

Evaluation of the Five Family Payments: Annex A: Mixed Methods Research



EQUALITY AND WELFARE

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Acknowledgements

We would like to thank Lesley Birse (ScotCen) who provided invaluable support to the research team throughout the study, and to Anna Keyes, NatCen statistician, for her expertise. Thanks also to Karen Stewart and McGowan Transcription Services who conducted qualitative transcription.

We greatly appreciate the support and guidance given to us by the Scottish Government and the Research Advisory Group. In particular, John Mowbray and Oonagh Fraser who offered invaluable assistance throughout the project. Finally, the research team would like to express their gratitude to all the parents and carers who participated in the study, and to the stakeholders who shared their experience of supporting low-income families eligible for Five Family Payments.

Executive summary

Introduction

This research was commissioned by the Scottish Government and conducted by the Scottish Centre for Social Research (ScotCen). It will be considered alongside other evidence as part of the overall evaluation of the Five Family Payments (FFP).

The purpose of the study was to assess the experience and impact of FFP (Scottish Child Payment, Best Start Foods and the three Best Start Grant payments) both individually and collectively, on families and children receiving one or more of the payments. A secondary aim of the research was to explore the awareness, take-up and impact of FFP among seldom heard groups, particularly priority groups of low-income families at increased risk of being marginalised from the social security system.

Methodology

The research consisted of an online survey with an achieved sample of 3,922 parents and carers who had received at least one of the FFP benefits, combined with follow-up depth interviews with 33 clients and interviews with five stakeholders who work with low-income families eligible for FFP. The survey fieldwork ran from 9th October to 8th November 2024. The qualitative fieldwork ran from 28th October 2024 to 27th January 2025.

Take-up of Five Family Payments

Experiences of applying for FFP were generally positive among parents and carers. When reflecting on the FFP application process, interview participants shared their views on facilitators and barriers to take-up of the payments.

Facilitators to take-up

- Awareness of FFP and knowledge of its eligibility criteria were helpful in facilitating take-up of the payments. Parents and carers shared a range of ways in which they became aware of FFP, including: word of mouth, online research, via social media platforms and national news and through health and other professionals.
- Parents and carers found the following aspects of the application process helpful:
 - The application form was straightforward and easy to complete.
 - The provision of informal support, such as from family members, to complete the application.
 - The provision of formal support and advice from health and other professionals, including Social Security Scotland, to complete the application.

- The ability to complete applications online.
- The availability of combined applications to facilitate applying for multiple FFP at the same time.
- The introduction of automation so SCP recipients will automatically receive the Early Learning Payment and School Age Payment.

Barriers to take-up

- A lack of awareness of FFP and its eligibility criteria was identified as a key barrier to FFP take-up. This could lead to eligible parents and carers not applying for FFP at all, or applying later and therefore receiving payments later than they were entitled.
- Families with the lowest levels of awareness of FFP identified by stakeholders included: those with older children, women pregnant with their first child and single parent father households.
- Stakeholders, parents and carers also identified digital poverty, digital literacy, low literacy and English language proficiency as barriers to take-up, particularly for those without anyone to help them with the application.
- Stakeholders identified Universal Credit (UC) as a qualifying benefit as a barrier to take-up of FFP. The UC form was perceived to be challenging and long to complete and some did not complete it at all while others were rejected initially due to making an error in the application. Without UC some could not claim FFP.
- Poverty itself was described as a barrier to take-up, with stakeholders highlighting the mental burdens of living in poverty and challenges with navigating the benefits system.
- Internal and external stigma attached to applying for benefits was also raised as potentially preventing eligible families from applying for FFP. There was a view that national advertising of FFP could contribute to existing negative perceptions of benefit recipients.

Suggested ways to increase take-up

To address these barriers, stakeholders and parents and carers suggested ways to increase take-up of FFP among eligible families.

- Suggestions for greater ongoing promotion of FFP to increase knowledge and awareness of FFP included:
 - National and local advertising of FFP.
 - Promotion of FFP through third sector support organisations, schools, nurseries, community centres, and other places families tend to visit.
 - Increase the visibility of Social Security Scotland e.g. on the high street.
 - Greater provision of different versions of information about FFP in order to improve accessibility (e.g. easy read, translated versions).

- Emphasis was also put on promoting the payments to eligible families at the earliest possible time to ensure they receive all FFP when they are first entitled to do so. Additionally, it was said that those promoting awareness should also have a strong understanding of the benefits system and the eligibility criteria of FFP.
- Given the complexity of the benefits system, families having access to support was key to promoting take-up. Stakeholders emphasised the importance of good quality and ongoing training for staff who work for organisations that support low-income families to help families navigate the benefits system. A better understanding of UC and its interaction as a qualifying benefit for FFP was highlighted as a way to promote take-up of the payments. There was also a suggestion to replace UC as a qualifying benefit with another measure such as Council Tax reductions. Stakeholders also proposed the need for long term funding for organisations who provide specialist advice and support on welfare and benefits.
- To address internal stigma, parents and carers emphasised the need to promote FFP as payments for children and highlight the positive impact of receiving the payments on families.
- Due to some parents and carers experiencing long waiting times for application decisions and/or application rejections, they suggested having an online portal to check progress of an application to help families navigate the application process. Stakeholders advised that ongoing user testing of FFP application processes would help to quickly identify and address issues.

Impact of FFP on child spend

- All FFP helped increase child-spend to varying degrees. Parents and carers reported most commonly using SCP (78%) and BSG (71%) to buy items for their children, such as toys and clothes.
- Although the majority of parents and carers reported spending the payments on their children, day-to-day household costs were also a source of expenditure for SCP (66%) and BSG (29%).
- Parents and carers reported that FFP had helped 'a lot' with child-spend:
 - 57% of respondents reported that SCP had 'helped a lot' to buy things their child(ren) needed for school.
 - 50% receiving SCP reported that it 'helped a lot' with buying treat items for their child.
 - 65% of respondents who had received at least one BSG payment reported that it 'helped a lot' with buying things their child needed at key transition points (e.g. when they were born, started nursery or school).
 - 34% of respondents receiving BSF reported buying first infant formula milk, with nearly two-thirds (62%) saying that the payments 'helped a lot' with paying for it.

- 57% of respondents receiving BSF said it had ‘helped a lot’ with buying healthier foods for their family.
- Food and clothing were key areas of essential child spend for children of all ages. The increasing cost of these items, however, meant that these were the main or only items that some parents and carers spent SCP on. For others, receiving FFP enabled them to buy treats and pay for social and educational activities for their children.
- Overall child spend did not vary much by season. However, parents and carers shared situations where child spend was greater, such as at the start of the school year, birthdays or during holiday periods.

Financial impact of FFP

Overall, FFP had a positive financial impact on parents and carers, though the extent of this impact varied.

~~Reduced financial worry~~

- The majority of survey respondents who received SCP (81%), BSF (70%) and BSG (77%) ‘agreed’ or ‘strongly agreed’ that, as a result of receiving the payments, it made them feel less worried about money.

Reliance on FFP

- In the survey and interviews, parents and carers shared that they relied on FFP as a source of income to pay for household essentials, such as food, rent and utilities.
 - 60% of respondents receiving SCP ‘agreed’ or ‘strongly agreed’ that they relied on it to pay for household essentials.
 - Parents and carers shared in interviews that they relied on SCP to see them through the month. However, the payments did not always cover all essential costs, with some parents and carers sharing how they would sometimes need to prioritise payments.
 - 64% of respondents ‘agreed’ or ‘strongly agreed’ that they relied on BSF to pay for healthy foods. BSF was also used to pay for household essentials. Nearly one-third (32%) of those receiving BSF reported this.
 - Parents and carers shared that generally the timings of BSG payments worked well and they were able to pay for things their child needed at key transition points, such as when they were born, started nursery or school. In interviews, parents and carers shared being able to buy expensive essential items such as prams, cots, car seats and bedroom furniture.

Food security

- FFP also helped to reduce food insecurity, with parents and carers reporting a reduced need to use food banks or food parcels. Around three-fifths of respondents receiving SCP (64%) and BSF (59%) ‘agreed’ or ‘strongly

agreed' that, as a result of the payments, they did not need to use food bank or food parcels.

- Although survey responses have highlighted an impact on emergency food aid use, parents and carers emphasised the impact of the rising costs of food on their food shopping in interviews.

Borrowing and saving

- FFP also had a perceived positive impact on borrowing and saving for parents and carers.
 - 58% of SCP recipients 'agreed' or 'strongly agreed' that, as a result of the payments, they did not need to borrow money to pay for essentials (such as rent, food, bills).
 - 50% of respondents receiving BSF 'agreed' or 'strongly agreed' that, as a result of the payments, they did not need to borrow money to pay for household essentials.
 - 70% of BSG recipients 'agreed' or 'strongly agreed' that, as a result of the payments, they did not need to borrow money to buy things for their child.
- In interviews, parents and carers shared that they would have had to borrow money from family or go into debt if they had not received FFP. Greater financial independence also had a positive impact on their mental wellbeing. Some parents and carers were also able to save money or give their children pocket money as a result of FFP.
- Although the majority of parents and carers reported a positive financial impact of FFP, concerns were raised about the potential financial impact of SCP ending and emphasised the continued costs of supporting their older children who live at home and are no longer entitled to the payments. It was suggested that SCP should be extended until their children leave school, reached the age of 18, access further education or until they complete further or higher education. Extending the age eligibility for BSF was also suggested as continued payments would allow parents and carers to provide healthy meals and afford healthy foods for their older children.
- Parents and carers also stated that more money would allow them to better support their household and provide for their children. There were also suggestions of having additional financial support for lone parents and increasing the value of the payment during periods when costs were higher.
- Although there were parents and carers who found the timings of SCP payments helpful, there were those who continued to struggle financially to cover costs and make SCP last for the month. It was suggested that SCP should arrive on the same day each month, or parents and carers should have the choice between weekly or monthly payments to allow greater flexibility to manage their finances.

Health and wellbeing impact of FFP

- All FFP had a positive impact on the mental and physical health of parents, carers and children to varying degrees.
- Around two-thirds of survey respondents who received SCP (69%) and BSG (64%) and around one-half of BSF recipients (55%) 'agreed' or 'strongly agreed' that receiving FFP had helped their own mental health and happiness.
- Around one-half of respondents who received SCP (44%), BSG (49%) and BSF (49%) 'agreed' or 'strongly agreed' that receiving FFP had helped their own physical health.
- Parents and carers reported feeling an intense relief from knowing they could pay for basic household essentials and described feeling less anxious knowing they had the payments available to them. Single parents and carers also shared the challenges with supporting their household on a single income, highlighting the benefit of receiving SCP.
- Around one-half of survey respondents who received SCP (53%) and BSG (49%) and BSF (49%) 'agreed' or 'strongly agreed' that receiving FFP had helped their child's mental health and happiness.
- Around one-half of respondents who received SCP (51%), BSG (49%) and three-fifths of those who received BSF (60%) 'agreed' or 'strongly agreed' that receiving FFP had helped their child's physical health.
- Parents and carers reported that FFP enabled their children to fit in with their peer group. This included buying clothes that helped build their confidence and self-esteem and the ability to take part in social and educational activities which increased their skills and self-development. Stakeholders also highlighted the positive impact on families' wellbeing because they could afford things for their children that other more affluent families may take for granted.
- The majority of survey respondents in receipt of BSF reported that BSF payments helped in:
 - The purchase of healthier food for the family (57% reported it 'helped a lot').
 - Making healthier meals for their family (52% reported in 'helped a lot').
 - Their child eating healthier foods (57% reported it 'helped a lot').
 - Their own consumption of healthier foods (47% reported it 'helped a lot').

Employment, education and training impact of FFP

- The majority of parents and carers reported SCP had no impact on, or was not applicable to, their work (69%) or education or training (86%) decisions.
- For the 29% of respondents receiving SCP who reported that the payment helped them with work, the most common reported way in which SCP helped

was with work costs, such as with travel and clothing (45%), followed by enabling them to stay in work or work more hours (23%).

- Among those who reported an impact, SCP had varied impacts on employment, education and training decisions.
 - For some parents and carers, receiving SCP enabled them to continue to work, and to work more or less hours to meet their family's needs. Participants shared using SCP to cover employment related costs, such as petrol and bus fares to commute to work. SCP also indirectly supported parents and carers decisions around work and education. For example, SCP helped to alleviate childcare costs to allow participants to continue or return to work.
 - Parents and carers also reported barriers to finding or remaining in employment in interviews and the survey's open text responses. This included caring responsibilities for a disabled family member, inflexibility with scheduling around schooling, and a lack of or the cost of childcare. For those unable to work, SCP contributed to supplementing this loss in income. In some cases, this meant parents and carers were able to feel like they were still providing and financially contributing to the household.

Conclusions

The aim of this study was to explore and understand the extent to which the Five Family Payments (FFP) are meeting their short to medium-term outcomes. There is clear evidence from this study that both individually and collectively, FFP are meeting their short-term outcomes and good progress is being made towards achieving a number of the medium-term outcomes. While it is a positive picture for the majority of families, the perceived impact of FFP on families does vary.

This study has found some variation in the impact of FFP on different priority groups. For example, large families with three or more children and households with a disabled family member(s) were more likely to report that SCP helped pay for household essentials (compared with households with one or two children or without a disabled family member). Interviews with parents, carers and those who support low-income families provided some context to these findings. There are families facing greater overall costs due to the size of their family. Others have limitations on their income as a result of being the sole carer or because they cannot work, or can only work limited hours because they care for a disabled family member(s).

