”

Mother under 20, with partner

commented on the challenges of making work and breastfeeding compatible. Further evidence is required to understand the level of adjustment employers make to support pregnant women.

- **The cost of childcare.** For many families, the cost of childcare can be a significant expense. In particular, for those families who do not have access to help from family or friends and rely on paid childcare to be able to work. Of those households who use paid childcare, 25% said that they found it difficult or very difficult to afford childcare.⁴² For many, the cost of childcare represents a significant proportion of their work income. Therefore, many families decide to wait until they are eligible for funded ELC or until the child starts school. Further details in the [childcare section](#).
- **Availability of childcare.** Limited choice/availability of childcare for younger children is an issue, especially for parents working non-standard hours, and for single parents who are often their child's sole carer.⁴³ Further details in the [childcare section](#).
- **Lack of support and stigma from employers and colleagues.** Mothers who feel they face stigma and judgement when going back to work with a young child can struggle with the return to work. The mother may end up leaving or deciding not to return if they are not supported by their employer. Research by the EHRC exploring pregnancy and maternity-related discrimination and disadvantage found that one in ten mothers said they were treated in a way that made them feel humiliated or belittled, and a similar proportion of mothers (9%) felt they were treated so badly they had to leave their job.⁴⁴

Enablers into paid employment

There are a number of policies that can support parents of young children into paid employment. These are: flexible working practices, employability support and affordable childcare. Considering each of those in turn.

- Greater **availability of flexible working and home working** could increase the proportion of families with babies in employment, increase hours, or allow for a move into roles that are better paid or more suited to their skillset. Flexible working is important for families who have babies and are thinking about returning to work. For example, families may need work that can fit around childcare and adapt to the unexpected demands of family life. The COVID-19 pandemic has promoted more agile working practices, and if these are cultivated and embedded as we continue to recover from the pandemic, this as a by-product presents an opportunity for jobs to better suit the needs of families. When discussing agile working practices, it should be on the basis of secure, reliable contracts that provide parents with a consistent source of income.

Practical support and family friendly practices in workplaces can also be important in enabling mothers who are not able to work from home to remain in employment. This can include practical measures such as workplaces providing facilities available for breastfeeding mothers⁴⁵ and measures such as allowing parents to take time off at short notice without stigma or judgement.⁴⁶ Further, supportive and positive working environments are important so that mothers feel welcomed and comfortable returning to work.⁴⁷ Many mothers interviewed spoke highly of employer's practices and how it allowed them to continue in employment.

"My work is actually great. The process of applying for part time went really smooth... My work could have said no. But luckily it worked all alright. I was quite anxious about it in case they said no. But no, everything went actually fine.."

Mother aged 20-25, with partner

"My work was really accommodating. They get the family thing quite well. My boss was very supportive. Anytime I was feeling a bit rubbish, she was happy to take me all the time I needed. I was working from home at the time"

Mother over 26, with partner

- Some people, will benefit from tailored **employability support**, such as from initiatives like the Fair Start Scotland. In particular, employability programmes that focus on an individual's circumstances and specific challenges can be of benefit. **Fair Start Scotland**, Scotland's first fully devolved employability service, launched in April 2018 and supports those who are furthest from the labour market or experience complex barriers to employment. Fair Start Scotland figures show the proportion of parents being supported through their service is increasing over time (from 8% in Year 1 to 28% in Year 4). However, of all participants to date, only 4% were parents whose youngest child was under one. Further, while many of those supported by the services were able to start a job further work is required to increase the scale of the programme.⁴⁸
- Finally, **improving childcare affordability** and making it available directly after parental leave can also support parents' return to work.⁴⁹ Currently, the lack of funded ELC for parents with children under the age of two, combined with problematic shared parental leave policies, can make it difficult for mothers, and particularly lone parents, to return to work.⁵⁰ Additionally, there can be other contextual factors which may make the return to work more difficult for mothers. For example, the cost of childcare for families with multiple children of preschool age, those who need to begin maternity leave earlier than expected (such as those whose baby requires neonatal care) or those who have children with a neurodevelopmental or physical disability who have complex learning and childcare needs. Greater availability of public childcare would mean that motherhood (for married or cohabiting mothers with an employed partner) has less of an effect on the number of hours that women want to work.⁵¹

1.3 Labour market

Indicator: Underemployment

4.9% of parents (16+) in Scotland with a dependent child under three years old who are in employment would have preferred to work more hours for the same rate of pay in 2020. This is compared to 6.8% of all parents with a dependent child.

Source: Annual Population Survey

Indicator: Under-utilisation of skills

Almost one in five (18.6%) of employed working age (16-64) parents in Scotland with a dependent child aged under three years old who have a degree qualification were in low or medium-low skilled occupations in 2020. This is a similar level compared to employed, graduate parents with a dependent child of any age (17.2%).

Source: Annual Population Survey

As mentioned earlier, policies that support flexible working patterns, career progression, gender equality and affordable childcare are likely to have a positive impact on families with a baby under one.⁵²

The type of work parents have access to is important in the prevention of child poverty. Flexibility is key in supporting parents to balance caring responsibilities but employment also needs to be secure. Research with parents of young children during the COVID-19 pandemic found that those families with precarious and/or insecure incomes did not have enough money to make ends meet before the pandemic. These existing financial pressures were worsened due to the impact of the pandemic.⁵³

Generally, shift work and part-time employment can often better accommodate childcare arrangements, but are generally lower paid and less conducive to career advancement.⁵⁴ This can translate into families with babies having to adjust to lower paid jobs or underutilising their skills in order to balance caring responsibilities.

