



Every child, every chance

**Tackling Child Poverty Delivery Plan
Fourth Year Progress Report (2021-22)**
Focus report on households
with mothers aged 25 or under



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Tackling Child Poverty Delivery Plan:

Fourth Year Progress Report (2021-22)

Focus report on Households with a Mother aged 25 and under

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

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Executive Summary

Households where the mother is aged 25 or under are one of the six priority family groups highlighted as being at a **higher risk of poverty**. Over half (55%) of children in households with a mother aged under 25 were in relative poverty in 2015-18, compared to 24% of children overall. This is notably higher than for any of our other priority family groups, all of whom are also at higher risk of poverty.

From a policy perspective, it is relevant to question what type of support mothers under 25 would need. Primarily this will be around boosting their income, either through employment or using other tools like social security to ensure that they are able to **live with dignity** while they continue to build their skills, qualifications and work experience alongside supporting their child(ren).

The ability to **raise income from employment** is limited for many mothers under 25. For a start, they have had less time to build experience and progress in their career before becoming a parent, but importantly, the National Living Wage is not enforced until the employee is at least 23 years old. This then is reflected in lower paid jobs and more volatile incomes. The younger the mother, the more likely they are to be in a disadvantaged position when compared to their older peers.

Furthermore, the generosity of some social security **benefits for under 25s** is lower than for older age groups (for example, standard Universal Credit allowance and rates for Local Housing Allowance). Even when they qualify for certain benefits, young people can face barriers to accessing income from social security as they have less experience navigating complex social security systems.

Gaining **skills and qualifications** can be key to finding and maintaining well-paid work. Supporting mothers under 25 to continue with, or take up, educational opportunities can therefore be an important way of improving outcomes both for them and for their child in the long term.

Supporting further education or improved job prospects needs to be on the basis of high quality, flexible and affordable services such as **childcare**. Free or subsidised childcare helps reduce the cost of living for those who already use it, but some research has found that the early learning and childcare (ELC) hours funded by the Scottish offer is not compatible with certain jobs, such as shift work, and is not flexible enough for some parents. This could have a particular impact on mothers under 25 given the type of employment they are more likely to be in.

Generally, low income households, including those with mothers under 25, spend a greater share of their income on essential costs, such as food, housing, fuel or transport. Furthermore, young people are often more financially vulnerable than older people. They have had less time to learn and develop experience in managing finances.

The COVID-19 pandemic has had wide-ranging impacts for all families across Scotland, but the pandemic appears to have had a more negative impact on young people and

women, particularly around paid and unpaid work. This is likely to exacerbate gender and age inequalities that already existed prior to the pandemic.

While there is no one single policy or action that can support mothers under 25 out of poverty, evidence points **towards removing the root causes of poverty through increasing their income**. This may include increasing hourly pay and social security benefits. It is also necessary to acknowledge the impact of poverty on the child by supporting mothers through the drivers of poverty, but also through focusing on inequalities for children.

When considering policies that support mothers aged under 25, it is necessary to also consider the range of factors which contribute to poverty, and **wellbeing of the child**. That is, the context in which a child is raised, the importance of the home environment and relationships, alongside factors including education and income. A holistic approach is necessary to tackle the root causes of poverty.

Introduction

Families with a mother aged under 25 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 the child poverty targets and includes further evidence on the drivers of child poverty amongst families with a mother aged under 25. To provide a richer understanding of the experiences of these families and to begin to fill some key data gaps, existing evidence identified was complemented with qualitative interviews with mothers in this priority group. The interview data allowed us to fill in some of the gaps in the evidence (with particularly rich findings around daily support, childcare, housing and financial circumstances) as well as supporting findings in the existing evidence base (around employment and general cost of living). Findings around income from social security were more limited.

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 households with a mother aged under 25

Child poverty can affect every aspect of a child's life and create stressful home environments which impact on the mental health in the longer term.² Households with children with a mother aged under 25 are known to be at particularly high risk of poverty.³

Over half (55%) of children in households with a mother aged under 25 were in relative poverty in 2015-18, compared to 24% of children overall.⁴ This is notably higher than for any of our other priority family groups, all of whom are also at higher risk of poverty. Children in households with a mother aged under 25 are also at higher risk of absolute poverty and of combined low income and material deprivation, as Table 1 shows.

Table 1: Proportion of children in Scotland who are in different types of poverty (2015-18). Small base sizes and the impact of the pandemic on survey data collection mean that latest available data for this household group is from 2015-18

	All children	Children in a household with a mother under 25
Relative poverty	24%	55%
Absolute poverty	22%	49%
Combined low income and material deprivation	12%	26%

In Scotland, the number of mothers aged under 25 has been slightly decreasing over the years. This makes sample sizes for analysis small and volatile. For that reason, the child poverty rates combine several years. For persistent poverty, however, the sample sizes are too small in all periods, and therefore there is no available data for this group.

This report does not include trends over time in child poverty rates for mothers aged under 25 as the data is too volatile to provide meaningful information.

Before focusing on what we know about the specific characteristics and barriers faced by families with a mother aged under 25, it is important to acknowledge the adverse impact of inequalities for children.

By the time children start school, those living in poverty are generally already disadvantaged when compared to children from more affluent households.⁵ Inequalities in cognitive and socio-emotional development emerge early in life.⁶

Early childhood is a critical period for laying healthy foundations for subsequent cognitive, social, emotional and physical development and functioning, which in turn play key roles in shaping people's economic, social and health trajectories.

Mothers play an important role in contributing to the next generation's trajectories, but they need to be supported by a strong system. As the system currently stands, there are various challenges young mothers may face. A recent publication⁷ suggests that there needs to be a balance between policies that boost income from employment and interventions targeting inequalities in children's early childhood environments. The research suggests that policies should 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 for example through housing policy.
- High quality mental health care.

Some families, including those with mothers under 25, can experience multiple disadvantages or adversities. These can include homelessness, child protection interventions, child removals, stigma, trauma, marginalisation, substance dependency, domestic violence and mental health problems. These families are often among those deepest in poverty and face particularly challenging journeys to get out. For families experiencing multiple disadvantages or adversities, these issues are often deeply interconnected, overlapping and intersecting with each other and with poverty in complex ways. Although there is not a simple causal relationship between these issues and poverty, multiple disadvantages and adversities can make it harder to get out of poverty and poverty can also make it harder to overcome adversities.^{8 9 10}

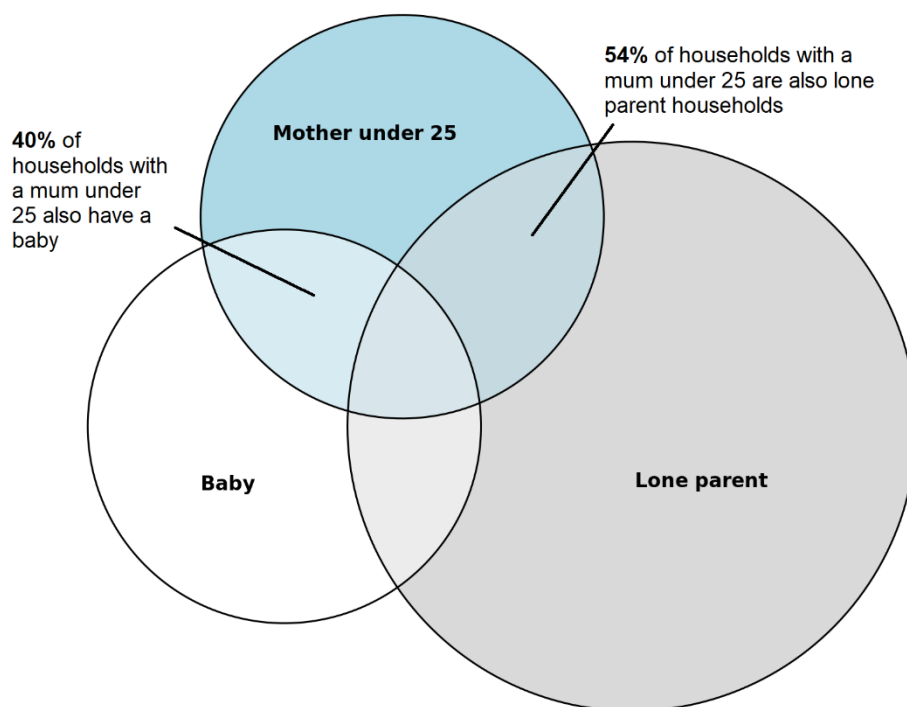
What we know about households with mothers aged under 25

As with all families, those where the mother is under 25 can come from a range of different backgrounds and have a range of different characteristics and experiences. Certainly, there is not a standard model that families with a mother under 25 fit into, and their experiences can vary greatly. Data shows, however, that there are some general characteristics that households with mothers under 25 are more likely to share than those where the mother is older. They are more likely to:

- be in poverty – as seen in previous chapter ¹¹
- when employed, be in in-work poverty¹²
- live in the same household as a grandparent of the child¹³
- be in other priority family groups. For example, over half (54%) are in a lone parent household, 40% have a baby under 1 in the household, and 35% have someone disabled in the household.¹⁴¹⁵

Sharing these various characteristics means that sometimes 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 families with a mother under 25 who are also in other priority groups (2011-18)



There are a range of factors that explain why mothers aged under 25 are at greater risk of poverty. For example, early motherhood is more likely amongst those who are already experiencing socio-economic disadvantage.¹⁶ The most common age at which a mother has her first child is substantially lower in the most deprived areas: 21 years, compared to

32 years in the least deprived.¹⁷ Nevertheless, the proportion of births to younger mothers in Scotland has continued on a significant downward trend over the last 20 years.¹⁸

Evidence suggests that the younger the mother, the greater the challenges they might face. Data from Growing Up in Scotland¹⁹ shows that mothers aged 20-24 were in a relatively advantaged position when compared with those under 20. They tended to have more qualifications, higher average incomes and be more likely to be in employment. Still, those under 25 are more disadvantaged in those areas compared to women who become mothers later on in life.