However, it is important to note that many priority families share one or more of the priority characteristics and the analysis undertaken for this study does not control for these interconnected characteristics. This makes it difficult to determine which individual factor, if any, is driving the relationship with particular outcomes.

1. Introduction

1.1. Child poverty in Scotland

Across the United Kingdom, poverty rates are highest among childrenⁱ. The Child Poverty (Scotland) Act 2017 placed a statutory duty on the Scottish Government to achieve a series of child-poverty reduction targets by 2030ⁱⁱ. Scotland's child poverty rates fell steeply between the late 1990s and the mid-2000s. However, in recent years the rate stabilised, and the current child poverty rate remains some distance from the Scottish Government's target of fewer than 10% of children living in relative poverty and 5% of children living in absolute povertyⁱⁱⁱ.

1.2. Policy context of the Five Family Payments

To help fulfil their duty to reduce child poverty, the Scottish Government has produced two delivery plans. The first child poverty delivery plan, 'Every Child, Every Chance', was published in March 2018^{iv}, with the second, 'Best Start, Bright Futures' published in March 2022^v. Among other wide-ranging aims, these delivery plans set out to maximise financial support available to families to meet their basic needs and enable them to live dignified lives. The passing of the Social Security (Scotland) Act 2018 gave the Scottish Government powers to deliver social security benefits and resulted in the creation of a series of new benefits^{vi}. These included the Five Family Payments (FFP), which provide support to families living on low incomes and play an important role in the government's child-poverty reduction ambitions^{vii}.

As part of its commitment to tackling child poverty, the Scottish Government has identified six priority groups of families at increased risk of poverty^{viii}. Compared with the average relative child poverty rate of 24%, rates of relative poverty in Scotland's priority families are: 34% in families with a child under one year old; 55% in families with a mother aged under 25; 28% in households with a disabled family member; 39% in families from minority ethnic backgrounds; 38% among lone parent families and 34% in families with three or more children^{viii}.

1.3. The Five Family Payments

Families are eligible for FFP if the claimant or their partner live in Scotland, are pregnant or their child(ren) is/are an eligible age, are responsible for the child(ren), and they are in receipt of one of a range of means-tested benefits, including Universal Credit and legacy benefits such as Child and Working Tax Credits 1, Pension Credit, Income Support, income-related Employment Support Allowance and income-based Job Seekers Allowance. Parents under 18 years old do not need to be on any payments or benefits to get Best Start Grant (BSG) and Best Start Foods (BSF). Parents aged 18 or 19 who do not receive any benefits or payments are eligible for BSG and BSF if their parent or carer receives Child Tax Credit, Child

¹ Tax credits ended in 2025.

Benefit, Universal Credit child payments, or the child addition part of Pension Credit. Families with no recourse to public funds due to their immigration status, but who otherwise meet the financial criteria, may also be eligible for Best Start Foods.

Best Start Grant (BSG) payments were introduced between December 2018 and June 2019 to provide support for families on low income at three transition points in their child's early life. To help prepare for the birth of a baby, the Pregnancy and Baby Payment provides a one-off payment of £754.56 for the first child and £377.35 for each subsequent child². The higher rate payment is available in certain circumstances for applicants with subsequent children; for example, for applicants with refugee status or under resettlement schemes whose other children were born before their arrival in the UK, and for applicants who have been forced to leave their homes due to domestic abuse. The Early Learning Payment (introduced in April 2019 and worth £314.45 in December 2024) is intended to support families with a child aged between 2 and 3.5 years with child development (e.g. to pay for trips out, toys and clothes). The School Age Payment (introduced in June 2019 and £314.45 in December 2024) contributes to the costs of preparing a child to start school (e.g. for school clothing, bags, stationery and school trips). The most up to date take-up rates for the three elements of BSG were 87% for the Pregnancy and Baby Payment (2022-2023), 87% for the Early Learning Payment (2021-2022), and 97% for the School Age Payment (2023-2024).

Best Start Foods (BSF) was introduced in 2019 as a replacement for the UK government's Healthy Start Vouchers and aims to ensure that babies and children start life with a healthy diet. BSF is available during pregnancy and for children aged from birth to 3 years. BSF is a four-weekly payment of £21.20 during pregnancy, £21.20 for each child aged between one and three, and £42.40 for each child aged under one (rates of all payments at the time of the research). BSF payments are provided on a prepaid card. Recipients are advised to spend their BSF payments on a list of recommended foods, including fruit and vegetables, pulses, milk, eggs and infant formula. The estimated BSF take-up rate is 84% (2023-2024).

The Scottish Child Payment (SCP) opened for applications in November 2020 and payment began in February 2021 and is designed to reduce poverty among low income families with children aged under 16 (originally aged under 6)^{ix}. At the time of the research, SCP was £26.70 a week per child³ and is paid every four weeks. Scottish Government modelling suggested that SCP could lift around 40,000 children out of relative poverty in 2025-26^x. Take-up rates for the SCP are 89% (2023-2024) (95% for children aged 0 to 5 is the 2023 estimate)^{xi}.

² Rates quoted in this report are accurate for December 2024 when the research fieldwork took place.

³ Social security payments in Scotland are uprated by inflation every April. From April 2025, Scottish Child Payment will be £27.15 per week.

1.4. Interim evaluations of the Five Family Payments

Separate interim evaluations of the BSG, BSF and SCP were conducted one to two years after their introduction. These evaluations focused primarily on assessing performance against immediate and short-term outcomes. The interim evaluations of BSG, BSF and SCP reported that most applicants found the payment to be easy to apply for and to have had a positive impact on their child's physical and emotional wellbeing, and on the family's financial wellbeing^{xii}. However, the SCP interim evaluation also identified several issues with SCP. For example, while the SCP was making a relatively significant financial difference to families living on low incomes, £10 per week was insufficient to have a transformative impact particularly in light of increases in the cost of living. The interim evaluations also found that levels of awareness of FFP were also low among some groups.

In the interim evaluation of BSG, recipients generally reported that the application process was straightforward, and the grants had a positive impact on their household finances at potentially costly transitions in their child's life^{xiii}.

The interim evaluation found that BSF increased the amount, quality and range of healthy foods that families ate, and reduced food insecurity^{xiv}. While the interim evaluation found that BSF payments were easy to apply for and relatively easy to use, some recipients had problems activating and using the card.

1.5. Developments since the interim evaluations

Several changes to FFP have occurred since the interim evaluations were conducted, with the aim of reducing child poverty:

- In November 2022, the SCP increased from £10 per week to £25. At the time of the research SCP was £26.70 per week.
- In November 2022, eligibility for SCP was extended from children up to the age of 6, to children up to age 16.
- From 28th November 2022, SCP applicants are asked if they would like to apply for BSG and/or BSF at the same time as SCP.
- From November 2022 the BSG Early Learning Payment and School Age Payment are automatically paid to eligible recipients of SCP without the need to apply when their child reaches the eligible age. However, a recipient can opt-out of receiving these payments automatically and can choose to apply for the Payments manually.
- In February 2024, income thresholds applied to BSF eligibility were removed, increasing the number of families eligible for the payment.

While the value of SCP has increased, families have also faced steeply rising costs. The cost-of-living crisis has impacted greatly on low-income families who spend a large proportion of their incomes on food and energy. Steep increases in food price inflation have reduced the value of BSF in real terms. While the value of BSF

increased in line with the overall inflation rate in April 2023 (10.1%), food price inflation stood at 19.1% in the same month^{xv}. While food price inflation has now fallen to around 3%, food prices remain high compared with recent years^{xvi}. For example, the price of infant formula has increased by 25% over the last two years^{xvii}. Feeding a 10-week-old baby on first stage infant formula costs between £44 and £89 per month – more than the amount available each month for BSF recipients with a child aged under 1 year^{xvii}.

Finally, there is evidence that SCP may be having a positive impact on child poverty rates in Scotland. A recent report by the Joseph Rowntree Foundation notes that Scotland's child poverty rate of 24% is lower than the rates in England (30%) and Wales (29%)ⁱ. The report suggests that this difference in rates is likely, in part, to be due to the availability of SCP.

1.6. The study

Building on the findings of the interim evaluations, this mixed methods study explores families' experiences of receiving the FFP and the impacts of the payments on their financial circumstances, health and wellbeing, and economic participation. The study also explores awareness of and engagement with the FFP among priority families who are at greatest risk of poverty and of marginalisation from the social security system.

The Social Security (Scotland) Act 2018 introduced eight principles to guide the delivery of social security in Scotland, one of which is to design an evidence-based social security system^{vi}. This study provides evidence on the extent to which the FFP are adhering to other relevant principles of the Social Security (Scotland) Act 2018, namely that they are an investment in people, they are helping to reduce poverty and they are providing value for money.

The findings from this research will be combined with data from a range of other sources (e.g., Management Information, Social Security Scotland research and population surveys) to form the overall policy evaluation of the FFP. The findings provide timely and robust information on the experience and impact of receiving the FFP and will set the groundwork for potential policy improvements and inform future evaluations of the FFP.

2. Methodology

2.1. Research aims and objectives

The overall aim of the research was to assess the experience and impact of Five Family Payments (FFP), both individually and collectively, on families and children receiving one or more of the payments. The research will assess the performance of the FFP against their short and medium-term outcomes outlined in Appendix A. A secondary aim of the research was to explore the awareness, take-up and impact of the FFP among seldom heard groups, particularly priority groups of low-income families at increased risk of being marginalised from the social security system.

To address these aims, the following key research objectives were proposed to provide evidence of the extent to which:

- FFP have improved financial outcomes for families.
- FFP have reduced material deprivation experienced by families.
- FFP have improved health and wellbeing outcomes for children and families.
- FFP have helped reduce barriers to education and the labour market.
- Recent efforts to engage marginalised groups have been effective, exploring whether and how they have led to greater awareness of the FFP and encouraged take-up of FFP.
- Changes to the eligibility and payment levels of FFP have impacted on the financial, material deprivation, health and wellbeing, educational and employment outcomes of families receiving FFP.
- The cost-of-living crisis has impacted on the overall finances of households receiving FFP, and the use and impact of FFP on families.

The research explored both the collective and individual impact of the FFP to allow for comparisons across groups based on benefit type, length of time receiving payments and demographic characteristics, with a particular focus on the families at risk of poverty; lone parents, families with a disabled child or adult, larger families (with three or more children), families from minority ethnic backgrounds, families with a child under one year, and families in which the mother is aged under 25 years⁴.

⁴ The achieved sample was not sufficient to explore the impact of FFP on mothers aged under 25.

Research design

To address the research aims and objectives, ScotCen conducted an online survey of FFP clients, in-depth interviews with 33 clients who had completed the survey and interviews with five stakeholders who work with families eligible for FFP.

The online survey was conducted between 9th October and 8th November 2024. Client and stakeholder interviews took place between 28th October 2024 and 27th January 2025.

To ensure the research was designed and implemented in an ethical manner, an application was submitted to National Centre for Social Research (NatCen) Research Ethics Committee (REC). Ethical approval for the research was granted by NatCen REC on 30th August 2024.

2.1.1. Survey of clients

The web questionnaire was developed in collaboration with the Scottish Government. The survey included pre-existing questions from the Social Security Scotland Client Survey, as well as newly developed questions to address the aims and objectives of this evaluation. The survey took approximately 15 minutes to complete.

Sampling and recruitment

A stratified random sample of 51,500 FFP clients with a successful application between 1st April 2022 and 31st August 2024 was drawn by the Scottish Government for invitation to participate in the survey. To draw this sample, the list of all eligible applicants was sorted first by local authority and within local authority by the Scottish Index of Multiple Deprivation (SIMD) and age. After generating a random starting point, cases were systematically selected from the list in a manner which ensured sample size for each local authority was proportionate to the overall number of FFP clients in that area area whilst also reflecting the spread of area deprivation and client age.

Sampled participants from the client database received an email⁵, sent by the Scottish Government, inviting them to participate in the survey, issued on 9th October 2024. The email provided an overview of the study, the web survey link and a link to a participant information page.

Six days after the first invitation was issued, sampled participants were sent a first reminder email. After a further nine days, a second reminder email was issued. The survey closed on 8th November. The achieved sample is outlined in Section 2.4.

⁵ Over 94% of the clients in the Scottish Government's database have provided an email address, and all sampled clients had given an email address.

Weighting

Aggregate demographic information (local authority, SIMD and age) for the total eligible population of clients and the sample of 51,500 drawn for the survey was shared with ScotCen so it could be compared with our achieved sample to assess its representativeness. The achieved sample under-represented younger clients aged under 35, and over-represented those aged 45 and over. The data were calibrated to the population figures to compensate for this. When the survey weight was applied, the age profile of the weighted achieved sample matched the age profile of the applicant population.

2.1.2. Interviews with FFP clients and stakeholders

Sampling and recruitment

The primary mode of recruitment for the in-depth interviews with FFP clients was asking those who had completed the survey to provide their contact details if they consented to take part in a follow-up interview about their experiences of receiving the FFP. Due to the large response to the survey and significant interest in taking part in a qualitative interview, it was possible to sample on a number of key criteria of interest, including:

- Age group
- Receipt of SCP, BSF and BSG
- Length of receipt of FFP
- Local Authority
- SIMD
- Employment status
- Kinship carers
- Key priority families most at risk of poverty (households with a disabled family member, families from minority ethnic backgrounds, child under 1 year, families with three or more children, lone parents and parents aged under 25 years)

The qualitative sample of clients is summarised in Section 2.5.