Changes to working patterns and the type of job are more acute amongst women. Women who want to move from full-time to part-time work often struggle to find a job with similar levels of responsibility and seniority.⁵⁵ Therefore, they often have to 'downgrade' to a job with lower pay. For example, evidence from Australia suggests that while a mothers' workplace flexibility does not appear to affect their workforce participation, many mothers change employers after having a child in order to gain more flexibility or to work fewer hours.⁵⁶

When the labour market adjusts and provides flexibility for all, everyone regardless of gender, benefits. Specifically, fathers' workplace flexibility appears to have a significant effect on maternal employment. The more flexible the father's workplace, the more likely

that the mother will remain in employment. This may be related to the fact that greater workplace flexibility allows for fathers to contribute to childcare.

Further, the length of time outside the labour market for a mother can have both short and long term impacts on families. Mothers who experience an extended time out of work after the birth of their child, and until their child is five years of age, experience short term impacts on household income but can also face the long-term impact of lower earning potential as a result.⁵⁷ Evidence suggests that this employment disparity in the early years contributes significantly towards the gender pay gap in the longer term.⁵⁸

1.4 Skills and qualifications

Indicator: Parents' qualifications

In 2020 5.1% of parents (16-64) in Scotland with a dependent child under 3 had no or low qualifications. This compares to 7.6% of all parents with a dependent child of any age.

Source: Annual Population Survey

A key barrier to in-work progression can be lack of skills or educational qualifications. Providing skills and educational development can support in-work progression and improve career prospects in the longer term.⁵⁹

However, for families with babies, for whom flexibility and caring responsibilities are a priority, finding suitable work that matches their qualification level can be an issue. Sometimes, it is not a lack of skills, but instead it is the challenge of matching a mother's skillset to their work requirements after having a baby.

Some mothers interviewed considered furthering their education during their child's early years. It seemed that the flexibility provided in colleges, and childcare options linked to educational establishments, were key factors in the decision.

"I'm studying to be a midwife as well. I try to do it at night when she's in bed. At the moment it's all online. Come September it will be a bit more difficult because it'll be full time, but I've spoken to all the lecturers and they've all been supportive and they try to take into consideration if people have children etc. for placements so my placement will be local."

Mother 20-25, lone parent

1.5 Childcare and transport

The availability of high-quality, flexible and affordable services such as childcare and transport can be important enablers for parents in accessing employment. Policies that aim to reduce the cost of transport and childcare can help to reduce the cost of living for those parents with a baby under one.

Childcare

Each family's circumstances and needs are different and dependent on factors such as a child's age, health or emotional development. The logistical requirements needed to keep family life going will vary over time. Similarly, parental future aspirations will also evolve.

For those families whose baby is still under one year of age, they may not have started using childcare yet. Once, and if they decide to do so, it will be an important factor in supporting paid work.⁶⁰ Some parents find themselves having to return to work earlier than planned (often on adapted working hours) to increase their household income. In these circumstances, the availability of affordable childcare is a key enabler.⁶¹

Currently, the lack of funded hours for parents with children under the age of two can make it difficult for parents who wish, or need, to return to work to do so.⁶² The Scottish Government has committed to developing a new offer of ELC for one and two year olds - starting with those who need it most.

There are some issues worth considering around childcare:

- **Equitable access.** Although childcare provision can support parents to enter or progress in employment, it may not do so equitably. Lower income families with babies are less able than higher income families to be able to afford paid-for childcare. Those families with more than one child often find it difficult to pay for childcare with costs being seen as unmanageable and a disincentive to take on employment.⁶³ Yet, when childcare is subsidised, research suggests there continues to be inequalities across families. Research on ELC use in Scotland in 2017 (before the expansion from 600 to 1,140 funded hours of ELC) showed that on average, parents with higher household incomes used more hours of ELC than parents with lower incomes (33 hours per week for parents with an annual household income of at least £60,000 compared to 25 hours per week for parents with a household income of less than £16,000).⁶⁴ Similarly, those in the top and middle income brackets were more likely to have used free or low cost activities offered to children in Scotland during Summer 2021.⁶⁵ Any statutory childcare provision for under 2s has to reach those who need it most. OECD data from across European countries suggests that when childcare is provided for children aged 0-2 years take-up rates vary. Indeed, take up tends to be higher in higher income households compared to lower-income households.⁶⁶
- **Childcare for non-standard working hours.** There may be particular difficulties and barriers associated with juggling low-paid, insecure and shift work around the needs of young children. Research suggests that children living with parents who work non-standard hours are less likely to access nursery provision.⁶⁷ This can be

because the majority of nurseries/pre-schools tend to operate during standard office working hours and settings frequently ask parents to commit to specific days and times in advance for their child's care.

- **Lack of awareness.** Barriers also exist around awareness and uptake of additional financial support available to help with childcare costs. Parents paying for nurseries for young children who are not yet eligible for funded places can, if eligible, access financial support to help with childcare costs. Further, powers are available to nurseries to mitigate financial burdens parents may face (such as temporary discretionary fee waivers). Despite these having been found to be a valuable form of support when offered, evidence suggests that many parents are not aware of the range of support available to them.⁶⁸

It can also be challenging to access the appropriate support for childcare costs even when parents are aware of what is available. Many parents receiving the childcare element of Universal Credit report not receiving this on time (and in full) and report difficulties paying upfront childcare costs as a result.⁶⁹

- **Balancing childcare needs of multiple children.** When parents have older children in the family as well as a baby and wish to return to work this can present further issues. Where older children are not yet eligible for funded ELC, and there is no additional family support nearby, the affordability of childcare can stop families accessing the childcare they are entitled to.⁷⁰ During pregnancy parents can also experience difficulty managing childcare. Indeed, it can be difficult juggling childcare for older children around attending antenatal care at required appointment times. This is particularly difficult when parents cannot access funded ELC or afford private care.⁷¹

Cost was identified as a key barrier to childcare in our interviews. In particular, mothers highlighted the upfront payments required and the lack of funded ELC for children under two years old. Alongside cost, availability of childcare was a barrier with mothers finding that sometimes local, public nurseries had no space for new enrolments.