There are some measures that can be particularly beneficial to mothers under 25 in supporting their journey out of poverty. This includes: family support, formal sources including the Family Nurse Partnership, and removal of stigma. The following paragraphs look at each of these in turn.

Family support

The important role that family, particularly grandparents, can play in supporting families with children is well documented. When interviewed, mothers under 25 who lacked family support expressed that this was a challenge:



“It’s just the two of us; no friends or family. It’s sometimes difficult. Some family members didn’t want to speak with me because I got pregnant so young.”

Mother under 20, part of FNP

Those who received support from family found it very beneficial. These forms of support represent a form of social capital²⁰ and are particularly important for mothers under 25. This support ranges from emotional support, financial help and practical help with day to day childcare. A strong support network can help young mothers access education and employment.

“My mother and auntie usually look after him if I need a wee break. They were a bit shocked at first but they came around and were supportive in the end”

Mother under 20, part of FNP

“Sometimes it can be a bit challenging in the mornings if I have an early shift, as her nursery opens at 8 and I have to start at 8, so we need to get help from family for drop offs”

Mother aged 20-25, not part of FNP

The younger the mother is the more likely it is that support will come from grandparents. Analysis from Growing Up in Scotland has shown that, even up to the age of six, the proportion of grandparents with very frequent 'hands on' interaction is higher for children in lower income groups and those born to teenage mothers. For example, at age six, 64% of children whose mothers were under 20 at the time of their birth, stayed overnight at their maternal grandparents at least once a month, compared with 31% of other children.²¹

For teenage mothers in particular, research has indicated that while they often rely on family support, they may be less likely to have strong support from partners or friends.²² They also tend to have more limited support networks from wider services available.²³

However, many young mothers do not have family support and isolation can be high amongst this group, particularly when they are the first to become mothers and may feel detached from their peer group. Interviews highlighted these feelings of isolation, as well as the importance of being able to continue socialising and taking part in the sorts of activities they used to with their friends.

"I'm the only mum in my friend group, they're all out and I'm at home watching Peppa Pig. It's very different."

Mother aged 20-25, part of FNP

"I've got no friends my age who have children...so I'm kind of alone in that. Even though my friends are good with him, they don't have children so they don't know what it's like. It's hard being a young parent cos you have to grow up so much faster. I see my friends doing things I can't do, like going on holiday, and I can't do that. I'm not the sort of person that would leave him for a week and ask someone to babysit him"

Mother under 20, part of FNP

"I didn't have many friends when I was pregnant. I still have one friend still standing from before I was pregnant. I put it down to Covid, and maybe people have other things going on... but maybe this is what happens when you become pregnant and people lose interest. I didn't have much going for me from my friends"

Mother 20-25, part of FNP

Formal sources of support

Analysis from Growing Up in Scotland shows that younger parents and parents with lower levels of education are generally less comfortable engaging with formal support services and are more likely to believe there is a stigma attached to this.²⁴ People in these groups, however, also reported being most in need of support and more likely to have experienced challenging circumstances, as well as expressing less confidence in themselves as parents. This analysis provided some insights around how engagement with formal support services might be strengthened. For example, parents who said they were uncomfortable engaging with formal support were more likely to say they disliked the group format in which formal support was frequently delivered. They felt they would prefer to receive information, advice and support on a one-to-one basis.



A review of international evidence on young parents services found further barriers young parents may face when engaging with antenatal parenting support. These include being overwhelmed by the involvement of multiple agencies, unfamiliarity with care services, practical problems making attendance difficult, difficulties communicating with healthcare staff and anxieties about attitudes of healthcare staff.²⁵

During the interviews, the preference for face to face interaction also came through strongly. As one participant put it:

“The midwife gave me phone numbers and stuff, but I’m not so good at phoning people. It would have been better if I could get in touch with them (services) in a different way”

Mother under 20, part of FNP

The qualitative research indicated that apprehension and anxiety around accessing and attending antenatal care was exacerbated by having to attend alone due to COVID-19 restrictions. While many services were offered online or by telephone, many mothers interviewed would have preferred more in-person healthcare checks and support during pregnancy and after birth, but accepted that it was difficult while the NHS were under extreme pressure.

“...during the pandemic, we were just home and there were no classes, I couldn’t talk to anyone else who was going through the same...When I had my community midwife appointment, it was all online. It would have been helpful to have something face-to-face”

Mother aged 20-25, not part of FNP

“...with the Covid, you couldn’t really have anyone around anyway even if they could help. You’d have to go to appointments on your own and stuff...but being on your own and not having anyone there with you, it was hard”

Mother aged 20-25, part of FNP

As discussed, younger parents are more wary of using formal support services, and this can be the case particularly for teenage parents²⁶ These formal support services include antenatal classes and formal sources of information and advice. Growing Up in Scotland analysis shows that when accessing parenting support, younger mothers, and those aged under 20 in particular, seemed less sure of where to go and who to ask for advice. While slightly less wary, those in their early twenties were still less sure of asking for parenting support than mothers aged 25 and over.

“I feel like all young mum groups are for mums who are struggling or who have been abused by their partners or something and that wasn’t me, but I would go to other mum groups but they were all like 30 or 40 and I was 18. So I feel like if there were more groups that were for young mums but who weren’t struggling. It can make me feel a bit rubbish because I think people think I’m going through all that stuff when I’m not, but it wasn’t me.”

Mother under 20, part of FNP

Ensuring that pregnant women, including those under 25, access antenatal care early, has the potential to reduce inequalities of outcomes.²⁷ However, this reluctance to engage with formal sources of support also occurs in the very early stages of pregnancy. A Public Health Scotland paper shows that although the rates of accessing antenatal care at an early stage of pregnancy have increased across all deprivation quintiles over time, the number of younger women who book early is more variable and generally this group are less likely to do so.²⁸ The same paper states that attitudes of staff can sometimes act as a barrier for young people accessing reproductive and sexual health, antenatal and maternity services.

Accessing support groups with other young mums brought a range of benefits. Participants discussed particular benefits around reducing isolation and feeling more connected with other mums in similar circumstances.

“It’s helpful knowing someone else had the same issues, one girl I know sees all her friends go out and is not going out herself. It’s useful to know you’re not on your own.”

Mother aged 20-25, part of FNP

The Family Nurse Partnership Programme (FNP) was created specifically with young mothers in mind. It is a licensed, intensive, preventative home-visiting programme, which aims to improve outcomes for young, first time, mothers and their children by enhancing self-efficacy.²⁹ That is, ensuring that they are able to live confidently independent. The majority of clients are aged 16 to 19 years old when they begin the programme. They also tend to be living on a low income and most are not in work, education or training at the time of enrolment.³⁰

A review 10 years on from the introduction of the FNP in Scotland has demonstrated the effectiveness of this intensive, personalised support in improving mothers outcomes.³¹ Overall, one in ten (12%) clients who graduated from FNP were in paid employment at 6-months post-birth, with this increasing to one in four clients (25%) by 12 months post-birth and almost a third (30%) of clients by 24 months post-birth. Those aged 20 years and older at enrolment were more likely to be in paid employment than younger clients. Younger clients were more likely to be in full-time education. The proportion of FNP graduates in education post-birth increased from 9% in full time education 6 months post-birth to 14% in full time education 24 months post-birth. All those interviewed who were part of the Family Nurse Partnership (n=11) highlighted what a valuable source of support the programme was for them.

“She [Family Nurse] helps with all aspects of my life, both how wee man’s doing as well as how I’m doing. It’s good that she doesn’t only check about baby but also if I’m ok. I talk about how I’m feeling, and then she’ll offer stuff I need anything for the wee man”

Mother under 20, part of FNP

“I’ve got my family nurse and she’s a health professional you know, I trust her opinion rather than anyone else. I can message her 24 hours a day and she gets back to us when she can and then we meet up every 2 weeks...she [daughter] loves her”

Mother aged 20-25, part of FNP

The specially designed structure of FNP, based on the development of a close, trusting relationship between clients and Family Nurses, and a holistic, agenda-matched and strengths-based approach, are seen as central to Family Nurses’ aim of fostering meaningful, long-lasting improvements in young women’s lives, and in the lives of their children.³² The trusting relationship between clients and family nurses is vital to remove any fear mothers may have of approaching and engaging with formal sources of support. Some mothers fear that they may have their children removed from them, and it is this careful relationship management that aims to build understanding of a social worker’s role.³³

An evaluation of the provision of FNP during COVID-19 supports these findings.³⁴ While FNP continued to provide essential and invaluable support to clients during a time of ongoing crisis, practitioners felt that the move to virtual provision was difficult and that the model works best as a home delivery programme. Relationship building was impacted negatively in some cases and the risk of vulnerable clients becoming disengaged increased when it was harder to maintain these strong, trusted relationships.