Selected individuals who provided their contact details were contacted by email to invite them to participate in an interview. A list of organisations who offer support, was also attached to the invitation. Those interested in proceeding to interview agreed a suitable time and date for the interview to take place.

The five stakeholders were recruited from a range of organisations which aim to support low-income families. Over 20 individuals were contacted, seven expressed an interest in taking part in an interview, and five completed an interview.

Conducting the research

FFP clients who took part in an interview were given the choice of a telephone, video or in-person interview. All FFP client participants selected either a telephone or video interview. All participants were given a £40 Love2Shop voucher as a thank you for their time and for sharing their experiences with the study.

Stakeholders who took part in an interview were given the choice of doing so via telephone or video. All participants opted for a video interview.

With the consent of participants, all client and stakeholder interviews were audio recorded and transcribed for ease of analysis.

Research materials

The interview participant information sheets and topic guides were developed in consultation with and agreed with the Scottish Government. The client topic interview guide covered a range of topics, including accessing FFP, the use of FFP as well as their perceived impact, and any modifications that could be made to how FFP are delivered in the future. The aim of the interviews were to provide context to survey findings and to explore the impact of FFP on families in more detail. Interviews with stakeholders explored their views and experiences of supporting families to take up FFP, including any barriers or challenges encountered. Additionally, stakeholder interviews explored the perceived impact on families who do and do not receive FFP.

2.1.3. Analysis

Survey

All analysis of the survey data was undertaken in SPSS using the weighted data. Frequencies and crosstabulations were conducted, with the crosstabulations displaying overall results for key measures and the data for specific sub-groups, allowing comparison between them.

Statistical significance testing was carried out on the survey data to estimate how confident we can be that the differences between sub-groups present in the survey data are representative of real differences in the population, given the amount of uncertainty that we are prepared to accept in our sample. All statistical testing was done using logistic regression to a significance level of 95%⁶. The statistical tests were two-sided taking into account the survey weights. Differences which are not statistically significant are generally not reported in the text unless it is considered noteworthy that no such difference is observed in the data.

Sub-group analysis was conducted for priority families at increased risk of poverty, SIMD and length of benefit receipt. This made it possible to understand the outcomes for priority family groups such as lone parents, families with three or

⁶ This means that if the survey were to be run 100 times with a similarly drawn sample, the result reported would be found in 95 surveys out of the 100.

more children, families with a disabled adult and/or child, families with a child under 1 year old, and minority ethnic families. The groups were defined as follows:

- Household composition: One parent/carer household / two or more parent/carer household.
- Family size: Households with one or two children under the age of 16 / households with three or more children under the age of 16.
- Disability: Households with disabled family member(s) / households without a disabled family member.
- Child age: Households with a child under 1 year old / households without a child under 1 year old.
- Ethnicity: Respondents from minority ethnic backgrounds / white ethnic backgrounds.
- Length of benefit receipt: In receipt of payment up to 12 months / in receipt of payment for over 12 months.
- SIMD: SIMD quintiles, where 1 is 20% most deprived areas, and 5 is 20% least deprived area.

The base sizes were too small to conduct sub-group analysis for mothers aged under 25 years (the sixth priority family group) or for client gender. Other sub-group analysis is possible but was out of scope for this project.

This report includes tables and charts to display survey data. Not applicable (n/a) responses are not included, therefore percentages may not equal 100%. However, a full set of data tables are available that include these responses.

Client and stakeholder interviews

The transcribed qualitative interview data were managed and analysed using qualitative analysis software NVivo. All qualitative data were anonymised for analysis and reporting. Analysis involved several stages. First, the key topics and issues which emerged from the research objectives were identified through familiarisation with the transcripts. A draft analytical framework was drawn up and an internal meeting was held to agree the initial coding framework. The analytical framework was then set up in NVivo and piloted with a few transcripts by two members of the research team and any amendments to the framework made. Each transcript was coded, so that all the data on a particular theme could be viewed together. Through reviewing the coded data, the full range of views were systematically mapped, and the accounts of different participants compared and contrasted. Emergent patterns and explanations for individuals and categories of respondent holding particular views were also explored and tested.

2.2. Strengths and limitations of the research

There were a number of strengths and limitations to the research.

2.2.1. Strengths

The study used a mixed method design. Combining a random probability survey with follow-up qualitative research enabled this study to capture more nuanced and in-depth information on the impact of FFP. The survey provided robust, representative and generalisable high-level data across Scotland of the impact of receiving FFP on families health and wellbeing, child spend, work and training and financial wellbeing, while the interviews captured rich, in-depth data which provide insights into the experiences and impacts of FFP on clients and their families.

Furthermore, with the inclusion of stakeholders who support families on low-incomes, the study was able to explore barriers in the take-up of FFP, adding to our understanding of those eligible for, but not claiming, FFP.

A large achieved sample size for the client survey enabled analysis by a variety of subgroups. This allows a deeper exploration of the experiences and impact on priority families including lone parents, families with a disabled family member and large families. This also enabled further exploration of experiences in the qualitative interviews.

2.2.2. Limitations

Despite the large sample size invited to participate in the survey, the number of mothers aged under 25 years who responded to the survey was too low to conduct analysis on this particular sub-group of clients. The qualitative interviews with clients sought to bridge this gap and while parents in this age group did participate, those aged under 20 years chose not to engage in the qualitative research. Stakeholders working with young parents were involved in the research and were able to provide further insight. The weighted sample overall is representative of client age.

As noted above, the survey response was large enough to enable sub-group analysis of most of the priority families providing keen insight into the views and behaviours of families with different characteristics. However, the data also demonstrate that many priority families share one or more of the priority characteristics – for example, where lone parents also have a disabled family member or large family. The analysis undertaken does not control for these interconnected characteristics meaning it is difficult to determine which individual factor is driving the relationship with views and behaviours. Thus for some sub-groups (for example ethnicity), multivariable regression analysis would be advisable. This allows an exploration of the independent relationship between a single variable (e.g. ethnicity) and an outcome measure (e.g. improved mental health) whilst controlling for multiple other variables (e.g. lone parent status or having a disabled family member). In so doing, it can provide some insight into the relative independent weight that different factors have on individuals' views,

behaviours and circumstances. The budget and timescale of this project did not enable regression analysis to be conducted.

Finally, the focus of the study was on the impact FFP had on those who received them. Therefore, this study does not provide insight into direct experiences of those who have not received any FFP, although eligible. However, as noted above, interviews with stakeholders explored some of the barriers to take-up of FFP.

2.3. Participant demographics

2.3.1. Survey participant demographics

In total, 3,922 current recipients of FFP completed the survey. Of these 3,407 were in receipt of SCP, 523 were in receipt of BSF, and 1922 had received at least one BSG. These are the unweighted figures for those in receipt of each of the Five Family Payments, which will serve as the unweighted bases throughout the report. All analysis was done on weighted data, as described above in section 2.2.3, therefore the percentages reported are all weighted and will not match exactly with the unweighted figures. There is some additional fluctuation in unweighted base size due to responses such as ‘Don’t know’ and ‘Prefer not to say’ not being included in the figures for analysis.

Household composition

The majority of survey respondents (91%) had at least one child under the age of 16 living in their household. The remaining respondents (9%) did not, but were pregnant.

Those who had at least one child under the age of 16 living in their household were asked how many children live in their household. Eighty-three percent of respondents had either one child (47%) or two children (36%) living in their household. Seventeen percent of respondents had three or more children living in their household.

Table 2.1. Household composition, children under 16 years old

	Percentage of respondents (%)
Household with no children under 16 years old	9
Household with 1-2 children under 16 years old	75
Household with 3 or more children under 16 years old	16
Unweighted base: All respondents	3,922

The majority of respondents (97%) said they were the parent/step-parent/guardian of the child(ren) living in their household, and 2% were kinship carers which included sibling, grandparent or other relative. One percent of respondents said their relationship to the children in their household was ‘other non-relative’.

Table 2.2. Household composition, relationship to children in the household

Type of caring relationship to children in the household	Percentage of respondents (%)
Parent / step-parent / guardian	97
Kinship carer	2
Other	1
Unweighted base: Respondents with children under 16 in the household	3,525

Around two-thirds (67%) of respondents said they lived in a one parent/carer household where they did not live with anyone else who has a parenting or caring role for the child/ren in the household. Under one-third (30%) of respondents said they lived in a two parent/carer household where they lived with someone who has a parenting or caring role for the child/ren in the household.

Table 2.3. Household composition, number of parents/carers

Household type	Percentage of respondents (%)
One parent/carer household	67
2 parent/carer household	30
Other	3
Unweighted base: All respondents	3,911

Those who selected 'other' (3%) as the best description of their household, provided further information on their household. There were those living in intergenerational households, living with their parents, grandparents or siblings. In some circumstances these family members provided some caring support, while in others it was not clear from the description if they played any caring role. Some respondents shared that they were living with older or disabled relatives that required their care. There were also respondents who selected 'other' to describe the caring responsibilities of their families. There were respondents who said they lived alone with their children but another adult from another household shared parenting/caring responsibilities. There were also respondents who described living with a partner who wasn't biologically related to their children but had a caring role. Respondents also described living with a partner who they cared for. Finally, there were respondents who described that they were kinship carers.

Respondents were also asked, who had the main caring responsibilities for children under the age of 16 in their household. Around two-thirds (67%) of respondents said they alone had caring responsibilities for children in their household, and one-third (33%) said they shared caring responsibilities with someone else. Note that, due to percentages being rounded, the figure for 'someone else in the household alone' appears as 0%; 0.4% of respondents (n=13) selected this answer.

Table 2.4. Caring responsibilities in the household

Main caring responsibility in the household	Percentage of respondents (%)
Respondent alone	67
Respondent and someone else share caring responsibility	33
Someone else in the household alone	0
Unweighted base: Respondents with children under 16 in the household	3,522

Household income

The reported annual household income of respondents varied from less than £5,200 per year up to £51,999 per year. Around two-fifths (43%) of respondents had an annual household income of under £15,600. One-third (31%) of respondents had an annual household income between £15,600-£36,399. Around one-quarter (23%) of respondents preferred not to share their annual household income.

Note that, due to percentages being rounded, the figures for '£52,000 to £77,999' and '£78,000 or more' appear as 0%; 0.4% of respondents (n=15) and 0.1% of respondents (n=3) respondents selected these answers, respectively.

Table 2.5. Household income of survey respondents

Household income	Percentage of respondents (%)
Less than £5,200 (for example, less than £100 per week)	10
£5,200 to £10,399 (for example, £100 to £199 per week)	17
£10,400 to £15,599 (for example, £200 to £299 per week)	16
£15,600 to £20,799 (for example, £300 to £399 per week)	11
£20,800 to £25,999 (for example, £400 to £499 per week)	10
£26,000 to £36,399 (for example, £500 to £699 per week)	10
£36,400 to £51,999 (for example, £700 to £999 per week)	3
£52,000 to £77,999 (for example, £1,000 to £1,499 per week)	0
£78,000 or more (for example, £1,500 or more per week)	0
Prefer not to say	23
Unweighted base: All respondents	3,858

Rurality

The majority of respondents (85%) lived in urban areas, with the remaining 15% living in rural areas.

Table 2.6. Urban-rural classification

Urban-Rural classification	Percentage of respondents (%)
Large Urban Area	40
Other Urban Area	33
Accessible Small Town	8
Remote Small Town	3
Very Remote Small Town	2
Accessible Rural	11
Remote Rural	2
Very Remote Rural	2
Unweighted base: All respondents	3,115

SIMD

Around two-thirds of respondents (67%) lived in the 40% most deprived areas of Scotland.

Table 2.7. SIMD

SIMD Quintile	Percentage of respondents (%)
20% most deprived	42
2	26
3	16
4	10
20% least deprived	5
Unweighted base: All respondents	3,115

Gender

The majority of respondents described their gender identity as 'woman' (89%), with 1 in 10 (10%) describing their gender identity as 'man'. One percent of respondents preferred not to say. Note that due to percentages being rounded, the figure for the 'other' category appears as 0%; 0.2% of respondents (n=8) selected this answer.

Table 2.8. Gender identity of survey respondents

Gender identity	Percentage of respondents (%)
Man	8
Woman	91
Other	0
Prefer not to say	1
Unweighted base: All respondents	3,921

Age

The majority of respondents were aged between 25 and 54 (91%), with the largest proportion aged between 35-44 (42%). A small proportion of respondents were aged 20-24 (5%) and aged 55 and over (3%). Note that due to percentages being rounded, the figures for the age groups 'under 16', '16-19' and '65 or over' appear as 0%; 0.07% (n=3), 0.1% (n=5) and 0.8% (n=32) of respondents selected these answers, respectively.

Table 2.9. Age of survey respondents

Age	Percentage of respondents (%)
Under 16	0
16-19	0
20-24	5
25-34	31
35-44	42
45-54	18
55-64	3
65 or over	0
Prefer not to say	1
Unweighted base: All respondents	3,922

Ethnicity

The majority of respondents reported that their ethnic group was white (85%). Twelve percent of respondents reported their ethnic group was Asian (5%), African (4%), mixed or multiple ethnic groups (1%) and other ethnic group (2%). Three percent of respondents preferred not to say. Note that due to percentages being rounded, the figure for the ethnic group 'Caribbean or Black' appears as 0%; 0.1% (n=5) of respondents selected this answer.