"[eldest daughter] is two days nursery a week. We managed to get a place in an outdoor nursery on her third birthday. We couldn't justify sending her before because the fees would have been all of my partner's salary."

Mother over 16, with partner

"If there were more nurseries with space available, I've tried 5 or 6 different nurseries, but they're all full. All local nurseries. I've looked at all the ones close to me, all the others are far away so I'd have to get up super early and change my shifts at work."

Mother under 20, lone parent

For many of the mothers we interviewed, family was an important source of informal childcare. This allowed mothers some respite and enabled them to attend courses and appointments. However, some mothers expressed a preference not to use childcare, particularly when their babies are very young.

“I prefer looking after him, I prefer staying with him, I’m worried, he was really small when he was born. I’m really attached to him.”

Mother under 20, lone parent

“My boyfriend’s family do offer to help out but I prefer to do things on my own because I’m capable of doing it, I don’t really like anyone’s involvement.”

Mother aged 20-25, with partner

Transport

Indicator: Satisfaction with public transport

In Scotland, across 2016-19, 82% of adults in low-income families with a child under one were very or fairly satisfied with the quality of public transport. This was higher than satisfaction among adults in low-income families (73% satisfied)

Source: Scottish Household Survey

The costs of travel can represent an unavoidable strain for families. Transport needs to be available for families with children under one to allow essential travel. This can be for access to employment or education but can also include essential travel to medical appointments, advice services, childcare and to visit relatives.⁷² However, high costs and issues with accessibility can present barriers for low income families in using public transport.

Increased travel costs are associated with pregnancy, with the costs of travel to maternity services often significant, especially for those in rural areas and people using cars who need to pay high costs to park in hospital settings.⁷³ A 2016 report on pregnant refugee and asylum seeking women found that their Home Office housing provider, on whom women rely for taxis to and from hospital for all hospital appointments due to their [Azure card](#) not allowing them to buy public transport tickets, were often hard to contact and unresponsive to women’s needs.⁷⁴

As previously identified, we know that women are more likely to take on caring responsibilities for children, elderly relatives and domestic chores, alongside paid work. This means that they are more likely to make frequent shorter trips, rather than make a single commute, and are more likely to be travelling with children, buggies, bags of

shopping etc. Therefore, accessible transport is particularly important for mothers travelling with young children.⁷⁵

All but one of the mothers we interviewed identified buses as a primary mode of transport for them and their families. The limited space for prams on buses was identified as an issue and made buses a less reliable mode of transport. Some mothers had received their [free under 22s bus pass](#) and found it useful. However, one mum told us that the online application process was difficult.

Driving was said to be a more reliable and flexible way to travel, but the significant rise in fuel costs presents a barrier. Further, one mother added that driving lessons, and the necessary driving tests, are expensive.

“I have a dentist appointment tomorrow but can't go because it's 45 minutes away and I would have to get 3 buses. So that's 3 buses I've gotta chance to get on and like I might not get a seat on one if there's a pram already on there and if someone else gets on in a wheelchair.”

Mother aged 20-25, with partner

“It really depends - some of the buses never show up. I wish I could drive but it's quite hard cos it's so expensive. Buses are ok, they get you where you need to go and it gets me and [son] out for the day. Yeah it's just how much [driving] all costs, for my 17th I got lessons and everything but not long after I fell pregnant so I had to stop.”

Mother under 20, lone parent

2. Cost of living

The transition into parenthood can have a significant impact on household finances. This can lead to difficulties in managing new or existing financial commitments.

Having a baby also brings with it a range of additional costs around preparing for the new baby by purchasing equipment including cots, prams, sterilisers and baby clothes as well as adapting living arrangements. These additional costs can add to financial pressures already experienced through a loss of income and gaps in payments, particularly in the case of lone parents with a baby who find themselves with sole responsibility for household expenses.⁷⁶

2.1 Housing costs

Indicator: Housing affordability

Low-income families with a child under one in Scotland spent on average 26% of their net household income on housing in 2017-20. The same figure for all low-income families was 21%.

Source: Family Resources Survey

Low-income families with a child under one tend to spend a higher proportion of their income on housing (26%, compared to 21% for all low-income families). The evidence review did not yield any research explaining as to why this may be the case.

Since 2010 there has been a reduction in overall UK Government spending on housing across the UK. This includes reductions in housing benefits rates and eligibility, the introduction of the 'bedroom tax' and a reduction in the size and status of the social housing sector.⁷⁷ In Scotland there have been efforts to mitigate some of these gaps. However, these cutbacks have a disproportionate effect on women who are twice as dependent on social security payments as men and are more likely to be in receipt of housing benefit.⁷⁸ Currently, there is no evidence on the impact of the cuts on families with babies under one. Further detail in the progress of housing policies in Scotland can be found in the [fourth year progress report](#).

Some of the mothers we interviewed said their Universal Credit payment relieved housing costs by covering their rent. Most of the interviewees were in social housing and it was suggested that private rented accommodation is unaffordable. Many mothers mentioned that having a baby prompted a change in housing; often moving out of pre-pregnancy housing to avoid overcrowding. While rental costs were not a prominent concern, mothers highlighted the challenges of securing homes which suit their family's needs. Problems with unsuitable housing included: being located far from family and support services, having to navigate several flights of stairs with a buggy, and needing to be relocated due to mould and damp.