Dealing with Stigma

There is a range of common stereotypes that surround young mothers, and particularly teenage mothers, which can strongly influence their experiences. There is an inclination to assume that they may have become pregnant by accident, and that they lack the ability and/or motivation to gain qualifications and employment.³⁵ As one interviewee commented.



“My child is not a mistake. He was not planned, but he was not a mistake”

Mother under 25, part of FNP

It may go without saying that these assumptions often do not accurately reflect young mothers’ own accounts of their lives. However, young mothers do report feeling judged by other people.

This judgement is evident in young mothers’ experiences of navigating support and other services and may partly explain why they are reluctant to use them. For example, research amongst teenage mothers who grew up with experience of child welfare services in Norway found that when the mothers became pregnant, their relationship with these child welfare services changed from being one which was collaborative and supportive to being one where they felt their choices, and mothering capacities, were being questioned.³⁶

Similar experiences have been reported closer to home. For example, young parents in the Highlands report that people were prejudiced against them and that attitudes and behaviours of individual health visitors, doctors, social workers and bus drivers had been unhelpful. They felt that ‘we are not heard or believed’³⁷ and reported a need for impartial advice and support from the professionals they encountered. Indeed, they especially valued professionals who did not judge them for their status as young parents. Health visitors and early years workers were particularly valued for their willingness to discuss a wide range of issues. While Citizens Advice Bureau and Calman Trust were felt to have given the young parents practical help with the bureaucracy they encountered in dealing with housing and benefit issues, ranging from filling in the forms to use of the computer or telephone.

Through our qualitative interviews, a few mothers touched on their experiences of feeling stigmatised by professional services and family members due to their age or family circumstances.

“I was looked down upon by the Council as a 15 or 16 year old, so I needed someone supporting me who was with me or I wouldn’t be listened to by the Council, doctors, anything really”

Mother under 20, part of FNP

These experiences further highlighted the value of the Family Nurses and third sector organisations who were found to be a non-judgemental route for support and information.

Pregnancy and birth can be transformative events. A research study in Australia explored whether young (mostly teenage) motherhood was linked to cumulative disadvantage or whether it was a positive transformative event.³⁸ The impact of having a child appeared to differ depending on the level of precarity or uncertainty experienced by young mothers before childbirth. For those young mothers with the highest level of uncertainty before giving birth, having a child was more likely to be a positive transformative event. On the other side, for young mothers in less precarious situations, the transition into motherhood was not as positive.

Similarly, a number of qualitative studies have found that for many, especially disadvantaged young women, becoming an adolescent mother is associated with increased ambition around education and employment.³⁹

In Scotland, the [Getting maternity services right for young parents](#) aims to support young parents by reducing stigma while providing more appropriate support to fit their needs. Through supporting increased life chances, the intention is to help all young people have the opportunity to plan for a positive future, whether that includes becoming a parent - or otherwise. The progress reports published point towards a fall in pregnancy rate amongst young parents.^{40 41}

1. Income from employment

Income raised through employment is a key driver of 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 or health.

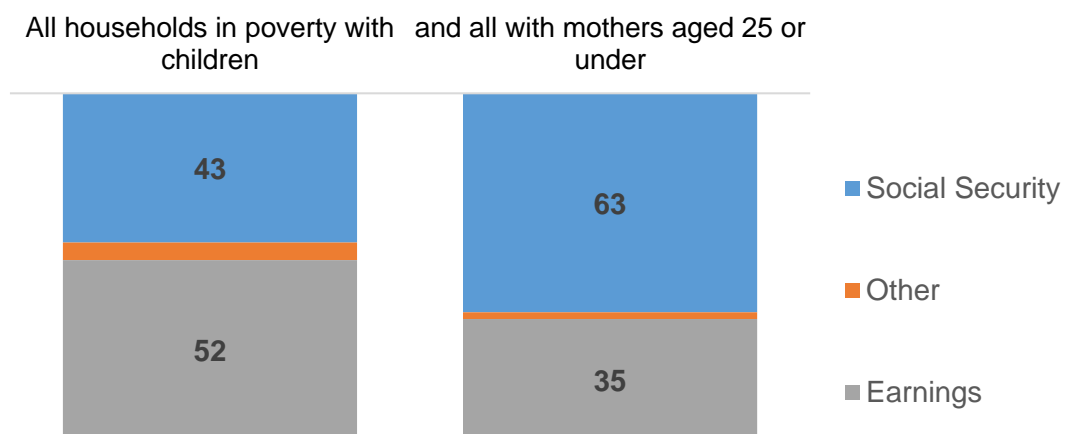
For mothers aged under 25, the impact of the pandemic on employment has been particularly negative. Evidence shows that young people (aged 16-24) were most affected by job losses, furlough and reduced hours at the beginning of the pandemic and, since then, pay for under 18s has recovered, whereas pay levels of 18-24 year olds have increased much more slowly.

Equally, research post-lockdown anticipated that adverse labour market effects resulting from lockdown measures would have a disproportionate longer term impact on women for a number of reasons. Firstly, women account for a higher share of employees in many shutdown sectors⁴² and those that are employed are more likely to work part-time, less likely to be in secure employment, earn less, on average, than men and are less likely to be eligible for sick pay. Hence, a reduction in income due to job losses or furloughing may be particularly harmful. Women are also more likely to have caring responsibilities which may make it hard to maintain or take on employment. Evidence suggests that with school and nursery closures, housework and childcare has fallen more on women than men.^{43,44}

Generally, mothers aged under 25 are more likely to have incomes that fluctuate. This is called 'income volatility' and it makes it harder to plan and arrange for recurrent sources of spending like childcare, utilities or housing.

Households with children in poverty where the mother is under 25 get a lower proportion of their income from earnings compared to all households in poverty with children. Instead, they are more likely to get a higher proportion of their income from social security.⁴⁵ However, the generosity of benefits for under 25s is lower than for older age groups (more detail in [Chapter 3 – social security](#)).

Figure 2: Income breakdown for all households in poverty with children, and for those in poverty with a mother aged under 25, Scotland, 2014-20



Balancing both income from employment and social security also came through strongly in the interviews. Several of the mothers we interviewed had to carefully contemplate the impact and interaction between work and social security entitlement with one respondent reporting that if they worked 3 hours less per week, they would qualify for more benefits.

“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”

Mother under 20, part of FNP

Mothers under 25 who are in paid work are more likely to still be in poverty despite working. Two in five (42%) of mothers under 25 in paid work are in relative poverty.⁴⁶ Evidence suggests that there are two main drivers of in-work poverty: the flexibility and quality of jobs, and the current low pay in many sectors.⁴⁷

Many of the mothers we interviewed had babies who were still relatively young. For many, there was an aspiration to study, gain skills, enter or return to the workforce once their child(ren) were older and eligible and/or ready for funded early learning and childcare. They were generally eager and hopeful, but there was also apprehension about overcoming potential barriers to education and/or employment, such as adequate childcare arrangements, transport, impact on social security. These will be outlined in the coming sections.

“I’m being expected to work. They need to get to nursery, the baby needs looked after. I want to get back to work, I like my job and I like working, but I haven’t even been able to think about how that’s going to work.”

Mother under 20, part of FNP

“I was enjoying uni but it was challenging, a lot to handle. Everything was online at the time. Not really what I’m used to. I’ve stopped it for the moment, but would like to go back in the future.”

Mother under 20, part of FNP

The lower levels of employment are also reflected in maternity pay. As of 2008, mothers under the age of 25 in Great Britain had the highest proportion not receiving any maternity pay (29%), compared to proportions ranging between 5-7% for the 30 and over age groups.⁴⁸ This probably reflects the fact that very young mothers tend to be in lower occupational and earnings groups and to have been in work for less time – factors associated with no maternity pay. Similarly, the youngest age group (under 25) also had the highest proportion (18%) of mothers in receipt of Maternity Allowance, which is the support received for those who do not get Statutory Maternity Pay.

1.1 Hourly pay

Hourly pay

In 2014-20, average hourly pay among low-income families with a mother under 25 in the household was £7.20. This was lower than for all low-income families, where the average hourly pay in 2014-20 was £8.20

Source: Family Resources Survey

Even if in work, earning sufficient income can be challenging. As shown in the indicator for hourly pay, mothers under 25 tend to earn less on average than other low income households.