Table 2.10. Ethnicity of survey respondents

Ethnicity	Percentage of respondents (%)
White	85
Mixed or multiple ethnic groups	1
Asian, Asian Scottish or Asian British	5
African	4
Caribbean or Black	0
Other ethnic group	2
Prefer not to say	3
Unweighted base: All respondents	3,922

Employment and training

Around half of respondents were employed either part-time (33%), full-time (15%) or self employed (6%) at the time of the survey. Around 1 in 20 respondents said they were unemployed and seeking work (6%), unable to work due to short-term illness or injury (4%), or studying (5%) either in further or higher education (4%) or in school (1%). A further 10% of respondents reported that they were permanently sick or disabled and 1% permanently retired from work.

Note that due to percentages being rounded, the figures for the categories 'government work and training scheme' and 'don't know' appear as 0%; 0.2% (n=9) and 0.04% (n=1) of respondents selected these answers, respectively.

Table 2.11. Employment status of survey respondents

Employment status of respondent	Percentage of respondents (%)
Self-employed	6
Employed full time	15
Employed part time	33
Looking after the home or family	20
Permanently retired from work	1

Unemployed and seeking work	6
At school	1
In further/higher education	5
Government work or training scheme	0
Permanently sick or disabled	10
Unable to work due to short-term illness or injury	4
Other	6
Prefer not to say	6
Don't know	0
Unweighted base: All respondents	3,912

Health

All respondents were asked if they had a physical or mental health condition or illness lasting or expected to last 12 months or more. Forty-seven percent said 'yes', and 46% said 'no'. The remaining 7% preferred not to say.

Those who reported having a physical or mental health condition or illness lasting or expected to last 12 months or more were asked if these conditions or illnesses reduced their ability to carry out day-to-day activities. The majority of respondents (89%) said it did 'a lot' (45%) or 'a little' (44%). Fewer than 1 in 10 respondents (8%) reported that their ability to carry out day-to-day activities was 'not at all' reduced by their health conditions or illnesses.

All respondents were asked: 'Does anyone else in your household have a physical or mental health condition or illness lasting, or expected to last, 12 months or more?'. While over one-half (55%) of respondents said 'no', however, around two-fifths (39%) said 'yes', this was the case. Around one-fifth (19%) of households had one or more child aged under 16, and 15% of households had one or more adults, with a physical or mental health condition or illness lasting, or expected to last, 12 months or more. Five percent of households had both adults and children in their household with a physical or mental health condition or illness lasting, or expected to last, 12 months or more.

Further survey respondent demographics can be found in Appendix B.

2.3.2. Qualitative participant demographics

Thirty-three people took part in an interview about their experience of receiving one or more of the Five Family Payments (FFP) (Table 2.12).

Table 2.12. Numbers of participants receiving each Five Family Payments benefit

SCP	BSF	BSG	All FFP
33	13	22	13

All 33 participants were currently in receipt of the Scottish Child Payment (SCP) at the time of the interview, eight of whom had said their payment had stopped at least once. Twenty-four participants had been receiving SCP for over 12 months.

Thirteen participants were also currently receiving Best Start Foods (BSF), with additional participants having received it when a child was under the age of three. All 13 participants in receipt of BSF had been receiving it for more than 12 months.

Twenty-two participants had received one or more of the Best Start Grant payments (BSG). Ten had received the pregnancy and baby payment, 11 had received the early learning payment and seven had received the school aged payment.

Thirteen participants received all FFP.

Priority family groups

As part of the evaluation, the Scottish Government identified a number of priority family groups most at risk of poverty. At least five participants from each of the priority family groups were interviewed (Table 2.13).

Table 2.13. Number of participants from priority family groups

One parent/carer household	Household with child under 1 year	Family with 3 or more children	Minority ethnic family	Household with disabled family member	Mothers aged under 25
21	5	6	6	21	6

Almost two-thirds of participants (n=21) were a lone parent/carer and/or lived in a household where at least one adult or child was disabled.

Five kinship carers also participated in an interview.

Age of participants

The qualitative interviews included parents and carers from a wide range of ages (Table 2.14).

Table 2.14. Number of participants by age group

16-19	20-24	25-34	35-44	45+
0	6	6	8	13

Over one-third (n=13) of participants were aged 45 and over. This was largely as a result of the groups of interest, particularly kinship carers, and large families with three or more children. The Scottish Government were also interested in the views and experiences of households with children aged 5-15 where parents and carers tended to be older.

Employment and education status

Qualitative participants included those in paid employment, in full or part-time education, full-time carers, those unable to work due to ill health and those looking for work (Table 2.4).

Table 2.15. Number of participants by employment and education status

Paid employment	Unpaid work (e.g. caring for home and/or family)	Unemployed	Unable to work due to ill health	In education or training
17	11	5	5	5

Approximately one-half (n=17) of participants were in paid employment, with around one-third unemployed (n=5) or unable to work due to ill health (n=5). Five participants were currently in education or training.

Location

The majority (n=21) of qualitative participants lived in the 40% most deprived areas of Scotland (Table 2.16).

Table 2.16. Number of participants by SIMD Quintile

1 (20% most deprived)	2	3	4	5 (20% least deprived)
11	10	6	4	2

Participants were engaged from across Scotland. The majority (n=21) lived in cities and large towns, with just over one-third (n=12) living in rural locations.

Stakeholders

Five stakeholders took part in qualitative interviews. Stakeholders represented a variety of organisations including food banks and community initiatives that provided benefits advice, general support, or support targeted priority families most at risk of poverty (for example, lone parents or families with a disabled family member). Stakeholders' roles included a welfare rights advisor, financial inclusion officer, community connector and specialist project worker.

3. Five Family Payments application process

One of the objectives of this research was to explore and understand the extent to which Scottish Government efforts to engage marginalised groups have been effective and have led to greater awareness of the Five Family Payments (FFP) and encouraged take-up of FFP.

To explore this, parent and carer experiences of applying for FFP were explored in the qualitative interviews with parents and carers and with stakeholders who support low income families. Parents and carers discussed how they became aware of the payments, their reasons for applying and their experiences of applying for the payments, including what helped the application process and what made it more challenging. Stakeholders spoke about their experiences of supporting families to apply for FFP, including levels of awareness about the payments among eligible families and support staff, and barriers and facilitators to applying.

3.1. Take-up of Five Family Payments

Parent and carer experiences of applying for and receiving FFP varied. Some had only ever been in receipt of Scottish Child Payment (SCP) while others had received multiple payments. While some parents and carers had applied for more than one of the FFP simultaneously, others had applied for one or more payments at different time points.

3.1.1. Awareness of the Five Family Payments

In interviews, parents and carers reported becoming aware of FFP through a variety of ways, including:

- Through word of mouth, such as from friends, family and colleagues.
- From conducting their own research online.
- From their midwife, family nurse or health visitor.
- From other professionals they were in contact with.
- From social media platforms and national news.
- From their children's schools.
- From their local council and through communication from Social Security Scotland.

Parent and carer awareness of FFP varied. There were those who were aware of some of the payments but not others. For example, there were participants who had received one of the Best Start Grant (BSG) payments but they were not aware of the introduction of SCP at that time.

There was also variation among parents and carers of when they applied for BSF and BSG. While some applied for BSG and BSF as soon as they became eligible during pregnancy⁷, others only found out about the payment once their baby was born. Discussion about FFP sometimes only arose because a parent or carer disclosed to a professional that they were struggling financially. The variation in when participants became aware of FFP led to some participants missing the chance to receive certain payments earlier, such as receiving BSF during pregnancy.

She [family nurse] asked me if I was receiving [BSF] and I was like, 'No, I didn't even know about it.' Then she was like, 'Oh, you could've been getting it this whole time,' and I was like, 'Oh great.' At least I found out later than never. Better late than never. (Parent and carer interview)

Lack of awareness of FFP also resulted in some families missing the opportunity to receive certain payments, such as BSG Pregnancy and Baby Payment. By the time they became aware of the payment, their child was no longer in the eligible age range. Others reflected that they could have received a different FFP earlier if they had been made aware of them sooner.

I just found out about [SCP] about a year and a half ago. It's not a payment everyone knows about and it's helped me with day to day living so I've lost so many years as it's not an advertised payment. (Survey respondent)

A lack of knowledge and awareness of FFP was commonly raised as a barrier to take-up of the payments by eligible families. Reflecting on their own experiences, parents and carers shared instances of informing friends and family members of the payments and encouraging them to apply. There was a perceived lack of advertising and promotion of FFP and their eligibility criteria within local communities. Additionally, parents and carers highlighted that families, who do not have access to welfare advisors or other individuals who can direct them to appropriate support, would have limited knowledge of their entitlements.

I genuinely think it's just not well known. It's not got enough advertising and pushing it out there, getting it into the community. I don't ask, it's not something you ask, but I don't know how many people I know would be on these kind of payments. They're so helpful, they could help so many people that qualify for them and aren't getting them. It's quite sad really. There could be people out there. (Parent and carer interview)

Stakeholders' views

Stakeholders were asked about knowledge of FFP among the families they worked with. While acknowledging that levels of take-up of FFP was high among the wider

⁷ Best Start Foods can be applied for as soon as someone knows they are pregnant. Best Start Grant Pregnancy and Baby Payment, eligibility starts from week 24 of pregnancy.

population, levels of awareness among their clients were felt to be low. Their clients included a wide range of low-income families including those with English as a second language, survivors of abuse, lone parents and single parents. The variety and complexity of benefit payments meant that their clients were often unaware of which benefits they were receiving. Child Benefit and SCP were commonly confused, with families receiving Universal Credit and Child Benefit assuming they were already receiving all their benefit entitlements. Stakeholders perceived that the relative newness and lack of media coverage of the devolved benefits meant they were less well-known than the reserved benefits.

There is definitely a lot of confusion around the new devolved benefits. As such, a lot of clients do not realise that there are benefits that are devolved. I think that is probably another reason why these five payments sometimes get missed because they're not in the mainstream media. Like we see all the Universal Credit and Child Benefit, Housing Benefit, whatever. That's all in our mainstream media, but unless you are really looking for it, it's quite hard to find. (Stakeholder interview)

Families with the lowest levels of awareness of FFP identified by stakeholder interviewees included those with older children, women who were pregnant with their first child and single parent fathers. Stakeholders also described barriers to awareness of FFP among minority ethnic families. For clients whose first language was not English, low literacy levels could make it almost impossible to access information. Stakeholders reported supporting clients with very limited knowledge of their immigration status and government systems, including the benefits system.

Awareness of BSF and BSG Early Learning and School Age payments was felt by stakeholder interviewees to be particularly low. While many clients had been told about the BSG Pregnancy and Baby Payment by their midwife or health visitor, some had not and had missed out on the payment.

Stakeholders were also asked about levels of awareness of FFP among colleagues in their organisations. Staff providing specialist benefits advice were felt to have good awareness of the payments. However, awareness levels among non-specialist staff tended to be lower largely due to the complexity of benefit eligibility criteria. Colleagues could find it difficult to advise clients to make an application. Stakeholders identified low literacy and digital illiteracy or digital poverty among their clients as barriers to awareness of FFP (see see section 3.1.3).

I would say general-level awareness can vary between the people that you speak to. Again, because of the uniqueness of the clients we work with, it really does. It's not as simple as saying, 'Well, you are entitled,' or 'You're not entitled.' There's a lot of work has to go into working with a client to ensure that they are getting what they are entitled to. The awareness level, again because it changes so frequently, it can be difficult to keep up with that. (Stakeholder interview)

Finding the time to keep up to date with information about benefits was reported by stakeholders to be difficult and demanding.

3.1.2. Experiences of the application process

Experiences of applying for the Five Family Payments were generally positive and changes made to the application process have helped address some of the challenges identified by parents who applied when FFP were newly introduced. However, stakeholder, parents and carers identified factors that made applying for FFP challenging which could affect takeup of these payments. These factors are outlined below.

What helped the application process

Content and structure of the application form

In interviews and open-text responses in the survey, overall, parents and carers were positive about FFP application process. They reported finding the application form easy to complete, with minimal need for support. They appreciated that the language used was easy to understand and that it could be completed online.

It's [application form] quite straightforward, they don't use bulky language which can throw a lot of folk off. So it was quite straightforward. (Parent and carer interview)

Overall, parents and carers found the application process straightforward with minimal stress. They often made comparisons to their experiences of completing applications for other benefits such as Universal Credit. Participants reflected that they would usually seek out support to complete forms, but additional support wasn't necessary for them to apply for FFP.

It all went very smoothly. There wasn't any point where I felt stressed or felt I was having to chase anything up. (Parent and carer interview)

Usually, I have to get people to help us fill out forms, especially if it's on paper because sometimes I don't understand the questions and stuff, but I never struggled. I think maybe it helps because it's on your phone. It's a lot easier to fill things out on your phone than it is to write them down on a bit of paper. I never had any problem. I found the process for all of the applications really easy. (Parent and carer interview)

Receiving support with the application process

Some parents and carers benefited from receiving support to apply for FFP. Parents and carers had positive experiences of receiving formal and informal support to complete the FFP application form. Experiences of support included receiving advice and guidance from Social Work, their midwife and family members. Parents and carers also described receiving helpful advice and guidance

on applications from Social Security Scotland, describing staff as helpful and friendly.