2.2 Other costs of living

Indicator: Fuel affordability

In Scotland, low income households with a child under one year of age are estimated to have on average spent 14% of their net household income (after housing costs) on fuel across the period 2017 to 2019. Low income families as a whole spent a similar percentage of their net household income on fuel (16%). Due to relatively small sample sizes the difference is not statistically significant.

Source: Scottish House Condition Survey

Indicator: Food affordability

Households with a child under two years of age (across all incomes) in Scotland spent around 11% of their income on food and non-alcoholic drinks in 2017/18 to 2019/20. This is the same as the percentage spent by all households with children (11%).

While figures are not available for low income families with a baby under one due to small sample sizes we know that low-income families generally spend a higher proportion of their income on food. In 2017/18 to 2019/20 all low income households with children spent around 19% of their income on food and non-alcoholic drinks.

Source: Living Costs and Food Survey

Parents living on low incomes with young children in their household face a range of worries around living costs, many of which are shared with low income families more generally.^{79 80} These include concerns around food, fuel and internet costs. To try and manage these costs, and mitigate the harm to their children, some parents report prioritising spending around their children's needs. For example, parents may go without food so that their children can eat, and during the pandemic parents with young children reported prioritising internet bills so that their children were entertained.⁸¹ Prioritising energy bills can have an impact on other expenses such as rent or mortgage and council tax. Parents who are struggling financially have discussed in previous research how they have to make sacrifices such as restricting spending on food and other household essentials in order to cover their energy bills.⁸²

Further, parents with a baby often rely on informal support networks for assistance with everyday costs. Data from the Growing Up in Scotland study shows that around 90% of parents of babies said that the child's grandparents bought things for the child with around a quarter of grandparents doing so on at least a weekly basis.⁸³ However, there are families who do not have this source of financial support.

The rising costs of household energy bills is causing additional pressure and concern for families. This concern is particularly prominent for families with a baby or toddler as these families are more likely to spend time at home and have to heat their homes to ensure their children are warm enough for bath times and nappy and clothing changes.⁸⁴ There

are examples where parents report not heating their homes due to their fear of high energy bills.⁸⁵ While other evidence reports how parents need to plan and make decisions about their heating patterns to fit the needs of their young children, even when they are not able to afford it.⁸⁶ However, this is not always and nor should be a choice needed to be made.

The mothers we interviewed highlighted some of the additional costs of having a baby. Initial costs for cots, sheets, bottles etc. were mentioned. Some mums also emphasised that costs increase as the baby grows, such as food costs associated with weaning, and clothing costs due to babies growing quickly.

The recent cost of living crisis – in particular, increased prices of gas and electricity - was a prominent theme in the interviews. As a result, some mothers said they had little money left over after covering essential costs and some were struggling with debt. A clear theme in the interviews was mothers prioritising spending, cutting back, and carefully budgeting to cope with increased outgoings.

“The kids are fed and have gas and electric but we’re getting into debt because I’m prioritising food and energy.”

Mother over 26, lone parent

“[Social security income is] not really enough to live on because the cost of everything is going up, even in the shops. It’s just a bit of a struggle at the minute. I’m still coping, it’s just that I’m having to cut down on loads of things. I can only take him [son] to the park, not to places that we need to pay anymore. And I’m doing my driving lessons at the minute and my test is coming up, but the price of them have gone up. I can’t go out with friends with [son] as much.”

Mother under 20, lone parent

“It’s a conscious decision to not get a dishwasher or a tumble dryer because the bills will add up.

We just cut back on things, for ourselves really. The money we would have spent on ourselves, we just don’t do. We just have to do that. We just don’t go out [...]”

Mother aged 20-25, with partner

2.3 Debts

Indicator: Unmanageable debt

12% of all households with a child under one year old were in unmanageable debt in the UK, as of 2018-20. This proportion was slightly higher than for all households with children in the UK where 8% were in unmanageable debt.

Source: Wealth and Assets Survey. Due to small sample sizes, data for household with a child under 1 is not available for Scotland.

Many low income families with a child under one have experience of debt, which is often caused by difficulties in affording basic costs of living such as energy bills, council tax and covering unexpected expenses. Often debt occurs because parents need to prioritise their children's basic needs over household bills. Certain transition points can also make families with a baby especially financially vulnerable and increase their chances of falling into debt further. This includes the point where a mother's maternity allowance is stopped and they transition to Universal Credit.⁸⁷

To meet the costs of having a new baby low income families are at a higher risk of having to make use of short term borrowing or making purchases on credit.⁸⁸ Research by Save the Children with parents of babies and young children during the COVID-19 pandemic also found that in times of crisis the financial support received was not enough to keep families afloat.⁸⁹ Low-income families reported struggling to pay off debt and being in a cycle where they accumulated further debts, with essential costs knocking them back and the financial support they received only covering the most essential household bills.

Debt was a significant concern for several of the mothers we interviewed. Of those who spoke about debt, all had engaged, or sought to engage, with support services. Those who had engaged with support services found the support lacking or unhelpful. Additionally, welfare advice service fees were flagged as a barrier to debt recovery.

"I had a welfare advice check but had to pay them money every month for support with monthly service charge. I ended up saving more money trying to pay it back myself than giving them money to support me with it. I've been to citizens advice too but they couldn't do much because it's our fault isn't it. But it was my mental health and my anxiety and I couldn't work so it just kept building up over time more and more. We want to pay it off over time but it's not as easy as just paying it all at once because we've got other things to manage. My boyfriend has his car, other payments and gas and fuel is going up. He has to pay for the car monthly because the old one couldn't fit baby's pram and wasn't suitable for a baby so he got a new one but now we're paying that back every month."