This can be partly explained by how the National Living Wage is not enforced up until the employee is at least 23 years old. The Real Living Wage does not start until the employee is 18. Furthermore, the National Minimum Wage increases with age.⁴⁹ As of April 2022, the National Minimum Wage rates are:

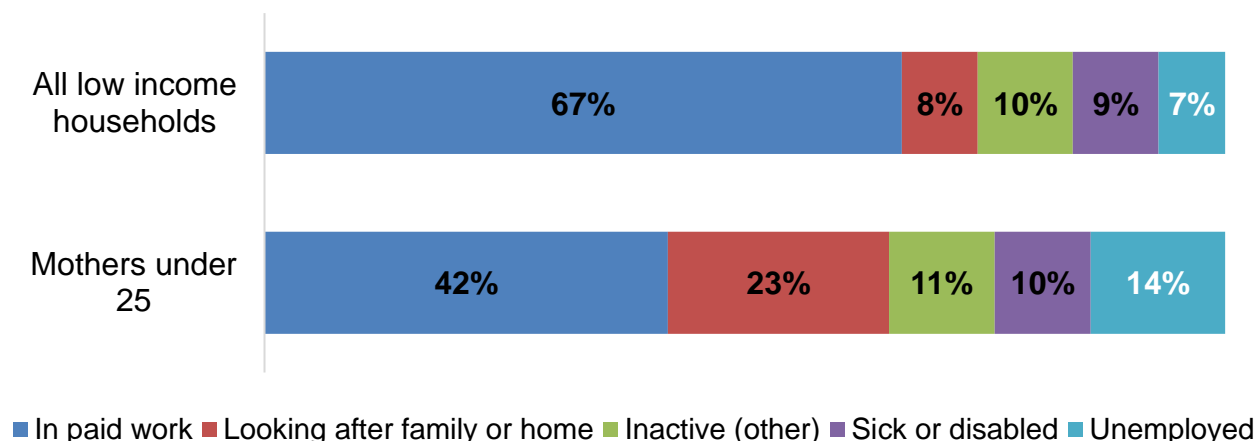
- £4.81 / hour for people under 18
- £6.83 / hour for those aged 18-20
- £9.18 / hour for those aged 21-22
- £9.50 / hour for those aged 23+

1.2 Employment rates and hours worked per household

For many mothers under 25, motherhood is still a fairly new experience. Adjusting to having a child, while also balancing paid work or education, can be challenging. Many mothers under 25 are more likely to also be lone parents and having to balance navigating paid and unpaid work without the daily support from a partner.

Those who are fortunate to have strong family relationships, and logistical and emotional support from them, would be in a stronger position to have a choice about whether to work or study. For others, who do not benefit from that social support, choice can be limited. As such, we see in the data (Figure 3) that many mothers under 25 look after their family or home.

Figure 3: Composition of all children in poverty and those in poverty and with a young mother (under 25), by economic status of highest income householder, Scotland, 2014-20.
Source: Family Resources Survey



There are a variety of reasons behind families’ decisions on balancing paid and unpaid work. One of the key considerations is around the age of the child. The younger the child, the less likely the mother is to be in paid employment. However, there are marked differences in a mother’s return to work depending on how old they are when they have their baby.

In-depth analysis of Growing Up in Scotland data showed that likelihood of employment when the child was still under one increased with the mother’s age.⁵⁰ When their child was 10 months, 21% of mothers under 20 were employed (either full-time or part-time) compared with 55% of those in their early twenties and 83% of those aged 25 or older. As the child ages, mothers aged 25 or older remained most likely to be in employment and mothers aged under 20 remained least likely. However, employment levels amongst mothers aged under 20 do increase over time, while for other groups they remain similar. So, by age six the gap is narrower than at age two.

From a policy perspective, it is pertinent to question what type of support mothers under 25 need. This could include boosting income from employment or using other tools, like social security, to ensure that they can live with dignity as they continue to build their education/experience while supporting their child(ren). Many mothers under 25 have limited work experience prior to having children, and therefore strategies for boosting income from employment are longer term.

There is also a need to focus on what the children of younger mothers may need, particularly during the early years, to be able to provide them with their best start in life and foster strong attachment and positive parent-child relationships.

A source of financial stability (e.g. through maternity pay) is required to allow essential time in the early days for parents to develop secure attachment bonds with their child. The first 1001 days agenda, including during pregnancy, show how those early days provide the greatest opportunity to influence a child’s development. Early development of cognitive skills, emotional wellbeing, social competence and sound physical and mental health builds a strong foundation across the life course. There is now growing evidence that child development is being adversely impacted by the COVID-19 pandemic across all social

strata, however, it continues to be most prevalent in areas with the highest disadvantage. This disruption to child development could lead to longer term harm and ill-health, reduced life expectancy and quality of life.⁵¹

Hours worked

On average, working-age adults in households with a mother under 25 in employment worked 22 hours per week in 2014-20. This was similar for all low-income families in employment (23 hours).

Source: Family Resources Survey

Low income households, including households where the mother is under 25, tend to work fewer hours than other working households. As seen earlier in this report, they are also more likely to still be in poverty despite working.

Mothers we interviewed who had returned to work, or were soon to return to work, had to balance working hours with logistical challenges. This could mean working opposite shifts to a partner or family member, or taking on less hours in order to balance work with formal or informal childcare arrangements. These circumstances often dictated their earning potential.

“...will have to work shifts between me and partner, day and night shifts to care for our son”

Mother under 20, part of FNP

Barriers into paid employment

For some families, transitioning into paid employment is a choice. For others, various factors can hamper a family's choice to move into paid employment: including family health, caring responsibilities and access to wider support networks. For families where the mother is aged under 25, there are some specific barriers into employment to consider:

- **Type of jobs available.** Young people, and especially young women, are more likely to be in precarious employment which makes them more vulnerable to job cuts and insecurity, such as those caused by the pandemic.⁵²
- **Limited previous experience.** Many mothers aged under 25 have had less time to accumulate work experience when compared to older mothers who had been working for longer before having children. This can then limit their options to find flexible, secure and well paid jobs that allow them to balance unpaid and paid work.
- **Lack of a comprehensive package of support.** Many mothers under 25 are also lone parents, have babies under one and/or are part of a family where someone is disabled. These various characteristics will require a strong package of support to make paid work a logistical possibility.

Some parents choose to care for their child full-time during the early years. This can sometimes mean compromising on household income. For some mothers interviewed in the qualitative research, the income that would be left after factoring in childcare and other expenses did not justify returning to work, especially for those with children under three.

“It’s really difficult for working parents to go back to work and be able to afford childcare”

Mother aged 20-25, not part of FNP

Enablers into paid employment

There are two main enablers that can support mothers under the age of 25 back into work, should they wish to do so: ensuring the logistical infrastructure allows them to work, and making work pay. That is, ensuring that there is affordable, flexible childcare and supportive places of work and/or education. A third enabler concerns having the tools and confidence to apply for a job.

Childcare and supportive places of work and/or education. While many mothers have access to informal networks of support, mostly grandparents, many do not. Ensuring that there is affordable and suitable childcare for their children’s needs is fundamental. Affordable childcare needs to be accompanied with increased support from places of work and/or education, offering family friendly working hours. The benefit of supportive employers or educational establishments came through strongly in the interviews.

“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 for placements, so the placement will be local.”

Mother aged 20-25, part of FNP

“My boss and colleagues are very nice...it helps me because my boss is very supportive of my family circumstances. I’m not sure if other employers would be understanding, I’m sure after a time or two that I couldn’t come in if baby was unwell etc. I’d get fired”

Mother under 20, part of FNP

Confidence

For some, having the confidence to feel they can access certain jobs is an issue. For others, it is about having the confidence to request improvements in their current job. Generally, of those mothers interviewed who received employability support - with courses, CVs, applications, as well as support to arrange logistics to make employment a possibility - this was found to be beneficial. However, there were other mothers who lacked the confidence to advocate and negotiate more suitable terms with employers, education providers or the job centre.

“I don’t know how to bring up talking to them [employer] about set hours”

Mother under 20, part of FNP

Programmes specifically designed to support young mothers with employment and education prospects can have a positive impact in the long term. The reevaluation of the FNP programme found that Family Nurses’ efforts to instil confidence in their clients, in education and employment, were seen as valuable.⁵³

Mothers interviewed reported local third sector organisations as a big source of information and support in facilitating their return to education and/or employment.

“I’m attending an employability programme through them [third sector organisation], and they help applying for college, and help with my CV and doing courses online for free. It’s very helpful.”

Mother under 20, part of FNP

1.3 Labour market

In terms of the labour market, there are a range of areas worth considering.

- **Gender pay gap.** Generally, policies that tackle the gender pay gap are likely to positively impact on mothers aged under 25.
- **Long term prospects.** Targeted policies that support young mothers to further their education are likely to improve job prospects.⁵⁴ However, this should be supported by labour market policies that pursue well paid entry-level positions (e.g. at the living wage). This needs to be accompanied by a childcare infrastructure that would allow young mothers to do paid work that takes account of the age and changing needs of their children.^{55,56}
- **Types of contracts.** In the UK as a whole, parents aged under 25 in employment were more likely to have a non-permanent work contract (11%) compared to all parents in employment (6%).⁵⁷ Note that zero-hour contracts can be permanent or fixed term. The recent COVID-19 pandemic exposed vulnerabilities in factors

enabling women and young people to maintain employment, with these groups being strongly affected by social isolation and the absence of childcare, making it harder for them to work or study during the pandemic.⁵⁸

- **Employability programmes.** Employability programmes that focus on an individual's circumstances and specific challenges can help. 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. The key focus of Fair Start Scotland is to provide tailored and personalised support with an overarching principle of fairness, dignity and respect. Fair Start Scotland figures show the proportion of parents being supported through Fair Start Scotland increasing over time (from 8% in Year 1 to 28% in Year 4). However, of all participants so far, only 1% were mothers aged under 25.⁵⁹ Further research is necessary to understand better the specific barriers to the programme for mothers under 25.

One mother we interviewed was reluctant to leave her job at a local shop to join an employability programme due to concerns about commute time, transport links, and the potential of shift work that would not be suitable for her and her current childcare arrangements.

“I have a perfectly suitable job for me, but they (Job Centre) still want me to go for that Kick Start scheme. I might be sent to a factory, but the transport and the time to get there and the shifts wouldn't work for me. I can take more hours in my shop if that's what they want...I got told I can get sanctioned if I don't attend the Kick Start programme. I don't understand why if I do have a job.”