It was very easy to apply for my application was dealt with easily and quickly. I have been treated with respect and kindness from staff. (Survey respondent)

It has been a great experience and the staff I've spoken to on the phone when setting up were all fantastic, especially when it came to adding my new baby to the claim. It has definitely helped us to be less stressed about money. (Survey respondent)

Parents and carers were largely positive about their experiences of communicating with Social Security Scotland and described being treated with respect by professional staff. Parents and carers shared that this was often different to their experience of applying for benefits offered by the Department of Work and Pensions (DWP).

I don't think it can be understated how much [BSG], particularly the way it was non-invasive in claiming it, gave a level of peace of mind and dignity to my position as a newly-single parent. Having a child and ex-partner who both have some complex mental health diagnoses, the uncomplicated way in which I was able to access this extra help was a huge boost to my own mental health and wellbeing. This is an important distinction in my opinion. A payment that in language terms respects a person's autonomy and individual dignity, rather than involving long interview processes and form filling that require a person to tell every detail of their lives to strangers. (Survey respondent)

Stakeholders were also positive about their communications with Social Security Scotland. One stakeholder also identified a difference in attitude towards benefits between the DWP and Social Security Scotland.

It feels very much like a lot of the Westminster benefits are designed to prevent fraud or people claiming unnecessarily. It's quite hostile. It's like, if you are claiming, should you be claiming? Not, you're not claiming? Well should you be claiming? So it's that kind of...I think there is a difference there. (Stakeholder interview)

Stakeholders welcomed the provision of a freephone contact number for Social Security Scotland, explaining that clients often had little or no phone credit available to make calls.

Online applications

The online mode of the application and the language used in the form were also considered helpful in completing the application.

I'm quite digitally literate, so I could get through it, but I could also quite clearly see where there was scope for people to step out and get help where they needed it as well, even though it was digital first. (Parent and carer interview)

Stakeholders also spoke about the benefits of online application forms, describing how the availability of online forms helped them offer telephone support, which was often preferred by parents and carers.

Most of the forms now are all online so there isn't the same need [for in-person support] and I think parents find [telephone support] an awful lot better. So they can just get the help that they need there and then, follow up appointments whatever and they can just build that around their day. (Stakeholder interview)

Automation within the application process

As outlined in section 1.5, some automation has been introduced to FFP application process to make it easier for parents and carers to apply for multiple FFP at the same time. Overall, these changes have been positively received. There were parents and carers who participated in an interview who had benefitted from these changes and described being able to apply for more than one of the payments within the same application. For instance, when applying for a BSG payment, participants were able to select the option to apply for BSF simultaneously.

I was very surprised, very delighted, yeah I mean I couldn't be more pleased I would say. Just I mean I didn't have to know anything about it, I didn't have to apply for it or anything like that, I mean it just kind of all happened automatically. (Parent and carer interview)

Furthermore, parents and carers with multiple children described the ease of adding younger children to their existing SCP account, rather than having to complete a new application for each child. Those who had been in receipt of one of the BSG payments for an older child were aware of the three payments available and would apply once their younger children were eligible.

Automation of the BSG payments was also identified by stakeholders as a positive development that had helped to simplify the claims process and ensure more families were receiving the payments

What made the application process more challenging

Content and structure of the application form

While the overall experience of applying for FFP was positive, there was some discussion of challenges parents and carers faced which could act as barriers to families receiving FFP. For example, some found the application form too long, they experienced challenges completing the form, or they experienced a long wait for a decision after submitting the application.

Parents and carers also reported some challenges with communication with Social Security Scotland, such as not having enough time to phone and wait to speak to staff and challenges with reaching staff through the live chat.

Parents and carers also shared experiences of having their FFP application initially rejected despite being eligible for the payments. Rejections of applications were often a result of participants not providing enough evidence, though this feedback was reportedly not provided until participants had contacted Social Security Scotland.

Like, yes, it's like all very backdated, so it took them forever for it to come through but finally, I did get told that I was getting it, but it was a lot of unnecessary anxiety that it caused, because twice they were like, 'We can't offer you it', instead of looking at it and being like, 'Oh, we could offer you it, if you give us this evidence.' But both times, it was a solid no and I'm sitting there thinking, 'But I meet all the criteria. How are you saying no to me?' (Parent and carer interview)

A stakeholder spoke about how having an application refused could prevent families from applying for benefits in future.

I know that that's just going to make it even harder for them to apply for other benefits in the future because the more often you're rejected for a benefit the more sort of jaded you become and disenfranchised by being part of the system [...] There are literally benefits where if you apply a day before you're eligible, it will get rejected and then at that point you go 'Oh well I'm not entitled to that'. And you live without it. It's maddening, absolutely maddening. (Stakeholder interview)

FFP eligibility linked to Universal Credit

Stakeholders described other ways in which the processes of applying for FFP could act as a barrier to claiming for the families they worked with. The most frequently reported issues arose from the link between Universal Credit (UC) and eligibility for the FFP. Making a claim for UC could be very complicated, with complexity increased by the fact that UC is administered by the DWP while FFP are administered by Social Security Scotland. There was a perception among stakeholders that DWP do not explicitly advertise Social Security Scotland benefits to Scottish recipients, therefore there were parents and carers who were not aware of their eligibility for FFP.

See unless you've got somebody that deals with everything that's the only way you ever get a full picture. So for example, the DWP will deal with Universal Credit that's all they'll ever be able to tell you about. Social Security Scotland they'll only ever be able to tell you about their benefits. We are really the only people that have actually got a full picture, the full circle and we can say to people right do that, do that, do that, do that, so it's got to be like in the independent advice sector. (Stakeholder interview)

Stakeholders also felt that the two administrative systems created additional confusion for families and for staff working to support them. As a result, a successful application for UC required support from staff with in-depth knowledge of both systems, which stakeholders felt was limited in Scotland. Without this support, those who could be eligible for FFP were not receiving these payments because the complexity of UC as a qualifying benefit.

I think nowadays if you were to go into loads and loads of advice agencies and ask somebody to sit down with a pen and a bit of paper and do a benefit check with the rates, I don't think they would be able to do it. I think people now are relying on benefit calculators and if you're relying on a benefit calculator you don't understand the system so you'll maybe not necessarily understand what could make a difference in this person's circumstances. So somebody fairly recently I spoke to was getting help for their childcare through one of the...the schemes have changed but basically you get it off your taxable pay that's the benefit of it you're saving on the amount of income tax. But you can't get that and Universal Credit, it's an either/or but I worked out that they would actually get a small amount of Universal Credit which would get them the Scottish Child Payment so they would actually be far better off with Universal Credit. See unless you understand that system and you can factor all that in, I don't think you can do it with an online checker and I think in Scotland there is a real lack of people that can do an in-depth benefit check in that respect. (Stakeholder interview)

Parents and carers also highlighted challenges with the eligibility criteria for Universal Credit and FFP. For example, households who did not have a fixed income found it difficult being accepted for UC due to their fluctuating income. As a result some had to apply multiple times to be accepted which delayed their receipt of FFP. Stakeholders perceived that there were families, due to the complexities of their lives, who would not reapply if they were rejected and as a result they may miss out on the payments altogether.

There's a lot of problem solving involved and when these families have mental health issues, learning difficulties, disabilities, just kids demanding things, you know even issues with their neighbours, dogs that are out of control, it's really hard to try and navigate those systems with a clear head and get what you need out of it and then you've got other problems as well when you're doing the forms and the language isn't necessarily clear. There's even points when I'm going through some of these things and I'm like I'm not quite sure what they're actually asking here. I have to go and do the research, making sure I've got the right understanding before I put in the wrong information because you put the wrong information in you get rejected. You then believe you're not entitled to it; you then go without it, and you might never apply again. So it's just making sure that...there's a lot of hand holding as necessary unfortunately for a lot of these things. (Stakeholder interview)

Stakeholders spoke about how establishing eligibility for FFP often required careful consideration of a family's individual circumstances, which required expert knowledge. The benefit calculators relied upon by non-specialist support staff and clients were felt by stakeholders to be unable to take full account of complex individual circumstances and interactions between different benefits. Parents and carers described instances of receiving incorrect information and advice regarding their eligibility to apply for FFP. Benefit advisors who were not well informed about FFP and their eligibility could act as a barrier to applying for other families. Stakeholders were clear that the complexities of the benefits systems meant that many of the families they worked with would be unable to claim without intensive skilled support.

[A third sector staff member] told me that I wasn't entitled to it and when I was entitled to it, and that's as well how people would maybe not be able to get these payments, because they maybe go to the wrong person for advice and get the wrong advice, and that's put a stop to it, whereas I did do that. (Parent and carer interview)

Automation of the application process

As described in Chapter 1, changes were made to SCP in November 2022 which enabled those in receipt of SCP to automatically get paid the BSG Early Learning Payment and School Age Payments for eligible children. While some parents and carers experienced this automation, others did not, despite being eligible for these payments after automation was introduced. It is not clear why this automation did not occur. They described having to remember to apply for each BSG payment when their child had reached the appropriate milestone. This could result in families missing out on payments, or receiving the payments late.

Literacy and language barriers

In interviews, parents and carers were asked about particular groups of families who may face challenges with taking-up FFP. They discussed that parents and carers with low digital literacy may struggle to apply and those with learning difficulties may find the application long and confusing to complete. Additionally, there was a view that parents or carers with physical disabilities who are housebound may find it difficult to seek out additional support or information to apply.

There were parents and carers who were not fluent English speakers who reported that the support they received from Social Security Scotland was clear and helpful when applying. However, language was described by some as a potential barrier to take-up of FFP, with participants sharing instances of families relying on their children or friends to translate letters and forms to support them.

Stakeholders who took part in interviews were also asked about barriers to applying for FFP among the range of families they worked with. Most frequently discussed were barriers faced by minority ethnic families including those with refugee or asylum seeker status. Having limited English language was described by a stakeholder as a 'massive barrier' to applying for benefits. In addition to being

unable to read the application form, clients whose first language was not English could find contacting organisations for support with their claim challenging.

I think that there is an apprehension, a fear that I still have to phone and it's going to be in English, for a start, and if they don't have a support network of someone who can speak English, then that's a really scary prospect. Just not knowing, not understanding, that's a very daunting prospect. (Stakeholder interview)

A stakeholder identified a fear of authority as a further deterrent to applying for benefits for families seeking asylum.

They have often come through particular hardships to even get to Britain. They've gone through the process, which is not easy, being in Home Office accommodation and can be very fragile and don't maybe want to particularly interact with official organisations, so will miss out. (Stakeholder interview)

Stakeholders welcomed Social Security Scotland's provision of benefits information in a wide range of languages. However, some clients were illiterate in their own language and struggled to read even translated information. For a small number of clients, translation work was complicated by the fact that they spoke rare dialects of their native language.

Understanding how immigration status affected benefits eligibility could be very difficult both for families and for stakeholders. Families given the Right to Reside or Habitual Residency were often focused on trying to claim Universal Credit from the DWP and, due to a lack of joined up awareness raising, be unaware of the devolved benefits.

I would say they're definitely the biggest percentage of parents that haven't claimed benefits and have absolutely no idea and because usually once they get the Right to Reside and Habitual Residency and they're claiming Universal Credit they're so focused on claiming Universal Credit because that's the benefit that is going to keep them going. They don't realise there's other things, and the problem is when it comes to advertising or information, the DWP won't tell you about Social Security Scotland and Social Security Scotland won't tell you about the DWP benefits. (Stakeholder interview)

Providing evidence to support a claim was a further barrier for some minority ethnic families. Stakeholders spoke about families who had no photo ID and, sometimes, no birth certificates for their children.

Digital poverty and digital illiteracy were also identified by stakeholders as barriers to applying for the families they worked with. Completing benefit applications could be a lengthy process and clients often had limited or no access to a computer and limited data on their phones. Trying to complete a benefits application on a mobile phone was also a challenge.

I think other barriers again is digital access in... For all benefits, there's a level of requiring that digital access now, and that's not always possible, especially for those on low incomes. If they're accessing the food bank, it's very likely they haven't got data on their mobile or they haven't got a computer at home, and library access is only like 45 minutes for free, so it's not a simple process. Especially when you are going through applications for benefits, that can take a long time. (Stakeholder interview)

Supporting clients with low literacy levels could also be challenging. Stakeholders shared examples of parents and carers who were unable to read their address, National Insurance Number, or passport information. Stakeholders shared that clients' literacy problems made it difficult for them to navigate the Scottish Government and Social Security Scotland websites when trying to make an FFP application.

I know the words are there but a lot of the families that I work with, they've fallen out of the education system or they don't spend a lot of time reading. When they are online they're on like social media and stuff like that. The websites that they're using are very different, they're geared up to get you to interact, rather than for you to try and figure out how it works and get something out of it. (Stakeholder interview)

Poverty

Poverty itself was described by stakeholders as a significant barrier to applying for FFP for their clients. The mental burdens of living in poverty could leave families with little capacity to think about benefit applications. A stakeholder working with lone parent families reflected that their clients were "surviving, they're not thriving". Finding the time and energy to engage with a benefits application could be an insurmountable challenge.