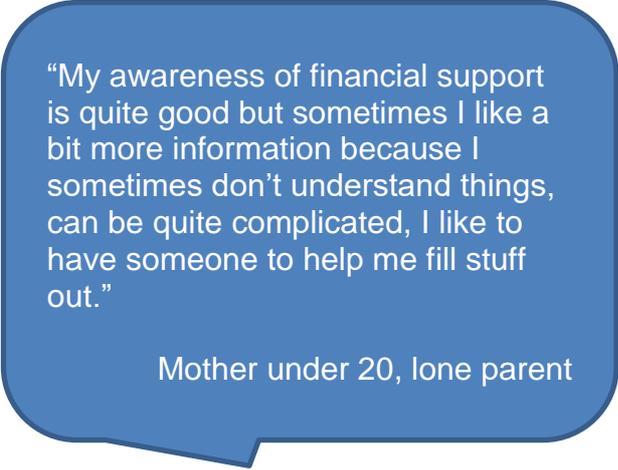
Mother aged 20-25, with partner

2.4 Enablers (access to affordable credit, internet access, assets and savings)

Some of the mothers we interviewed told us that, after covering costs of living, they were not able to build savings.

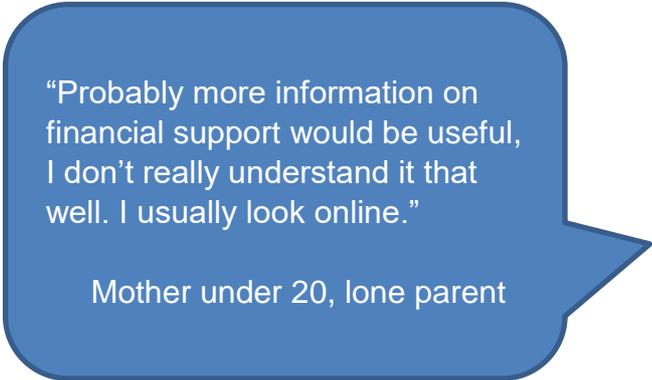
Savings and access to affordable credit can protect against material deprivation and problem debt. They act as a buffer against unexpected costs and fluctuations in income. There is no detailed information on access to affordable credit or assets for this particular household type. However, there is ample evidence of how useful financial support services can be for this group.

This evidence is supported by our interview data. Most of the mothers we interviewed were confident that they knew of financial supports available to them. This knowledge came from their own research and engagement with support services and community groups. Nevertheless, participants added that greater availability of financial advice was further required to fully support their understanding.



“My awareness of financial support is quite good but sometimes I like a bit more information because I sometimes don’t understand things, can be quite complicated, I like to have someone to help me fill stuff out.”

Mother under 20, lone parent



“Probably more information on financial support would be useful, I don’t really understand it that well. I usually look online.”

Mother under 20, lone parent

Evidence shows that coordinated systems where parents are signposted and referred for financial support can be particularly beneficial. This includes income maximisation services, like financial counsellors and welfare advice services, which parents can access through their routine baby appointments. When embedded in routine ways these services provide an opportunity for wide-scale early screening, identification and referrals.⁹⁰ A report produced by the Joseph Rowntree Foundation highlights that access to services supporting families need to include both financial support services but also provide practical and emotional support and advice. The report argues that holistic support across all three pillars, can provide social capital and reduce the impact of poor mental health.⁹¹

There are some examples in Scotland worth highlighting:

- In Scotland all health visitors, midwives and family nurse practitioners must screen and offer a referral for financial advice to all pregnant women and parents/carers of families with children under five years of age through the **Financial Inclusion Pathway**.⁹² Money and welfare services available can include: income maximisation, money and debt advice; financial capability and management support; and awareness raising and service provision around banking, insurance and affordable credit. An evaluation of this service found that most parents believed the health professionals they had worked with played a role in helping them with financial challenges.⁹³ In particular, Health Visitors were considered to be trustworthy, highly knowledgeable about families' particular circumstances, and involved in new parents' lives in a way no other professionals were likely to be. Where challenges were raised, these tended to be in circumstances where parents had barriers around discussing financial issues with health professionals due to a fear of judgement or questions being raised about their parenting abilities and the subsequent impacts they thought this could have with potential social services involvement. The importance of building rapport and creating strong relationships with parents was identified as a way of mitigating these barriers.
- The **Healthier, Wealthier Children project in Glasgow** specifically targets pregnant women and families at risk of, or experiencing poverty. It involves health, local authority and voluntary sector partners and has established referral links between health and money advice services. An evaluation of the project found one of the main benefits has been easier access to advice and help for 'hard-to-reach' groups not previously known to advice services.⁹⁴ The evaluation also found that it has led to new ways of offering money/welfare advice specifically for parents of young children. This was in the form of outreach sessions in baby clinics and at weaning fayres - with project health staff now holding an increased awareness of the role of advice services. However challenges with capacity were noted, with these expected to get worse as a result of welfare reforms and increasing cuts to budgets.
- Generally, **maternity healthcare** is an important source of financial advice for mothers in poverty. However, it is concerning that refugee and asylum seeking women, an already highly vulnerable group, appear to face barriers to accessing maternity services.⁹⁵ Key barriers include language, discrimination and a lack of 'cultural health capital' – i.e. not having a good understanding of the healthcare system.

Further, internet connection can facilitate access to financial and other support services. Therefore, monitoring internet access amongst this group provides insights into any barriers these families may face.