Mother under 20, part of FNP

1.4 Skills and qualifications

A key barrier to in-work progression can be a lack of skills or education. Providing skills and educational development can support in-work progression and improve career prospects in the longer term.⁶⁰ This may be particularly relevant for mothers under 25, who are more likely to have a lower level of qualifications and have had less time to accumulate work experience.⁶¹

Evidence suggests that among young mothers their level of education can be important in promoting resilience and their ability to achieve positive outcomes in the longer term. Supporting young mothers to continue with or take-up educational opportunities can therefore be an important way of improving outcomes, both for them and for their child.⁶²

Many of the mothers interviewed aspired to start, or return to, college in order to achieve the qualifications required to gain employment in the field of their choice. A large factor in enabling these plans was the availability of childcare at the college, or other local

arrangements, and support from college staff to accommodate the mothers' needs; for example, ensuring that work placements were easily accessible and that hours match the available childcare.

In circumstances where teenage mothers had negative experiences of education prior to pregnancy, extra care and support is required after pregnancy and birth. These mothers can find themselves becoming 'unofficially' excluded for being pregnant as they are unable to keep up with the demands of education and work around their education setting's schedule when balancing attending appointments and looking after their child.⁶³ This lack of support can impact on their motivation and ability to continue with education, potentially leading to poorer employment opportunities.⁶⁴

Growing Up in Scotland data (2010-11) shows that young mothers were much less likely to have qualifications at Higher level or above.⁶⁵ Although acquisition of qualifications increases as their child grows, even when their child is aged 6, mothers aged under 20 at the time of their child's birth remain the group least likely (by a significant margin) to have these Higher level qualifications.

As discussed above, however, this is a complex picture, and for some young parents, having a child can have positive impacts on their skills and education. If provided with appropriate support, becoming a young parent can lead to re-engagement with education, training and, eventually, employment.⁶⁶

Trying to balance education with employment and providing for their children can make the pursuit of higher education harder for young mothers.⁶⁷ Support for adolescent parents to continue education and training appears to be inconsistent around the UK, with a lack of clear pathways and, as of a decade ago, discrimination against adolescent mothers appeared to remain common in educational settings.⁶⁸ Research in northern England found that young teenage mothers reported 'being ushered out of mainstream education when they became pregnant', regardless of their own desires.⁶⁹ Staff health and safety concerns, lack of understanding of pregnancy health-related issues and antenatal appointment commitments were cited as reasons.

In Scotland, the Pregnancy and Parenthood in Young People Strategy is specifically designed to prioritise the needs of young people around pregnancy and parenthood.⁷⁰ The latest progress report found that, whilst rates of pregnancy in young people in Scotland continue to decline and the inequalities gap is narrowing, rates are still amongst the highest in Western Europe and inequalities persist. Next steps will focus on supporting local implementation, giving young people more control, supporting young people through their pregnancies via a specific strategy and supporting them to continue their education.

2. Cost of living

Cost of living is a key driver of poverty as it impacts directly on a family's remaining available income after essential goods and services. Low income households, including those with mothers under 25, spend a greater share of their income on essential costs, such as food, housing, fuel or transport.

The majority of mothers interviewed described themselves as just about managing financially, with a few saying that they were struggling. All participants felt acutely the impact of price increases, primarily in gas and electricity bills, but also in other essentials such as food and baby items. Of those interviewed, none said they had money left over at the end of each month. A few participants explained that they had made adjustments in what they buy and use in order to cut back and help them cope financially, particularly over the past year.

"I wouldn't say I'm doing too bad, but I'm not doing as well as even last year. There are times I do have to worry about money and I'm not able to save at all any more"

Mother under 20, part of FNP

"We're surviving, sometimes money is a bit tight... and the cost of living doesn't help, things are more expensive. Before we think about things we have to think can we afford this, what money do we have to afford this stuff?"

Mother aged 20-25, part of FNP

"To be honest sometimes I have problems with money, gas and electric is very high"

Mother aged 20-25, not part of FNP

Many mothers discussed having to adjust their spending and budgeting patterns, having less money to spend on themselves and the things they used to enjoy now that they prioritise spending on their children).

"It's a conscious decision not to 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, we don't buy ourselves things anymore"

Mother aged 20-25, not part of FNP

"I had more disposable income [before having child]. It's still affordable but I can't really do the same. Before I had my little girl I was able to do more things for myself like getting my hair done, buy clothes, going out... I don't have that amount anymore. And now with the childcare it's even less disposable income."

Mother aged 20-25, not part of FNP

For many mothers, particularly those in their teens, this was the first time they had to manage their own finances. In interviews this was discussed as being an additional pressure when adjusting to life as a new mum. When becoming a parent for the first time they were facing the additional challenge of becoming financially independent and responsible for themselves and their baby.

Some mothers were able to receive support from their own parents, although this was not an option available to everyone. Where this sort of support was available it was seen as a particularly helpful way of managing the costs of looking after their child.

“We’ve had a lot of support from both my side and my boyfriend’s side of the family financially, but with the social side too. My family and boyfriends family split the costs of the pram and bought us a moses basket and cot. Both our families chipped in and bought a lot of stuff for us because we were struggling, I was on benefits and my boyfriend was on benefits at the time.”

Mother aged 20-25, part of FNP

However, many did not receive financial support from their parents. While their financial circumstance were challenging, some mothers saw becoming pregnant as a positive experience and an opportunity for them to improve their financial independence and ability to manage their finances.

“It’s made me grow up in a way. I had to learn about different finances and manage my money”

Mother under 20, part of FNP

“When I was halfway through pregnancy my partner and I moved into our own place. We had to learn to live on our own and pay bills, be organised, stuff like that – not have people running round after you”

Mother 20-25, part of FNP

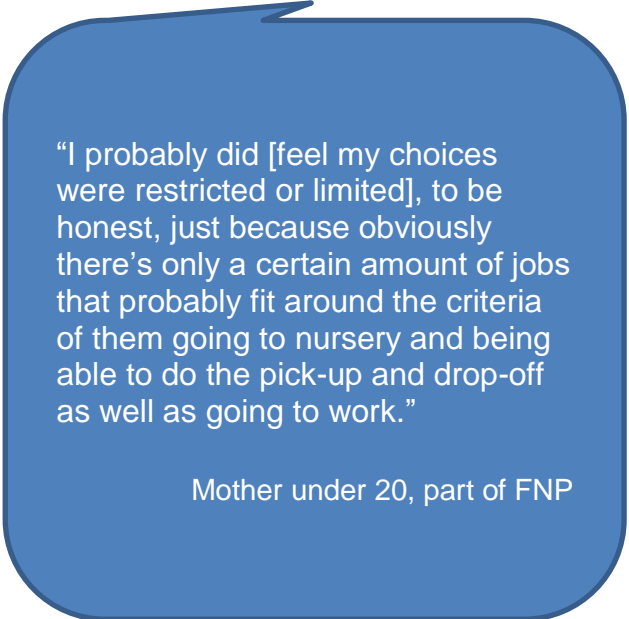
This section explores in more detail evidence available on cost of living as a driver of poverty for mothers aged under 25.

2.1 Childcare

Each family's circumstances will be different, depending on many factors including a child's age, health or emotional development. Logistical needs to keep family life going will vary over time. Similarly, parents' aspirations will also evolve. Families should be supported to achieve their ambitions with policies aiming to overcome the barriers that see parental disadvantage translate into childhood disadvantage.

In many cases, free or subsidised childcare helps reduce the cost of living for those who already use it. In other cases, it can also widen the choices for parents. Generally, access to affordable and flexible childcare can be an important help for mothers under 25, allowing them a choice to return to education or employment.⁷¹

A recent qualitative research report on the 'Decisions influencing Early Learning and Childcare (ELC) use in Scotland', found that funded ELC enabled some parents to get a job or start/continue college courses. In addition to supporting their child(ren)'s development, parents described how funded ELC offers respite for themselves or grandparents, positively impacting on mental health and other relationships, as well as being a form of financial support. However, the report also found that several participants felt that it was difficult to find work or study that matched the funded ELC hours available, and a few suggested it was not compatible with certain jobs, e.g. shift work. This latter finding for the extended Scottish offer may have particular impact on mothers under 25 given the type of employment they are more likely to be in.⁷²



"I probably did [feel my choices were restricted or limited], to be honest, just because obviously there's only a certain amount of jobs that probably fit around the criteria of them going to nursery and being able to do the pick-up and drop-off as well as going to work."

Mother under 20, part of FNP

Research with teenage mothers taking part in a return to education programme found that childcare was the single most important factor in enabling them to return to education.⁷³ In most cases, teenage mothers make use of more informal childcare, in the form of grandparents or other family members. Evidence highlights, however, that in the most complex examples, where individual circumstances have led to difficult relationships with parents or extended family, this cannot always be relied upon.⁷⁴

When interviewed, the age of their child and the availability of free or affordable (formal or informal) childcare was often the biggest factor in determining whether mothers had returned to education or employment and for how many hours.

“The childcare would be the support I’d need. I’m being expected to work. They need to get to nursery, the baby needs looked after. I want to get back to work, I like my job and I like working, but I haven’t even been able to think about how that’s going to work.”

Mother under 20, part of FNP

“I’m hoping to go back to college next year to do social work...if I could get a place in nursery definitely I’d do it but it’ll be quite hard. If I don’t get a place, I won’t be able to do I don’t think. It depends on the college itself cos I know some of them have nurseries themselves so if they had a nursery I’d do it. I’ve not looked into it yet but I know they do it.”