You do a benefits check and it's telling you all these things. It takes a lot of capacity to actually pursue that [...] I mean a lot of these families, I'm often surprised myself where I go in and I'm like have you got this? No. I'm like it's so fundamental, it's so basic, and they've gone however many years without it. It's just like how many...it's like how wide are the gaps that they're slipping through? It's not just like one professional forgot to mention it, it's like they might have given them all the information, but because it's just so overwhelming, it's just not going in. (Stakeholder interview)

For some families, taking out a loan was felt to be an easier option than attempting to navigate the benefits system.

A lot of these processes are just too complicated for the families that we work with because they're in crisis mode all the time [...] the systems aren't set up to make it easy and, if they are easy, it's because they're there to exploit you, like a lot of the debt things. It's

very easy to take out a loan, very challenging for some of these families to take out like benefits. (Stakeholder interview)

Stakeholders noted that simplifying the process of applying for FFP was fundamental to breaking the cycles of intergenerational poverty they saw among the families they worked with.

Stigma

Parents and carers and stakeholders both identified stigma around receiving benefits as a further barrier to applying. Stakeholders spoke about clients fearing the involvement of social services if they asked for support.

I think there's also still a slight stigma around people asking for help with benefits, and especially families. Especially if it's the first time you've ever needed help, just wanting to not make a big deal in case services get involved. There's still a lot of stigma around like social services and things and a misunderstanding, I suppose I could say, about their role. (Stakeholder interview)

Concern about the implications of making an application for FFP was identified as a particular barrier for survivors of abuse who might fear that sharing their personal details could put them at risk of harm.

We see many clients, mainly women, who have experienced domestic abuse in some way and have had to basically start again with their children in a new property, not really knowing where to turn to [...] There's a lot of stigma around - not even stigma but a lot of fear around people finding out new addresses and giving that information to someone. I think maybe applying for benefits at that point could be quite daunting, and, also, just with everything else going on around them, not knowing what that will lead to in the future. (Stakeholder interview)

Parents and carers also highlighted how parents may feel too proud to apply for benefits to support their families financially, particularly regarding BSF.

Especially with the ones that are associated with food, I feel like, psychologically, there's a bit more of a stigma about that. Yes, I don't know. I think I would feel much less comfortable applying for something that was like food vouchers or something. It would feel a bit like, oh, you can't manage to feed your family stigma to it. Logically, objectively, I know that that's not how any of that works, but yes, it's hard to shake that off, I think. (Parent and carer interview)

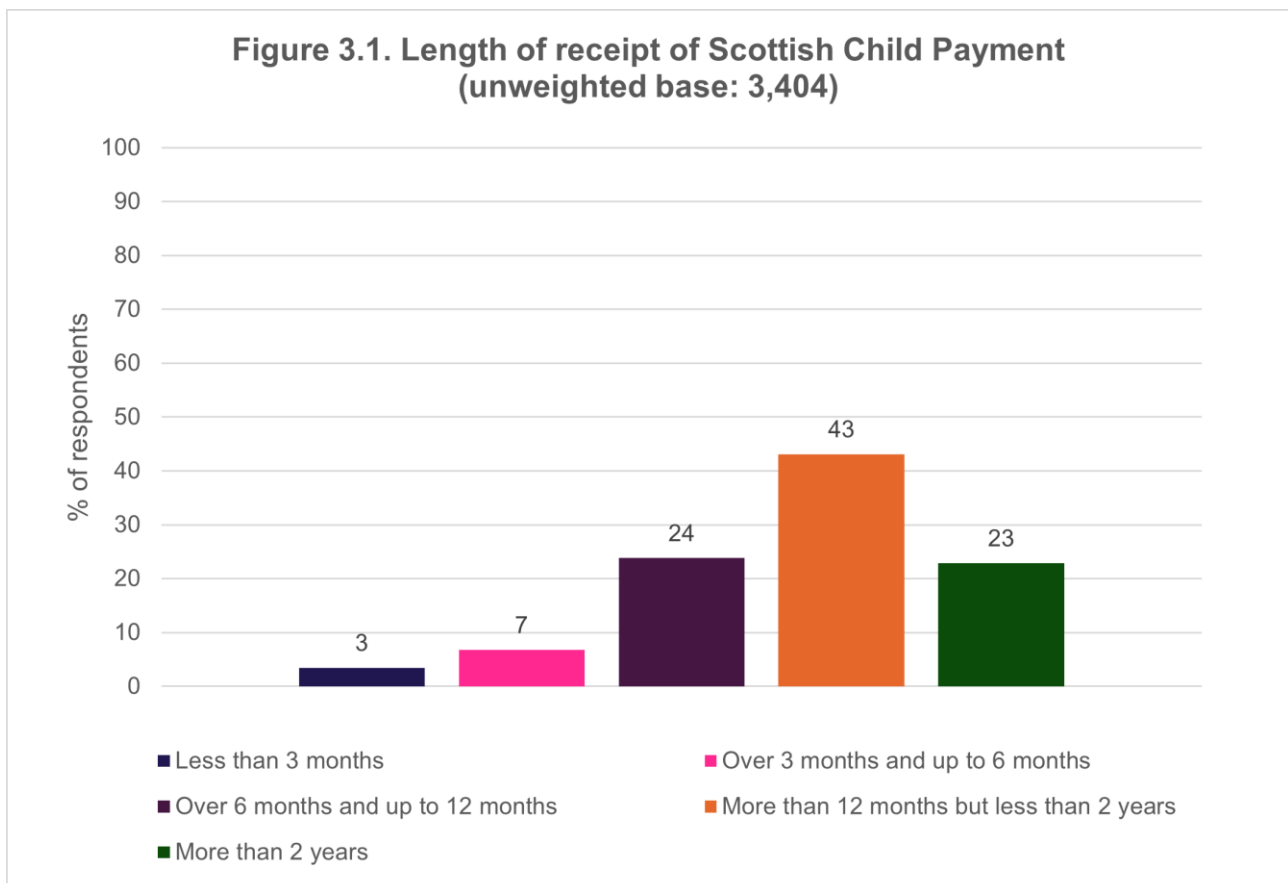
3.2. Administration and experience of Five Family Payments

Survey respondents were asked which of the FFP they received and those in receipt of each type of payment were asked about their experience of receiving this payment. The experiences of receiving SCP, BSF and BSG are outlined below.

3.2.1. Scottish Child Payment (SCP)

The majority (96%) of all survey respondents with children aged under 16 in the household reported receiving Scottish Child Payment (SCP) at the time of the survey, with a further 3% of respondents reporting that they used to receive SCP but do not anymore. This proportion was consistent across the priority family groups, with the exception of families with a child under 1 year old, who were less likely (92%) to report receiving SCP than those with no child under 1 year old (97%).

Of those currently receiving SCP, two thirds (66%) reported that they had been receiving SCP for over 12 months.



Administration of the payments

When asked whose bank account their SCP was paid into, the majority (93%) of survey respondents reported that it was paid into their own bank account. Almost all (98%) of those who said they alone had caring responsibilities had SCP paid into their bank account. The majority (84%) of those who shared caring responsibilities with someone else also had SCP paid into their bank account.

A small proportion (4%) of respondents reported that their SCP was paid into a joint account with them and their partner, or that it was paid into their partner’s account (2%). Less than 1% (0.5%) of survey respondents reported that SCP was paid into ‘another account’. A small number of respondents provided information about what these accounts were. Some had the SCP paid directly into their child’s bank account or the bank account of a family member. There were respondents who shared that SCP was paid into a family member’s bank account because that family member was their appointee, or had main caring responsibilities for their child.

Note that, due to a low base size (n=12), data from those who indicated that “Someone else in the household alone” had caring responsibilities have been suppressed and therefore not shown in Table 3.1.

Table 3.1. Bank account SCP is paid into (unweighted base: 3,406)

Bank account SCP is paid into	Total (%)	Respondent alone has caring responsibility (%)	Respondent and someone else share caring responsibility (%)
Respondent’s bank account	93%	98	84
Respondent’s partner’s bank account	2%	1	4
A joint account with respondent and partner	4%	1	13
Another account	<1%	1	<1%

In qualitative interviews with FFP recipients, the four weekly payments of SCP were overall viewed positively. Interview participants described being able to manage their outgoings according to the times they receive SCP and other benefits, like Universal Credit. However, there were participants who highlighted challenges to budgeting the payments. For example, there was discussion about difficulties with paying bills and managing other outgoings before SCP arrived in their bank account.

With SCP arriving every four weeks, there were survey respondents who commented on how they found it challenging for the payments to arrive on a different date each month. Changes in when respondents receive SCP also impacted the ability to budget and manage outgoings.

Changing the dates of the Scottish Child Payment had a massive impact in finances as the payment was being paid around the 13th of the month this then changed to the first few days of the month then changed again to the 23rd of the month. This all happened without warning, no emails, letters, national information of change of dates! How can you keep track of your money, organise payments, direct debits, standing orders, school trips, etc if you don’t know when you are being paid? Changing dates without warning can put people into financial hardship! (Survey respondent)

Stopped SCP payments

The majority (92%) of survey respondents in receipt of SCP reported that their payments had been uninterrupted. Around 1 in 12 respondents (8%) in receipt of SCP reported that their payments had stopped once (7%), or more than once (1%).

In both the qualitative interviews and survey open-text responses, parents and carers explained the context of why their SCP had stopped. For some, their SCP stopped when their child had reached the end of their eligibility at age 6. Once informed that SCP had been extended up to age 16, they had reapplied. For others, their SCP stopped due to issues with UC as a qualifying benefit. For example, parents and carers who had shift work, were students or had partners who worked irregular shift patterns experienced changes in household income which took them over the monthly threshold for UC. This resulted in their UC payments being stopped which led to SCP stopping⁸. This could lead to a gap in income for some households.

Frustrating process, my husband received a one-off bonus at work this meant we did not get Universal Credit one month and therefore did not get Scottish child payment. I had to call to inform SSS and then call again the following month when we received universal credit again. This caused a gap in payments and meant we were worse off that month because of the bonus. (Survey respondent)

Another example of SCP stopping was due to technical issues through Social Security Scotland. In these cases participants made contact to report the issue and though payments had resumed, there was a knock-on effect on their household finances.

Yeah it just messes things up and then you've got to...if you don't have the money in your account for money coming out then you're having to try and contact the companies and it's just...it ends up being a nightmare because you end up spending the whole day trying to like fix things and sort things out so then you're not getting ` extra charges because of late fees and stuff you know? (Parent and carer interview)

3.2.2. Best Start Foods (BSF)

Around a fifth (18%) of all survey respondents were in receipt of BSF at the time of the survey, with an additional fifth (22%) who used to get Best Start Foods, but don't anymore because they are no longer eligible for the payment.

The majority (95%) of respondents currently in receipt of BSF reported that they were receiving the payments for a child or children aged under 3 years old, with 3% reporting they were receiving BSF during their pregnancy.

⁸ There is an automatic re-enrolment period of 12 weeks, meaning if the person qualifies again (i.e. receives UC) within this time they will receive SCP without having to reapply.

Around half of respondents had been receiving BSF payments for up to 12 months (53%), with the other half receiving it for over 12 months (47%).

Stopped BSF payments

Respondents were asked whether their BSF payments had ever stopped, even for a short time. The majority (85%) of respondents in receipt of BSF reported that their payments had never stopped. Around 1 in 7 (14%) respondents reported that their payments had stopped once (12%), or stopped more than once (2%).

In the qualitative interviews, respondents were asked about their experiences of BSF payments stopping. Reasons for this included having an increase in their household income which affected their eligibility to receive the payments and administration and technical issues. Administration errors were also raised by some survey respondents as a reason for their BSF payments temporarily stopping. For example, there were respondents who reported their payments stopping after updating their account to include their recent baby.