Indicator: Internet access

80% of low income Scottish households with a child under one had internet access at home in 2012-2019. This compares to 85% of all low income households with children in the same time period.

Source: Scottish Household Survey

Overall, a lower proportion of low income households with a baby under one have internet access, compared to all low income households with children (80% and 85%, respectively). During the pandemic, where face to face support was highly restricted and social isolation exacerbated, the negative impact of not having internet access was emphasised.

In interviews, it was clear that mothers rely on internet connection for accessing a variety of essential services, including education, claiming benefits, applying to concessionary schemes, and accessing advice and support. This reliance was particularly significant during the pandemic when some maternal health appointments also took place online.

3. Income from social security

Recognising that parents with young children may not be able to be in employment or may feel that being in work is not the most suitable or desirable choice while raising their child, social security payments are often relied upon to keep families with young children out of poverty. This is particularly relevant for families with babies under one, when children need greater time and energy from parents.

3.1 Targeted reach of benefits

There are a range of benefits, administered by Social Security Scotland, that families with babies under one can claim.

Best Start Grant Pregnancy and Baby Payments are intended to help pay for items such as maternity clothes, a pram or additional heating. Best Start Foods is intended to buy healthy foods such as eggs, milk, vegetables, fruits, and pulses. The Scottish Child Payment helps towards the cost of looking after a child. Data is not published on the number of parents with a child under one year old claiming these specific benefits which makes it hard to calculate reach. However, of all the Best Start Grants applications, a third (34%) were specifically for Best Start Grant Pregnancy and Baby Payment.

Ensuring that benefits and support reach those in need is key to ensuring a difference is made to peoples' lives. There are some factors to consider:

- **Raising awareness of benefits.** Parents become aware of the benefits available to them through multiple sources, including support organisations (e.g. One Parent Families Scotland) and healthcare practitioners. The role these organisations and individuals play in raising awareness is crucial. Research⁹⁶ with 36 people who have received Best Start Grants, including 17 who had received the Pregnancy and Baby Payment, found that some were initially surprised that the benefit was available to them and they thought they would not meet the eligibility criteria. These women did not view the benefit as stigmatising and intended to apply again if possible. They also generally found the application process straightforward, though suggested some improvements, for example, to make it easier for applicants who have literacy issues, or to communicate more effectively with people when claims are subject to delays.
- **Some parents/carers are new to the system.** The financial pressures created when experiencing pregnancy and the birth of a child can lead some families to need to access social security payments. This is particularly complicated in cases where parents are re-accessing these or accessing for the first time.⁹⁷ In Scotland a lot of effort has been made to streamline the process for those accessing benefits for the first time, but it can still be a daunting and complex process

“I’d never used benefits before having children. Didn’t really know how the benefits system worked.”

Mother over 26, with partner

Indeed, data highlights that a significant number of families begin to claim Universal Credit following the birth of a child. The latest data shows that households with a child under one constituted a higher proportion of new Universal Credit claims. An average of 5.7% of households on Universal Credit with a child under one year old were new claims in 2020-21, compared with 5.5% of all households on Universal Credit.⁹⁸ In 2021-22, up until the end January 2022, these figures were 3.5% and 2.5%, respectively. Similarly, the proportion of new Universal Credit claims which were from households with a child under one year of age was slightly higher than the proportion of all claims from households with a child of any age: 3.8% compared to 3.7% in 2020-21, and 4.9% compared to 3.5% in 2021-22 up until the end of January 2022.

- **Accessing all the benefits and support can be complex and can cause high levels of stress.** Research with new parents has highlighted that access to Universal Credit can create a lot of pressure and uncertainty for families due to the payments in arrears system where families have to live for 5-6 weeks without income on initial application. The option of taking an advance creates its own problems as this becomes a further monthly expense once regular payments start.⁹⁹ The same research also highlights difficulties for new parents in knowing where to begin with navigating the complex benefits system alongside the difficulties in undertaking the tasks involved during the application process due to the potential pressures and challenges of their pregnancy.¹⁰⁰
- **Impact of reforms.** Reforms to benefits such as the two-child-limit can disproportionately impact families with younger children. All families affected to date by this policy change will have at least one child under the age of five and since families with young children are already more likely to be living in poverty this can compound their experience. The two-child limit has been found to have directly impacted upon household finances, with families affected reporting having to cut back on essentials such as clothes, dentistry, baby equipment, and the quantity and quality of food. Even then families have described sometimes still ending up in debt and rent arrears despite making these cuts to essential items.¹⁰¹ Further, as the two-child limit assumes that parents will be able to work to increase their income, this is a pertinent area for concern for families with a baby as it is not always the case, or desirable, for parents to consider or commit to full time work.¹⁰²

Analysis by the Scottish Government in April 2022 on the impacts of UK Government welfare reforms since 2015 found that reversing the imposition of the two-child limit and the related removal of the family element of Universal Credit and Child Tax Credit was the most cost-effective way to reduce child poverty out of all the reforms modelled.¹⁰³ Reversing these policies would pull an estimated 10,000 children out of poverty in 2023-24 at a cost of around £120 million, boosting disposable income for households with children in the bottom 20% of the income distribution by over 6%.

3.2 Value of benefits

This section of the report focuses on benefits specifically targeted at those who have a baby, rather than exploring the wide range of benefits a family with a baby could potentially access. These are:

- One of the payments from the Best Start Grants is the **Pregnancy and Baby Payment**, which is £642.35 on the birth of a first child, and £321.20 for any subsequent children.
- **Best Start Foods** is a prepaid card that can be used in shops or online to buy healthy foods. It provides £36 every 4 weeks for those with children aged under one.
- **Scottish Child Payment** is an income supplement which delivers regular, additional financial help to low-income families. It provides £80 every four weeks (increasing to £100 by the end of 2022).