Mother under 20, part of FNP

For some mothers, upfront costs can be a barrier to accessing childcare. Even when they receive support from Universal credit to pay for the monthly cost, some childcare establishments request upfront payment. While they are later reimbursed, many do not have the funds for this upfront cost.

“...childcare arrangements are very expensive. Especially for a baby. Universal Credit would pay 80% but I need to pay the first payment and then they’d reimburse, but it’s not possible at all for me to do the first big payment.”

Mother under 20, part of FNP

Alongside availability of childcare, parents need to be able to make their journeys from home to work to childcare in time. Many of the mothers interviewed relied on public transport, so geographical accessibility of childcare and employment was also a consideration. This challenge is emphasised when there is an issue of capacity at childcare providers. As one interviewee put it:

“All the local nurseries are full. All the others are far so I’d have to get up super early and change my shifts at work.”

Mother under 20, part of FNP

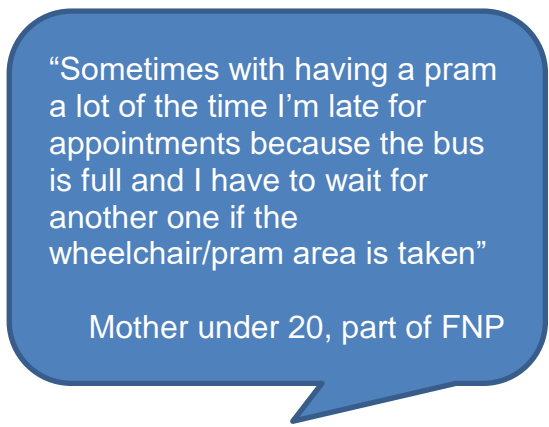
Further detail on transport follows.

2.2 Transport

Alongside transport costs, parents face additional barriers around the availability and accessibility of public transport when moving around with their child and specifically when using prams.⁷⁵ A lack of affordable and accessible transport options can impact on parents' ability to access support, services and employment which can help lift them out of poverty. For example, in an evaluation of a teenage support programme in England, aimed at improving employment outcomes for those furthest away from the labour market, most participants did not have access to their own car and, without the free transport provision offered by the service, they would have been unable to attend as public transport in the area was felt to be unreliable.⁷⁶ Evidence highlights that costs and availability of public transport, as well as childcare, can be significant barriers to employment for young parents - in Scottish rural areas especially.⁷⁷

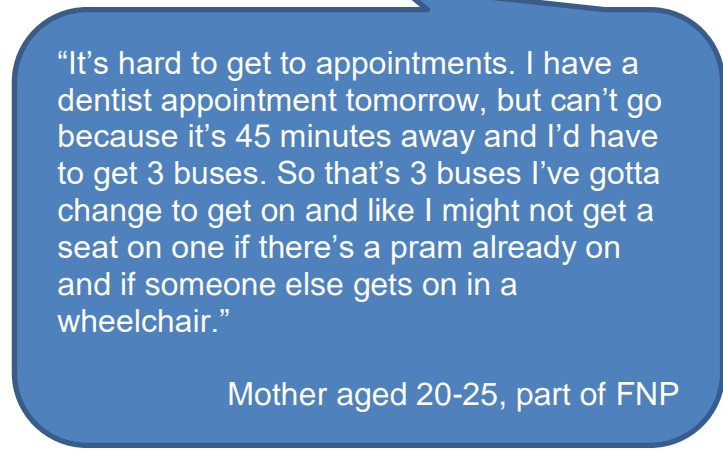
Women are still more likely than men to do most of the childcare and unpaid household labour.⁷⁸ Therefore, even in households where they are not a lone parent, young mothers are more likely to need access to forms of transport which allow them to balance responsibilities for caring, paid work and domestic tasks. Evidence highlights that there are fewer services available for these types of multiple journeys women still need to make more often.⁷⁹

A common frustration was not being able to fit prams on the bus and then being late or missing appointments after having to wait for another bus or walk. The mothers interviewed who had good transport links were better able to access childcare options, educational establishments, support sector and employment options, whereas those who faced transport challenges stated this as a decisive factor in their childcare and employment options.



"Sometimes with having a pram a lot of the time I'm late for appointments because the bus is full and I have to wait for another one if the wheelchair/pram area is taken"

Mother under 20, part of FNP



"It's hard to get to appointments. I have a dentist appointment tomorrow, but can't go because it's 45 minutes away and I'd have to get 3 buses. So that's 3 buses I've gotta change to get on and like I might not get a seat on one if there's a pram already on and if someone else gets on in a wheelchair."

Mother aged 20-25, part of FNP

Several of the mothers interviewed appreciated the free bus pass entitlement, but some were not aware of the [Young Persons' Free Bus Travel Scheme](#). For some mothers aged 23-25, there was a sense of frustration that they had just missed out due to their age. For some of those who have been through the process, navigating the application for the bus pass was also mentioned as a challenge.

2.2 Housing

Housing affordability

Low-income families where the mother is under 25 spent on average 26% of their net household income on housing in 2017-20. This was slightly higher than all low-income households, who spent 21% of their net household income on housing.

Source: Family Resources Survey. Data for Scotland

Since 2010, there has been a clear reduction in overall UK Government spending on housing in the UK. This includes reductions in housing benefits rates and eligibility, introduction of the 'bedroom tax' and a reduction in the size and status of the social housing sector.⁸⁰ While in Scotland there have been efforts to mitigate some of these gaps, these cutbacks have had a disproportionate effect on women who, in the UK, are twice as dependent on social security payments as men and are more likely to be in receipt of housing benefit.⁸¹ Further detail on the progress of housing policies in Scotland can be found in the [fourth year progress report](#).

Women's experiences of homelessness are complex and influenced by a network of intersecting and structural inequalities. This includes, for example, unequal and low pay, unpaid caregiving responsibilities, limited affordable housing, and discrimination. Where support is available, women may experience multiple barriers which prevent them accessing support for housing. Evidence suggests that these barriers include a lack of knowledge of how the system works, limited or no internet access, uncertainty around eligibility and challenges in accessing support as a result of additional needs such as their physical or mental health⁸².

There seems to be a heightened risk of homelessness and domestic abuse for young mothers. While most applications came from men (58%), pregnant young women and young mothers (under 21) make up about 1 in 25 of all applications for homeless assessments in Scotland.^{83,84}

The targeting of policies that support safe housing for young mothers in particular can be beneficial in helping to support young mothers experiencing homelessness.⁸⁵ Recent research looking at experiences of domestic abuse in Scotland has shown that motherhood is linked to experiences of domestic abuse, with pregnancy being a particular point of risk. Young mothers on the lowest incomes also appear to be the most vulnerable in Scotland. Among young mothers who were 20 years old, and who were on the lowest income fifth of the distribution, 34% were predicted to experience abuse. By comparison, for mothers who were 20 years and older and who were not in the lowest income fifth, the predicted probability of experiencing abuse was just under 11%.⁸⁶ The full extent of women's and children's homelessness due to domestic abuse is unknown. Official homelessness records cannot account for domestic abuse as women may not disclose that they are experiencing abuse when making an application.

Being made homeless can have impacts on mothers' ability to access further services. Experiencing homelessness can separate families, prompting mothers to place children in other forms of care, such as informal care with relatives or having their children taken into

care.⁸⁷ When separated from their children, a mothers' maternal status can be impacted which has consequences on their ability to access tailored housing support for parents. These barriers to accessing housing support they would otherwise be entitled to, can trap mothers in a cycle of homelessness.

Even when housing is provided to homeless mothers, with or without their children, this is not always suitable and can end up reinforcing, rather than mitigating, financial difficulties. For example, out-of-area hostel and refuge placements (where women escaping domestic violence are often placed), can result in mothers needing to pay for travel to schools, appointments with children's social services, other support services and family support networks. Accommodation provided can also be temporary, often unsuitable for families and can lead to greater instability due to having to move frequently.⁸⁸

Some mothers we spoke to had experienced unstable housing situations and homelessness following their pregnancy for a variety of reasons, including difficult home and family situations and domestic abuse. They told us about being moved around temporary accommodation, sometimes far away from their existing support networks.

"My Family Nurse did refer me to [an organisation supporting domestic abuse victims] but it was in a different part of the city and I want to stay where I am. I know you can't really pick where you stay but I've got no family there so if I moved away I'd have no family or anything."

Mother under 20, part of FNP

"My dad kicked me out [after becoming pregnant] so I lived with my boyfriend but my boyfriend's dad was horrible. I moved in with my mum and stepdad but me and him didn't get on and then I got put in temporary accommodation but I was so young when I got pregnant. It wasn't a good thing for me. It was stressful, not knowing how long I was going to be at that place"

Mother 20-25, part of FNP

Homelessness policies are not always reaching younger mothers effectively despite clear evidence that they have an increased need. For example, evidence shows that in the Housing First policy, those benefiting are more likely to be male (72% male, 28% female), White Scottish (90+%) and aged 25 to 49 (67% vs 20% for under 25s and 13% for over 50s).⁸⁹ More gendered approaches to supporting women through housing policies are therefore needed to ensure young mothers in these circumstances can receive suitable gender-specific support.

Many mothers interviewed mentioned how becoming pregnant or having a baby changed their housing needs. Some were living with their parents or other relatives before having their child, and had to find suitable housing for the first time. A smaller number of mothers, did decide to stay at home where their parents were able to provide support.