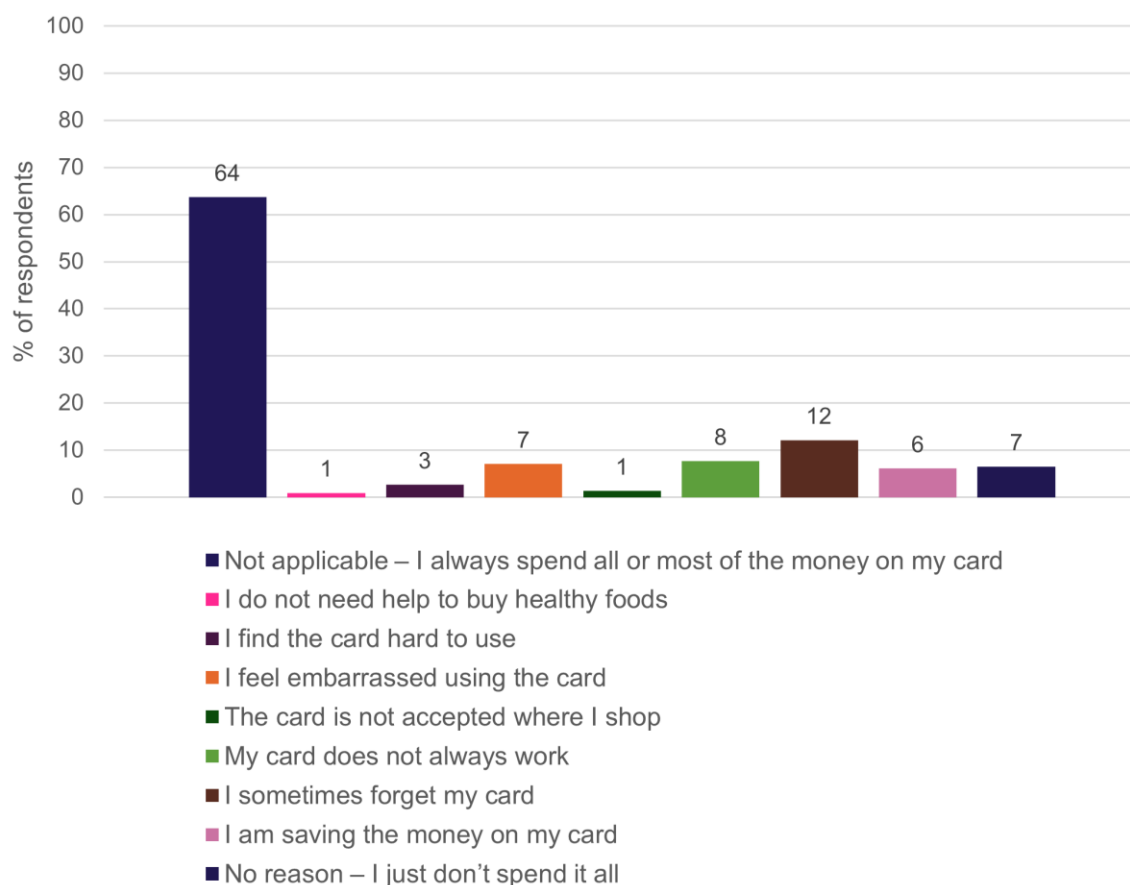
How respondents used their BSF card

Survey respondents were asked about any reasons why they may not spend all the money on the BSF card and could choose as many as applied. Around two-thirds (64%) of respondents in receipt of BSF said they always spent all or most of the money on their payment card.

Around a third (36%) of recipients did not spend all or most of the money. The most common reasons for not spending all or most of the money were forgetting the card (12%), their card not working (8%) or feeling embarrassed to using the card (7%).

A small proportion (6%) of respondents said they did not spend all the money on their BSF card because they were saving it, or said it was for 'another reason'. Those who selected 'another reason' were given space to provide more information if they wished to do so. The most frequently reported reason for not spending all the money on the BSF card included difficulties splitting payments between healthy foods and other shopping.

Figure 3.2. Reasons for not spending all of the money on the Best Start Food card (unweighted base: 522)



Experience of using the BSF card

Parents and carers were also asked about their experiences of using the BSF card in interviews. The way in which parents and carers used the card varied, with some letting the payments accumulate and others using the payments as soon as they arrived on the card. Participants described shopping at a variety of supermarkets and local shops and purchasing a range of foods and essential non-food items for their children. Although there were parents and carers who did not have issues using the BSF card whilst shopping, there were some challenges highlighted in both the qualitative interviews and open-text responses to the survey. This included experiences of administration and card errors, lack of clarity on where the card can be used and how it can be spent and challenges with separating their shopping.

Administration errors experienced by survey and interview respondents included receiving payments irregularly, their BSF card expiring or being blocked and delays with receiving the card. Card errors were also discussed, with participants raising issues with not being able to use the card in certain shops or online. Participants in interviews described experiencing embarrassment when having their card declined or rejected. They discussed how certain supermarkets and shops in the local area would not accept the BSF card or how the card would not work when paying.

Survey respondents also reported issues with their BSF card not always working, being blocked or having to use their pin as the contactless payment would not work.

There was also discussion about shopping with a separate card. Whilst some participants found it helpful to have a separate card for food shopping to budget, others shared challenges and associated embarrassment with separating items in their shopping to use the BSF card and their own bank card. There were therefore suggestions to receive the payment into their own bank account.

Unable to use the card and my own bank card at the same time for one transaction so have to do it in two transactions which can be frustrating and time consuming (Survey respondent)

Like I don't have time to be sitting like being what can I actually put on this card and what do I not put on this card. Having to say to the guy 'oh stop this here, I'll beep this card, stop this here and I'll beep this card', no one has got the time to be doing that. (Parent and carer interview)

I do sometimes think that me and other people, I think they find it embarrassing with the card, because everyone knows what that card is, because they all look the same. Even though it shouldn't be embarrassing, because it's just one of those things that it's there to help you, but I think it's an internal thing where you think, 'Oh, I should be able to get this without needing help.' But then I suppose if it was put in people's banks, they might not spend it on the right thing, so there is ups and downs to it. (Parent and carer interview)

Other issues raised by survey and interview respondents included damaging or losing their card, forgetting their pin, difficulties with checking their balance and views that what you can buy with the card were too restricted.

3.2.3. Best Start Grant (BSG)

Around half (57%) of all survey respondents reported they had ever received at least one Best Start Grant (BSG) payment. This proportion was higher for respondents from particular priority family groups, including:

- Families with three or more children (80%, compared with 54% of respondents from families with one to two children).
- Households with two or more parents/carers (62%, compared with 54% of those from households with one parent/carers).
- Respondents from minority ethnic backgrounds (64%, compared with 56% of those from white ethnic backgrounds).

Families from the 20% most deprived areas (61%) were more likely to have received at least one BSG compared with families from the 20% least deprived areas (40%).

There were no other notable differences by priority family groups.

Experience of receiving BSG

In qualitative interviews, parents and carers were asked about their views and experiences of the timings for each BSG payment.

Parents and carers who received one or more of the BSG payments generally found the timings appropriate. They described how at the time of receiving a BSG payment, they had needed to buy essential and expensive items for their children, such as prams, clothes for nursery and school uniforms. Those who were not eligible or were unaware of earlier BSG payments, such as the Pregnancy and Baby Payment, shared how they would have benefitted from the payment had they received it.

Yeah I think that the timings are definitely...the timings are great, especially when you're pregnant and you're...you're pregnant and you're trying to plan for all these extra things and having to buy all these extra things and then it just...I think the timings are really good for them yes, the whole pregnancy bit and then the nursery and then the school because that's...its big major points in their life you know that you want it to go as smoothly as possible for them. (Parent and carer interview)

It was perfect, yes. Because it was before nursery, I knew what I needed to get her and I didn't have to ask my partner for money to put into it. We had that money already that we could just spend on her nursery stuff, spend on her new shoes, her school bag, all those bits. It was brilliant. The timing on the second one was really good, yes. (Parent and carer interview)

Those who experienced challenges with the BSG application and received the payment later described how they would have benefitted from receiving the payment earlier to pay for essential items for their children. However, there were some benefits to receiving the payment later, as parents and carers shared being able to pay for items for their child that they had not anticipated. The impact of timings of BSG were viewed by participants as dependent on individual circumstances, with interview respondents highlighting seasonal variations to how they spend payments, such as higher costs of heating in winter and child spend on activities during the summer holidays. The timings of the payments are discussed further in Chapter 4 below.

4. Impact of Five Family Payments on child spend

A key aim of this research was to explore the extent to which Five Family Payments (FFP) is achieving its medium term outcome to reduce instances of material deprivation experienced by families, and the shorter term outcomes of increased child-related spend. The survey and qualitative interviews explored how families used the FFP and the extent to which they supported families at key transition points in their children's lives.

4.1. Scottish Child Payment (SCP)

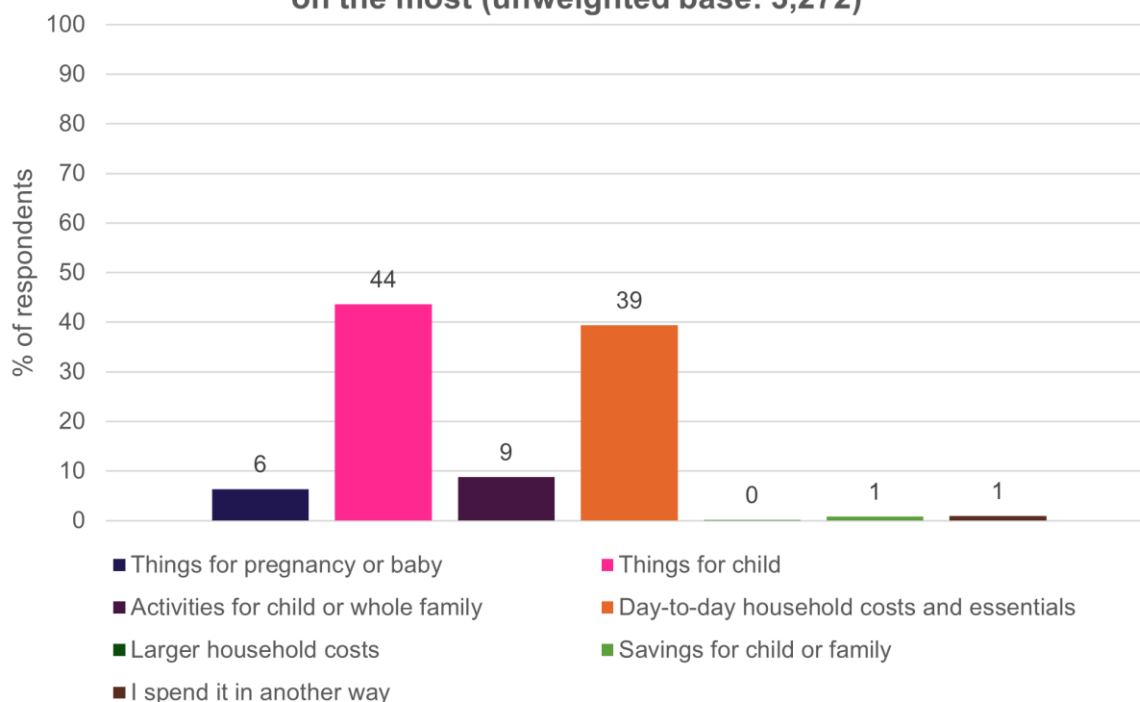
There is clear evidence from both the survey and qualitative interviews with FFP clients and stakeholders that SCP has helped with families' child-related spend. The impact of SCP on different types of child-related spend is explored in more detail below.

4.1.1. Types of expenditure

Survey respondents currently in receipt of SCP were asked what they spent their SCP on. They were asked to select as many options as applied from a list. The most common source of expenditure was things for their children, such as toys and clothes, with 78% of respondents who received SCP reporting they spent their SCP on this. Day to day household costs (66%), and activities for the child or family (53%) were the other main sources of expenditure of SCP.

Survey respondents were also asked what they spent their SCP on the most, and could only select one type of expenditure. It was common for respondents to report that they mostly spent their SCP on their children. Half of respondents (50%) reported they spent their SCP mostly on things for the child (44%) or things for pregnancy or baby (6%). A further 9% reported they spent their SCP on activities for their child or the whole family such as day trips or sports and physical activities. However, around two-fifths (39%) of respondents mostly spent their SCP on day-to-day household costs and essentials such as food, bills, travel and housing.

Figure 4.1: What respondents spent their Scottish Child Payment on the most (unweighted base: 3,272)



Respondents more likely to say that they had mostly spent their SCP on ‘things for the child’ were:

- From households without disabled family members (46%, compared with 42% of households with disabled family members).

However, around two-fifths (39%) of respondents mostly spent their SCP on day-to-day household costs and essentials such as food, bills, travel and housing.

Respondents more likely to mostly spend their SCP on day-to-day household costs were:

- From white ethnic backgrounds (42%, compared with 24% of respondents from minority ethnic backgrounds).
- From families with no child under 1 year old (41%, compared with 21% of families with a child under 1 year old).
- From households with disabled family members (43%, compared with 33% of households without disabled family members).

Survey respondents could also select ‘other’ to describe what they spent their SCP on, and had the option to provide a written response. Some respondents provided details of the items they spent their SCP on or to indicate that they spent their payments on a variety of items, which for some, changed month to month depending on their child(ren)’s needs. Respondents also shared that while they aim to spend their SCP on their child, there are times that they need to use SCP for

bills, food, housing costs or bigger household items or repairs that they could not afford to pay for without SCP.