Evaluations of Best Start Foods and Scottish Child Payment will be published later this year. These will offer insights into the impact of these payments on recipients. However, qualitative research¹⁰⁴ with Best Start Grant recipients, including 17 who had received the Pregnancy and Baby Payment, found that the payments had a positive impact on household finances at key transitional stages of children's' lives. The payments helped to reduce parental financial stress and anxiety, and prevented them from falling into debt or having to cut down on essential household spending, such as for food and bills. Participants who received the Pregnancy and Baby Payment reported used the money for a wide range of items, including health and hygiene products (e.g. nappies, dummies) nursery products (e.g. cots, clothes) and items for mothers (e.g. breast pads).

In addition to the benefits available through Social Security Scotland, there is also Universal Credit. On the whole, awards to families with children are on average higher than for those without children. But when looking specifically at families with babies, the average award was slightly lower for households with a child under one than for all Universal Credit claimants with any age of children (£927 per month compared to £965 in 2020-21).¹⁰⁵ This can partly be explained by households with a baby being less likely to be in receipt of the carer element, the disabled child element or help with housing costs (when compared to all households with children). Furthermore, households with a child under one more likely to be entitled to fewer rooms, partly because the calculation is made based on the age of the child), and in turn a lower Local Housing Allowance (LHA) rate than all households with any age of children.

Young asylum seekers in Scotland are now eligible to receive financial support on the birth of their children. Those aged under 18 years can apply for the Best Start Grant Pregnancy and Baby Payment after the Scottish Government reached agreement with the UK Government that it would not jeopardise their immigration status.¹⁰⁶

3.3 Take-up of benefits

Best Start Grant and Best Start Foods are means tested benefits available for families with a child under one. The estimated take-up rate for the Best Start Grant is 79-84%, and for Best Start Foods the rate is 77%.¹⁰⁷ Evaluation suggests that these benefits have had a positive impact on households finances and enabled some people to meet key expenses.¹⁰⁸

Estimated take-up of Scotland's universal Baby Box scheme is over 90%, with 91% of recipients saying it had saved them money. Parents on low incomes were more likely than others to say the box had financial benefits.¹⁰⁹ However, while helpful in supporting parents financially while their child is young, current evidence highlights that interventions such as the Baby Box and Best Start Grants are not currently at the scale to have an impact on headline poverty rates.¹¹⁰ In addition, a lack of early awareness of the Baby Box and its contents can reduce its positive financial impact, with items included in it already having been purchased by expectant parents.¹¹¹

Some parents find that children being eligible for different benefits at different ages, such as with Best Start Grant and Best Start Foods, can be confusing.¹¹² Having to ensure that application happens at the right time for each child can make take-up of benefits more problematic for some families. The second tackling child poverty delivery plan, [Best Start, Bright Futures](#), states that Scottish Government will pass legislation to remove the income thresholds from Best Start Foods by 2023-24 bringing eligibility in line with both Best Start Grant and Scottish Child Payment.

Using existing points of contact, such as while registering children's births, and through midwives and health visitors, to provide social security advice, information and referrals to new parents can support those experiencing, or at risk of, child poverty.¹¹³ The Healthier Wealthier Children project is one example of a successful healthcare-based initiative to improve benefit take-up among families experiencing, or at risk of, child poverty. The project improved benefit take-up by developing referral and information pathways between early-years health staff (mainly health visitors and midwives) and locally-commissioned money advice services.¹¹⁴ Local authorities report that GP practices and other healthcare settings can be successful sites for social security advice for adults overall, and child healthcare and maternity services, such as midwifery and Family Nurse Partnership, for parents specifically.¹¹⁵

All the mothers we interviewed were in receipt of benefits, and said that applying for them (specifically, Universal Credit, Child Benefit, and Scottish Child Payment) was quite straightforward. There were some positive accounts of the difference made by the Best Start Grant as it enabled families to buy cots, wardrobes etc. However, they told us that waiting periods and delayed payments from Universal Credit had been a challenge.

One mother highlighted that, without a support service signposting eligibility, it was not clear which benefits a family is entitled to.

“Support wise, I think it’s easier to find it nowadays. But benefit wise it’s really hard to find them. Particularly if you don’t have the right people to help you find the benefits you are entitled. The helped needs to be broadcasted so that everyone can access it.”

Mother under 20, with partner

A clear theme in the interviews was the challenge of striking a balance between employment and social security to ensure there was sufficient household income:

“We are looking at getting jobs again... it’s the only way... to get a balance of both things. You can only work a certain amount to continue to receive Universal Credit... but then you need to work much more hours to get all the income you need. So it’s a tricky balance to calculate what’s right for you.”

Mother under 20, with partner

Conclusion

Households with a baby under the age of one are at **higher risk of being in poverty**. A third, 34% of children in households with a child under one were in relative poverty in 2017-20. This compares to 24% of children overall.

Indeed, having a baby can be a trigger point for some households to fall into poverty or deeper into poverty. This is the case for both the first baby and any subsequent children.

When developing policies that support families with babies at risk of poverty, it is necessary to also consider the **wellbeing of the child**. That is, the context in which a child is raised, the importance of the home environment, relationships and attachment, alongside factors including education and income. This is of highlighted importance during the first year of the child's life.

There are some specific challenges for households with a baby.