“When I was halfway through pregnancy me and my partner moved into our own place. We were living with his relatives at the time but wanted our own space, we didn’t want to be under people’s feet or have the baby screaming at night”

Mother aged 20-25, part of FNP

“Before I was pregnant I stayed with my aunt. I applied for the council once I was pregnant cos her place would be overcrowded”

Mother aged 20-25, not part of FNP

“I was going to move out before I got pregnant, but my parents didn’t see the point in moving out once I fell pregnant so that they’re around to help out with the baby”

Mother aged 20-25, part of FNP

Many mothers who were living independently discussed being in accommodation that was unsuitable for a baby or growing family. The main source of struggle or worry amongst those mothers interviewed, was around improvements to their current accommodation. Some were waiting on updates to reported problems such as damp/mould, unsafe areas, lack of lifts or limited space. Many mentioned how important it was to them to be close to social connections, particularly around family/friends who could help with childcare or day to day logistics. Those who were living further away found it lonely and more difficult.

“It’s not got a bath, it’s only got a shower and it’s up the stairs so I have to take the buggy up the stairs and my upstairs neighbours boiler keeps leaking so there’s lots of damp. My son always has a cough and isn’t well because of it... the council keep saying they’ll get someone to phone me but no one does”

Mother under 20, part of FNP

Some received valuable help in navigating the complex housing application processes from their parents, health and social care workers, family nurses or third sector support organisations.

“My Family Nurse was very helpful. I was staying with my parents in a very small room but she said he needs to have his own room so she helped me with my housing application”

Mother aged 20-25, part of FNP

2.3 Other costs of living

There are other costs of living that represent an important proportion of the household's regular expenses. Fuel is one of them. Households with a mother under 25 spent around the same proportion of their income on fuel when compared to all low income households. Still, mothers interviewed still talked about the challenges of managing all bills and finances.

Fuel affordability

Low income households with a mother under 25 are estimated to have on average spent 14% of their net household income (after housing costs) on fuel in 2017-19. Low income families as a whole spent a similar percentage of their net household income on fuel (16%).

Source: Scottish House Condition Survey

“For gas and electricity, I'm in lots of debt, and direct debit got cancelled. My monthly payment has gone up by £55 to get direct debit reinstated. I need to rework my whole financial state to work out how to pay the bill, plus pay off the debt and still have enough left to pay all my other bills”

Mother aged 20-25, part of FNP

From a food insecurity perspective, child poverty can affect the nutrition of mothers through pregnancy and for children in the early years.⁹⁰ Data on food affordability amongst mothers aged under 25 show that they spend a similar proportion of their income on food and non-alcoholic drinks as all households with children.

Food affordability

UK households where the mother is under 25 (across all incomes) spent around 11% of their income on food and non-alcoholic drinks in 2017/18 to 2019/20. This is similar to the percentage spent by all households with children (10%).

Source: Living Costs and Food Survey

For those who breastfeed, particularly when done exclusively, this can reduce the cost of purchasing formula milk and equipment in the early days, weeks and months following birth. Breastfeeding rates for younger mothers, although still significantly lower than for older groups, has increased over the past five years.⁹¹ There continue to be some marked inequalities in breastfeeding. Babies born to mothers in more deprived areas, younger mothers, and those of White Scottish ethnicity are the least likely to be breastfed. Breastfeeding continues to be supported through the Family Nurse Partnerships and wider initiatives across NHS Boards.

Some people are not able to breastfeed, or may choose not to do so, for various reasons. In the current context of the cost of living crisis, First Steps Nutrition developed a paper on the use of formula milks and how to potentially reduce costs, providing some specific recommendations for Government.⁹² The recommendations include increasing benefits such as Best Start Grant to help with the increase in formula prices and for Government to take action to reduce and cap the cost of infant formula and explore new tax levies on breastmilk substitutes.

2.4 Debts

Indicator 15: Unmanageable debt

A fifth (20%) of all households with a mother under 25 were in unmanageable debt in the UK, as of 2018-20. This proportion was higher than for all households with children in the UK where 8% were in unmanageable debt.

(To note, base sizes for Scotland were too small to allow analysis)

Source: Wealth and Assets Survey

The precarity of young mothers' financial situation came through strongly in the interviews. Many respondents mentioned various sources of debt, ranging from phone, credit cards, council tax payments or paying back family/friends. This stress can be damaging for their mental health and for some it made them feel as if they were in stuck in a vicious cycle of debt.

"I'm stuck in my overdrafts at the moment and 2 credit cards to pay off as well"

Mother under 20, part of FNP

While some respondents were aware of the financial support available, many were not. There was general agreement that help is needed to navigate the range of support available, understand eligibility of benefits or support, complete application forms and generally keep up to date with a changing landscape of support and benefits. For example, respondents engaging with the Family Nurse Partnership highlighted that the support of the nurses helped them to understand eligibility and apply for support.

2.5 Enablers (such as access to affordable credit, internet access, assets and 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.

Young people are often more financially vulnerable than older people. They have had less time to learn and develop experience in managing finances and accumulate savings.⁹³ This is highlighted amongst mothers under the age of 25 who were more likely to not have access to savings (67% compared with 35% of all families in Scotland).

No savings

In 2015-19, 67% of families in low-income households with a mother under 25 had no savings. Over the same period, 35% of all families in Scotland had no savings.

Source: Scottish Household Survey

Limited savings, added to pressures from high costs of living, can make it more difficult for younger parents to manage their household's finances and respond to unexpected household costs, such as replacing broken items and household repairs. Younger parents' ability to meet basic living costs are also impacted by receiving lower levels of Universal credit than those over 25 which can make it difficult for them to afford food, bills and the additional costs of looking after a child.⁹⁴

Financial support for young parents is therefore important. Research has suggested that peer support, or community based support, appear to be particularly useful for young parents who have limited knowledge of managing finances and accessing financial support.⁹⁵ This is because younger parents can be hesitant to access more formal forms of support through formal routes, like health professionals/visitors, due to the perceived stigma and judgements they worry they might face. This can lead to embarrassment as well as fears that their child will be removed from them if their parenting abilities were questioned.

“Finances were different last year...I'm breastfeeding, so can't really go to work...Now I have to rely on what comes in from UC and my maternity pay. There's a big difference. Baby doesn't require much...but still nappies and baby clothes. Sometimes I'm having a hard time catching up with it all.”

Mother under 20, part of FNP

During the pandemic, digital access has become increasingly important in accessing services including healthcare, social services, financial advice and education.

Internet access

In 2012-2019, 75% of families in low-income households with a mother under 25 had internet access from home. This is lower than all low income households with children over the same period (85% had internet access at home) and for all households with children where 96% had internet access.

Source: Scottish Household Survey

Programmes like [Connecting Scotland](#) specifically target households with children to ensure that they have a full working internet connection and suitable devices. However, there are some barriers to overcome.

- **Structural.** Temporary housing or homeless accommodation very often does not allow internet access to be installed.
- **Accessibility.** Many young parents have challenges with health and social care literacy and find online messages difficult to access.⁹⁶

Accessibility was a prominent theme in the qualitative interviews. Most of the mothers interviewed accessed information on benefits and their financial entitlement online, but often found the information complicated and confusing, requiring them to seek support and advice from elsewhere. They valued the face-to-face support received from workers such as health visitors and Family Nurses as well as third sector and welfare advice organisations in guiding them to understand their financial entitlement and the application processes. Mothers generally felt that information on financial entitlement should be clearer and more widely accessible for everyone, not only those with access to a good support worker.

Some participants also noted that although financial support and advice was available online and they were able to navigate this, accessing it in this way could leave them feeling isolated and less connected to other mothers who might be in similar situations.

“I would say I was already clued up on the basics, and there is so much stuff online. But I did feel I could have more things in person to meet people, to know what others are going through,”

Mother aged 20-25, not part of FNP

3. Income from social security

Social Security in Scotland is delivered by two different bodies. Reserved benefits are delivered by the UK Government's Department for Work and Pensions (DWP). Devolved benefits are delivered by Social Security Scotland. Mothers aged under 25 are entitled to claim both reserved and devolved social security benefits in cases where they meet the eligibility criteria.

3.1 Targeted reach of benefits

There are a range of benefits available to mothers under 25. Eligible young mothers can claim one or more of the Five Family Payments administered by Social Security Scotland. These are three Best Start Grants, Best Start Foods, and Scottish Child Payment. Data shows that applications for the benefits was considerably high amongst younger age groups. Between December 2020 and May 2021:

- 90% of Best Start Grants and Best Start Foods applicants were women, and 17% were aged 16-24.
- 89% of Scottish Child Payment applicants were women, and 15% were aged 16-24.

Overall, experience of the application process appears to be positive. Social Security Scotland research⁹⁷ shows that:

- 94% of 16-24 year olds, and 94% of women, rated their experience of applying for Social Security Scotland benefits as "Very good" or "Good".
- 7% of 16-24 year olds, and 6% of women, faced barriers getting help from Social Security Scotland.

Qualitative research⁹⁸ with 36 people who have received Best Start Grants, including 35 women and ten 18-24 year olds, found that people became aware of the benefit from numerous sources including support organisations (e.g. One Parent Families Scotland) and healthcare practitioners. Participants were surprised that the benefit was available to them and thought they would not meet the eligibility criteria. They did not view the benefit as stigmatising and intended to apply again if possible. They also found the application process straightforward. However, the findings suggest that some aspects of the application process may need to be reviewed. Suggestions included making it easier for applicants who have literacy issues, and communicating more effectively with people when claims are subject to delays.