- In most households, **income from employment** reduces during the first year of having a baby, mainly due to adjusted working patterns and current levels of parental pay.
- This is accompanied by general increases to the **cost of living** when welcoming a new baby into the household.
- Many families find themselves accessing **social security** payments for the first time once they have a baby and have to learn how to navigate the complex benefits system.
- Current parental leave policies still assume that mothers will take a lead role in the home, which then translates into unequal separation of paid and unpaid work.

The literature and secondary data presented mixes UK and Scottish evidence, depending on what level of detail was available. Some evidence is up to date and considers the impacts of the COVID-19 pandemic but mostly the evidence base is pre-pandemic. The qualitative interviews undertaken provided some reflections on the negative impact of COVID-19 on the range of support that families received. This includes reduced formal support, such as limited face to face interaction from health visitors and nurses, but also from social networks such as mum and baby groups or face to face antenatal classes.

While there is no single policy or action that ensure households with a child under one are out of poverty, evidence does suggest that gender equality in the early stages of parenthood can help to improve long term prospects for the family. It is also necessary to acknowledge the impact of poverty on the child by supporting families through the drivers of poverty, but also through focusing on inequalities for children.

Annex A: Research Methods

The findings presented in this paper are based on a mixed-methods research project, consisting of:

- updates on statistics for the child poverty targets and indicators of the measurement framework
- a rapid evidence review to uncover specific challenges and facilitators for families a child under 2 in poverty
- qualitative, semi-structured interviews with 14 families with a baby under 2 living on a low income.

A Research Advisory Group was established for the project. A mix of Scottish Government teams and external organisations were represented on the Group. The remit of the Group was to provide oversight, advice, challenge and feedback and contribute to quality assurance. After one initial virtual meeting, the Group mainly fed in over email. The Group fed into aspects of the project including:

- overall research design, scope and criteria for success
- ethics
- evidence review
- recruitment of participants
- emerging findings
- interview guides
- research outputs.

The rapid evidence review was conducted first, to establish what we already knew about this priority group, including the causes of a higher poverty rate and barriers families with a child under one face to reducing their living costs and increasing income from employment and social security. The search of evidence covered a wide range of sources and included reviewing online databases, existing Scottish Government research and identifying and searching stakeholder websites for relevant empirical evidence to include in the review. Searches were carried out using keywords to capture the range of poverty drivers (including poverty, low income, employment, work, social security, benefits, education, training, skill, cost, transport, childcare and young people, young mothers, young parents and parents). The searches were carried out separately across the different sources but then cross-referenced against each other to identify areas of overlap and cross-cutting themes. Due to the limited amount of evidence available for young mothers around some of the poverty drivers evidence from the past 15 years was reviewed, although findings from the past 5-8 years was prioritised in analysis when available.

The key findings from the evidence review were used to inform an interview guide, designed both to further explore key barriers identified for this group and to fill some of the key gaps in evidence that were identified. These evidence gaps included:

- Understanding more about parents having the choice to return to work or stay at home with their child and whether support is available to allow them to make the best choice for them.
- Further barriers around costs of living, particularly in terms of housing costs.
- Any gaps in provision or extra support that would be helpful by existing benefits targeted at families with a baby (e.g. baby box, Best Start Grants and Best Start Foods etc).
- The extent to which having as a baby can act as a trigger for falling into poverty and how families navigate the transition with a new baby and the financial pressures it can bring.

We spoke to 14 parents of children under 2. Although the priority group is ‘families with a child under one’, we included parents with children under 2 in our interviews to capture the full range of experience of pregnancy and their child’s first year.

Participants were mainly recruited via partner organisations who shared information about the research with parents that they work with. Participants came to us via organisations including Early Years Scotland, Family Nurse Partnership (Tayside), One Parent Families Scotland and the Scottish Childminding Association. We also posted about the research on Facebook pages, and some participants found us via this route. Interviews were conducted via telephone or video call, between 12 May and 1 June 2022.

Participants received a £25 shopping e-voucher after their interview as a thank you for giving us their time and sharing their lived experiences and views.

Our recruitment routes mean that we mainly captured parents who were already engaged with support services. This will be reflected in our data. This may have meant that some of the parents we spoke to were more likely to be experiencing particular issues with which they were receiving support from these organisations. We are perhaps less likely to have captured the views of parents who are not engaged with support services.

We allowed people to self-identify as parents living on a low income, through stating upfront in our recruitment and information materials that this was who we were interested in speaking to. Therefore, the data and analysis reflects a range of experiences, from parents living in relative or severe poverty to those on the borderline of living on a low income.

The 14 parents we spoke to included 7 lone parents, 8 parents from a family where someone was disabled, parent where the parents were from a minority ethnic background, and 3 parents who had 3 or more children. Lone parents are parents who do not currently live with another adult that they are in a relationship with. Some of the parents we spoke to had a partner that they were not living with when we spoke to them. All of the parents we spoke to live in either a town or city and all of them were mothers (we did not speak to any fathers). Therefore, the research is limited in the sense that it did not capture the experiences or views of families living in rural areas nor did it directly capture the views of fathers.

Out of the parents that we spoke to, 4 were under 20, 6 were aged 20-25 and 4 were aged 26+. A high proportion of the mothers we spoke to were aged 25 or under as the recruitment for this project was undertaken alongside recruitment for the report on families with a mother under 25. The children in these families ranged from just a few months old to 2 years old.

These qualitative, semi-structured interviews allowed us to explore complex areas and gain an in-depth understanding of our participants' experiences, views, choices and behaviours. However, this was a small piece of research and findings cannot be generalised to the wider population. Findings from these interviews are integrated throughout the report, including with quotes and case studies (where names and some details have been changed), alongside secondary data. Notes were taken during interviews but they were not audio or video recorded, therefore quotes are not necessarily verbatim.

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