3.2 Value of benefits

Young mothers are more likely to be reliant on social security benefits than other priority family groups (see [Figure 2 in Chapter 1](#)). However, the generosity of the reserved benefits for under 25s is lower than for older age groups.

- Young people on benefits receive a lower basic allowance than claimants aged over 25, and the Local Housing Allowance (LHA) rate for single young people living independently is lower than for those aged over 35.⁹⁹
- The transition to Universal Credit has disproportionately impacted single parents under 25. People under 25 are entitled to a lower allowance of benefits than people aged 25 and over and, with Universal Credit, no longer receive an exemption for single parents to account for the cost of caring for a child alone. This has had direct impacts on young single parents who face difficulties having to meet the same financial pressures but with less support from social security income after the transition.¹⁰⁰ Young parents also experienced a further decrease in their Universal Credit allowance with the removal of the £20 uplift.¹⁰¹

Younger people are also more likely to receive benefit sanctions which decrease the level of benefits they receive. Research shows that a young person living independently in the UK is nearly four times as likely to receive a benefit sanction compared to older claimants.¹⁰² A similar pattern is true for Scotland.¹⁰³ While this is sometimes attributed to younger people's behaviours, such as missing appointments, it is important to consider the difficult circumstances these young people may be navigating. As a result, some of the most vulnerable young people, including young parents can face significant barriers in accessing benefits. They are also disproportionately impacted by the conditionality regime. With any sanction applied, there is a greater financial impact for those under 25 due to the lower amount of benefits young people receive, while still facing the same benefit reductions as the over 25 age group.

Social Security Scotland administers the Five Family Payments which can be claimed by young mothers. The value of Best Start Grants are:

- a Pregnancy and Baby Payment of £642.35 on the birth of a first child, and £321.20 for any subsequent children.
- an Early Learning Payment of £267.65 for children between 2 and 3.5 years old.
- a School Age Payment of £267.65 to help with the costs of preparing for school.

In addition, Best Start Foods provides a prepaid card that can be used in shops or online to buy healthy foods, and is available to both pregnant mothers and those with children aged under 3. It provides £36 every 4 weeks for those with children aged under 1, otherwise the payment is £18 every 4 weeks.

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).

In addition to the Five Family Payments, eligible young mothers can apply for Job Start Payment if they are offered a job. Job Start Payment is a one-off grant to help with the costs of transitioning to employment. While the standard rate of Job Start Payment is currently £267.65, parents are entitled to a higher rate of £428.25.

Evaluations of Best Start Foods, Scottish Child Payment, and Job Start Payment will be published later this year, and will give some insight into the impact of these payments on recipients. However, qualitative research⁹⁸ with Best Start Grant recipients, including young mothers, found that the payments had a positive impact on household finances at key transitional stages of childrens' lives, and helped to reduce parents' financial stress and anxiety. Participants reported using all or most of the grant to buy what were deemed to be essential items (e.g. clothes for new born babies or school uniforms) for their children at these stages. Overall, the Best Start Grants were very well received by recipients. Notably, there was very little variation in the views expressed by participants in different demographic groups.

Some mothers interviewed mentioned receiving the Best Start Grant and what a great help it was in allowing them to buy essentials for the baby.

“We managed to buy a cot which turns into a bed which she can use ‘til she’s 5, a wardrobe, a chest of drawers and managed to buy nappies and stuff like that [with Best Start Grant]. If we didn’t have that, it would’ve been a struggle trying to sort everything.”

Mother aged 20-25, part of FNP

Mothers for whom rent is covered by Universal credit mentioned this as a great relief as they were sheltered from the impact of rent increases.

Pregnancy can be a particularly challenging time in terms of income from social security. Mothers who were on Jobseekers Allowance while pregnant found the process burdensome. Particularly as it was unlikely that they would gain employment whilst pregnant. They also reported that it was a struggle to make ends meet on this payment.

“I did struggle without income support. You’re not on income support until you’re 24 weeks (pregnant) and maternity grant after 24 weeks pregnant. So initially I was on job seekers, which wasn’t really enough”

Mother under 20, part of FNP

3.3 Take-up of benefits

A review by the social security committee found that young people (aged 16 – 24) living independently can face barriers accessing income from benefits as they have less experience navigating complex social security systems. This can be exacerbated for young people with undiagnosed mental health issues or learning difficulties who have not been able to access extra support.¹⁰⁴

While some mothers who spoke to us had been able to claim benefits, others discussed a lack of confidence in knowing how to find out about their benefit entitlement or being able to access them.

“Applying for universal credit was not straightforward at all. The first time I received it was in 2020. It used to be straightforward. But then I moved house... Then it took another six months for them to give me money again. Every time I would be either hung up on or I wouldn’t go through”

Mother under 20, part of FNP

“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’re entitled to. The help needs to be broadcasted so that everyone can access it”

Mother under 20, part of FNP

Where mothers were able to access benefits, many still faced problems in getting support when they needed it, to support their new child and changing financial circumstances. Some mothers under 20 in particular discussed the lengthy application process and delayed payments as particular barriers.

“I made the claim when I was pregnant and I couldn’t get anything till I was 18. I think it was like 3 months or anything until I actually got it. It was quite difficult. I was using anything I was given.”

Mother under 20, part of FNP

“The universal credit I had a problem with at the start. I applied when I was pregnant, and the first time they only put £27 in my account because of an HMRC error.”

Mother under 20, part of FNP

“It was a lengthy process for universal credit and difficult to go through checks and everything. I was only 18 and didn’t have own phone contract or address or half the things they wanted, and then it takes 6 weeks before you get the first payment.”

Mother aged 20-25, part of FNP

Conclusions

Households where the mother is aged 25 or under are at a **higher risk of living in poverty**. Over half (55%) of children in households with a mother aged under 25 were in relative poverty in 2015-18, compared to 24% of children overall. This is notably higher than for any of our other priority family groups, all of whom are also at higher risk of poverty.

There are specific challenges mothers under 25 have to face.

- The ability to **raise income from employment** is limited for many mothers under 25. They have had less time to build experience and progress in their career before becoming a parent and importantly, the National Living Wage is not enforced until the employee is at least 23 years old. This is reflected in lower paid jobs and more volatile incomes. The younger the mother, the more likely they are to be in a disadvantaged position when compared to their older peers.
- Furthermore, the generosity of some social security **benefits for the under 25s** is lower than for older age groups (for example, standard Universal Credit allowance and rates for Local Housing Allowance). In addition, sanctions and conditionality of the tax system have been found to affect young people disproportionately.
- Young people are often more **financially vulnerable** than older people. They have had less time to build on savings, and to learn and develop experience in managing finances or navigating complex social security systems.
- **Stigma**. There is a range of common stereotypes that surround young mothers which can strongly influence their experiences. There is an inclination to assume that they may have become pregnant by accident, or that they lack ability and/or motivation to gain qualifications and employment. It may go without saying that these assumptions often do not accurately reflect young mothers' own accounts of their lives. This stigma can make it harder for them to access support.

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. What is known is that COVID-19 had a worse impact on young people's and women's lives, which is likely to exacerbate gender and age inequalities that already existed prior to the pandemic.

Some of the research comes from organisations which support lone parents and young people. While they provide great depth of personal experiences and views, the background of the research needs to be considered when analysing conclusions. The qualitative interviews with 15 mothers under 25 provides further richness to the data, sometimes confirming and sometimes contradicting literature.

While there is no one single policy or action that can support mothers under 25 out of poverty, evidence points towards removing the **root causes of poverty** through increasing their income. This may include increasing hourly pay and social security benefits. It is also necessary to acknowledge the impact of poverty on the child by supporting mothers 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 with mothers aged under 25 in poverty
- qualitative, semi-structured interviews with 15 mothers aged 25 or under 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 contributed via 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 mother under 25 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:

- Factors contributing to higher rates of in-work poverty for mothers under 25.
- Whether there are any additional key barriers to education and employment for mothers under 25, beyond childcare, transport and differential treatment. For example, around mental health and wellbeing, lack of confidence and experience.
- Specific barriers faced by mothers under 25 with costs of living.
- More detailed information on what would help mothers in this group and what they want to see change.

We spoke to 15 mothers who were 25 or under. Although the priority group is 'families with a mother under 25', we also included mothers who were 25 at the time of interview.

Participants were mainly recruited via partner organisations who shared information about the research with parents 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. Interviews were conducted over the telephone or video call, between 12 May and 1 June 2022. Participants received a £25 shopping e-voucher after speaking to us 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 and that this was who we were interested in speaking to. The data and analysis therefore reflect a range of experiences from parents living in relative or severe poverty, to those living on a low income.

The mothers we spoke to included 8 lone parents, 8 mothers from a family where someone was disabled, 1 minority ethnic mother, and 1 mother who had 3 or more children. Lone parents are parents who do not currently live with another adult who they are in a relationship with. Some of the mothers we spoke to had a partner who they were not living with when we spoke to them. Most of the mothers we spoke to live in either a town or city, one respondent came from a rural area.

Of the mothers we spoke to, 6 were under 20 years old and 9 were aged 20-25. All of those aged under 20, and more than half of those aged 20-25, either were currently, or had been, part of the Family Nurse Partnership programme. Note that in Tayside, the programme was expanded to include under 25s.

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 anonymised quotes. Notes were taken during interviews but they were not audio or video recorded, therefore quotes are not necessarily verbatim.

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