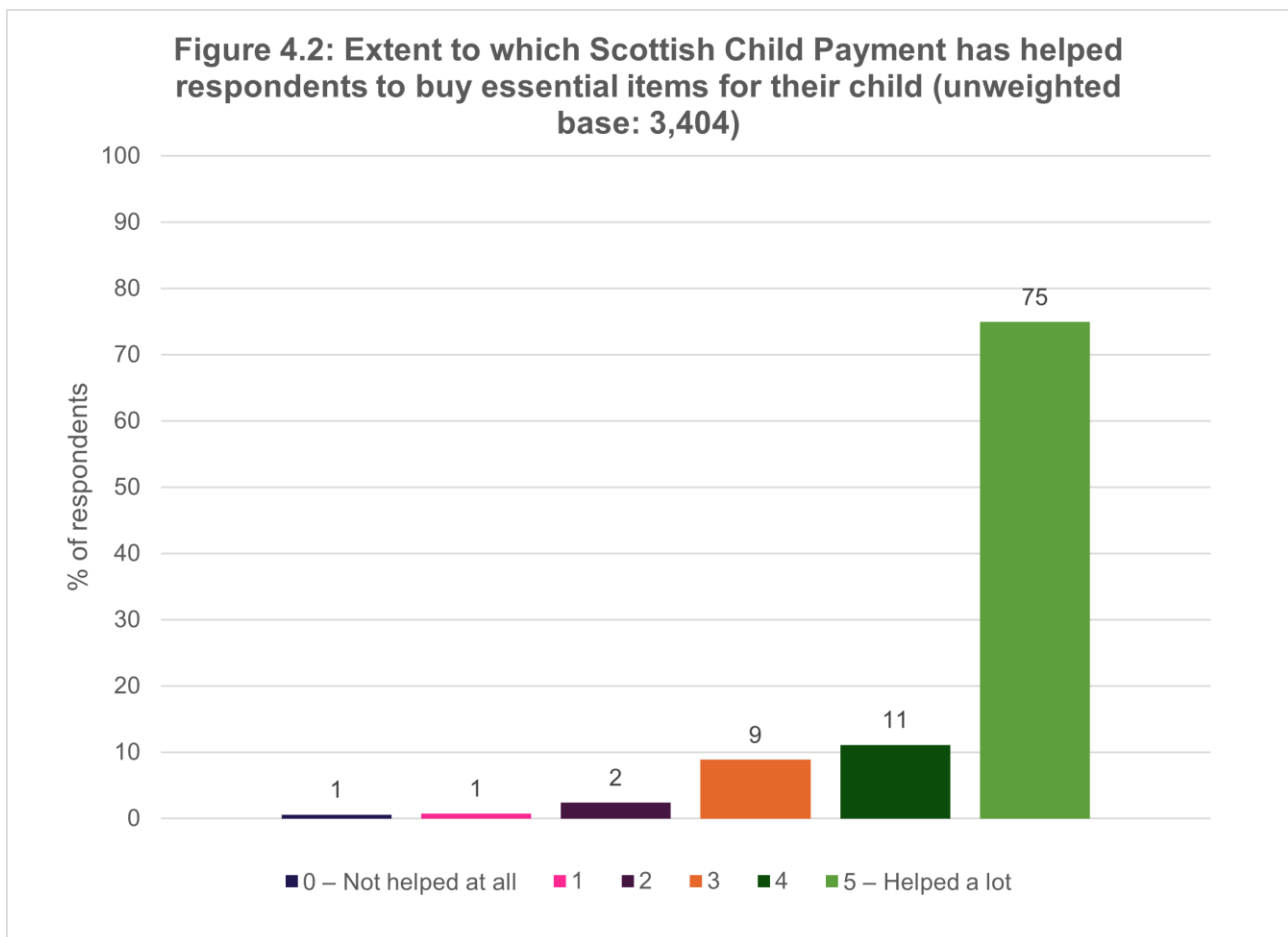
It's always used for my child's benefit, but in what way is dependent on what's happening on a given month (i.e. clothes, school trips, lunches at school, treats). (Survey respondent)

4.1.2. Impact of SCP on essential child spend

Survey respondents were asked on a scale of 0-5, how much the Scottish Child Payment helped them with different types of child spend, where 0 means the payment hasn't helped at all and 5 means it has helped a lot.

Essential items

When asked the extent to which SCP helped them buy essential items for their child such as food, clothes, or medicine, three-quarters (75%) of respondents reported that SCP had 'helped a lot'.



Respondents more likely to report that SCP had 'helped a lot' to buy essential items for their child were:

- Families with three or more children (79%, compared with 74% of families with one or two children).

- Households with disabled family member (77%, compared with 72% of families without disabled family member).
- Families from white ethnic backgrounds (76%, compared with 68% of families from minority ethnic background).

There were no notable differences by other priority family groups, area deprivation, or length of receipt of SCP.

In both qualitative interviews and open-text responses in the survey it is clear that SCP helped parents and carers buy essential items for their child(ren). Food and clothing were key areas of essential child spend for children of all ages. Parents and carers highlighted the increasing cost of both food and clothing to the extent that for some parents and carers these were the main, or only, items they spent their SCP on (see section 4.1.3.).

There were parents and carers who shared their gratitude for SCP being extended to children up to the age of 16, as they felt child-related costs only increased as their children got older. There were examples of parents and carers frequently replacing clothing because their child(ren) were growing so fast, and others moving into adult sizes for clothing which increased the cost (see section 5.1.6.).

I mean my grandson of 11 he got his school shoes in August and he got his feet measured and everything and they're too tight for him now. So after school today I've got to go down the town and get him new shoes because he was complaining that they were tight this morning. [...] And the oldest one who's 15 he's a size 10 ½ in a shoe so he's men's prices for his shoes and things like that. For a pair of shoes for...a cheap pair of trainers as [child] called them they're £60 and that's for a cheapish pair. (Parent and carer interview)

Most of it [SCP] was for clothes, I spent on clothes, because she's five-foot-seven as well, an 11-year-old. She's into 15-16 clothes. She's only 11. (Parent and carer interview)

Stakeholders also spoke about the 'massive difference' extending SCP to children up to age 16 had made to the families they worked with, particularly for families with secondary school aged children who were often growing fast and eating more.

There were other essential items that parents and carers bought for their child(ren) using the SCP, which varied by the age and personal circumstances of the child and their family. For example, parents and carers of newborns reported using their SCP for essential items such as formula milk, nappies, baby wipes and other toiletries they needed on an ongoing basis or in large quantities. Childcare was another example of essential child spend, enabling parents and carers to work or study (see Chapter 7).

I genuinely think this payment has helped so much with the start of my journey as a mother of two. Nappies/wipes/clothes were so

expensive especially in Covid things seems to just go way up and having this payment meant I wasn't worried being on maternity as I know I had this as a back-up. (Survey respondent)

I'll maybe take some more of it and buy ingredients to make dinners. That's probably what I'll use it for the noo. As she gets older that's when I'll need to start thinking about things like infant paracetamol, plasters, we're going to try and make it so that's her money. It doesn't go to bills, it doesn't go to this, it's her money. (Parent and carer interview)

As noted in the survey, families with a disabled family member(s) were more likely than those without a disabled family member to report that SCP 'helped a lot' to pay for essential items for the child(ren). In both the open-text responses in the survey and in the qualitative interviews, parents and carers shared that meeting the needs of their disabled child(ren) could be expensive and that the SCP helped with these costs. For example, enabling them to buy food to meet dietary requirements related to their disability or health condition. Respondents also shared that due to their caring responsibilities for another adult or child in the family, or their own health conditions, they could only work limited hours, or not at all, which restricted their household income. Therefore, SCP was vital in enabling them to buy essential items for their child.

My son had a lot of hospital visits as he grew until recently and it helped us get to them and buy him specific foods that fit his dietary needs. (Survey respondent)

My child has special needs so this payment also helps with costs of vitamins. (Survey respondent)

In both the open-text responses in the survey and qualitative interviews, parents and carers talked about SCP being for their children and where possible, they tried to keep SCP for things their child(ren) needed. Some clearly delineated that income such as wages or benefits such as Universal Credit or Child Benefit, were for household costs and SCP was for child spend. Others, said all their income came together and what they spent it on was based on the child(ren)'s or family's needs at the time (see Chapter 5).

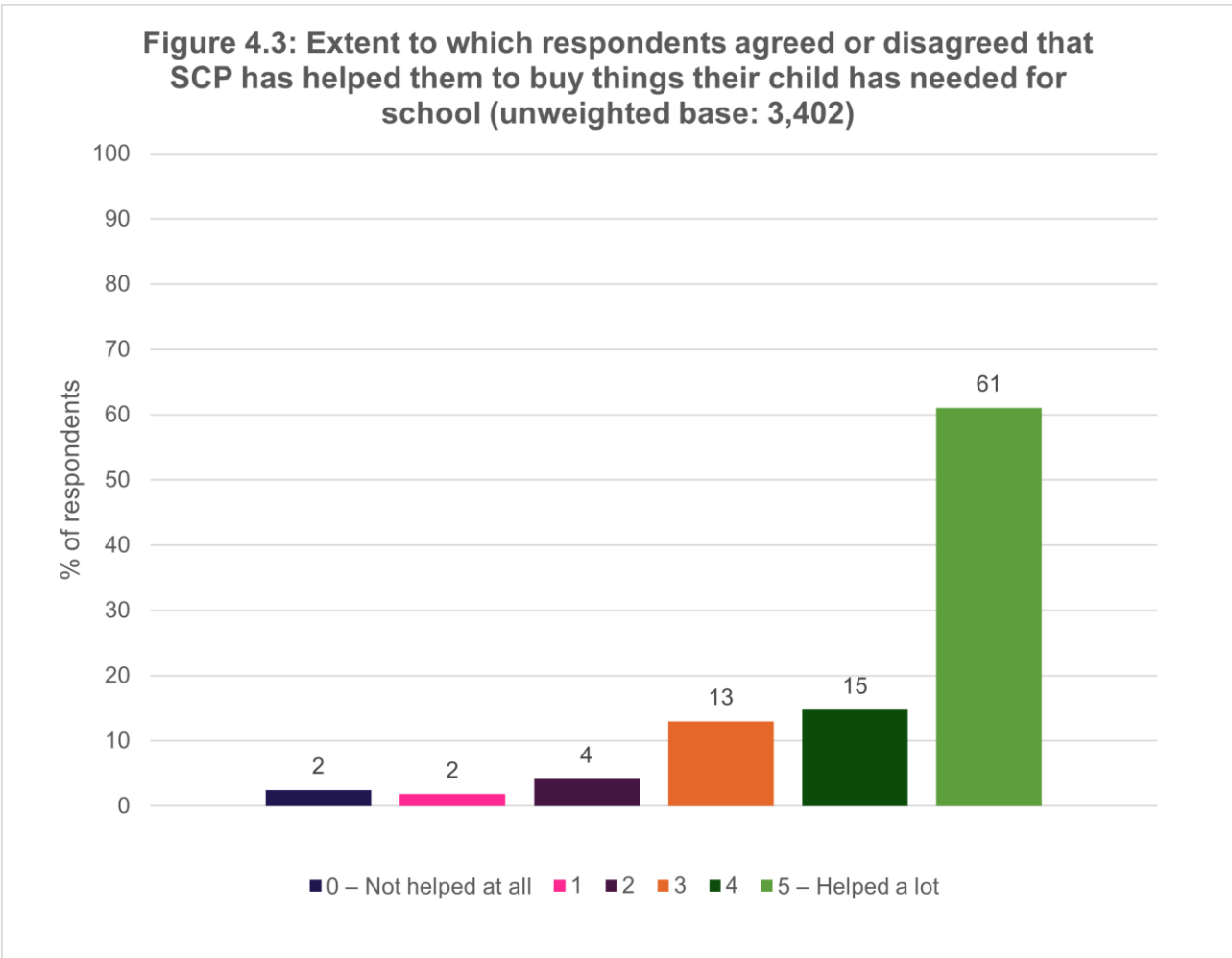
So I think now when the money comes through I like opened a children's account for both of my kids because like to try and be organised with funds and make sure that I'm allocating it towards them now when those specific funds come through. I think I try and split it and then put into their savings accounts, not to like accrue that money but just to be able to dip into it for things that they specifically need. So if they need like more expensive shoes, like from Clarks or something like that, then I know that that money will definitely be there. (Parent and carer interview)

I very much concentrated on the money needs to go towards what we need, which is food for the house, nappies for the baby, her

toiletries, things like that. It was very much decided through what is essential to spend this money on. [...] It was very much decided through what is essential to spend this money on. [...] Probably a little bit maybe went to get maternity clothes for me, or do you know like not maternity clothes, but breastfeeding clothes, like easy-open tops and stuff I think I spent a bit of money getting. Just in Asda and Morrisons you can get those brilliant kind of things, so that would have been another thing. I probably did spend a wee proportion on myself, to get myself some clothes, mainly some tops thinking back on it now, yes. (Parent and carer interview)

School spend

Around three-fifths (61%) of survey respondents reported that SCP had ‘helped a lot’ to buy things their child needed for school, such as pens and pencils, school uniform and school bag.



Respondents more likely to report that SCP had ‘helped a lot’ to buy items for school were:

- Respondents who had been receiving SCP for over 12 months (63%, compared with 58% of respondents who had been receiving SCP for up to 12 months).

Using SCP to pay for school related costs was a common response from parents and carers in both qualitative interviews and open-text responses in the survey. Respondents reported that they used SCP to pay for school uniforms, or clothes needed for school, including clothing for school clubs. Parents and carers shared that they needed to buy multiples of clothes and/or replace clothes regularly because they got mucky or torn while at school, or because their children grew out of clothes quickly.

It's just things like every month it helps with bills, it helps with new clothes for the kids, as I said with [Oldest child] starting school and [youngest child] starting nursery it's just things like...for socks, they grow so quickly so then you need to buy them new socks, new shoes every couple of months. It's just mainly for things like that I would say. And obviously, food and snacks. (Parent and carer interview)

Other school-related costs that respondents used the SCP for included school dinners and packed lunches, school bags and supplies, school fees and school trips and events.

[SCP] Helps me to provide essential items my child needs for day to day, uniform, clothing, school trips to prevent exclusion from friends, would be a huge struggle to manage without it. (Survey respondent)

There's always things that you're needing to pay at the school, the school is always looking for money for something. It [SCP] helps to pay that. [Child] would get free dinners as well but he doesn't...he wants to go out for lunch with his friends during the week, he wants to go to the shops and just be like his other pals. So then I need to like give him money every day for his lunch. I don't even give myself that money each day for my lunch. (Parent and carer interview)

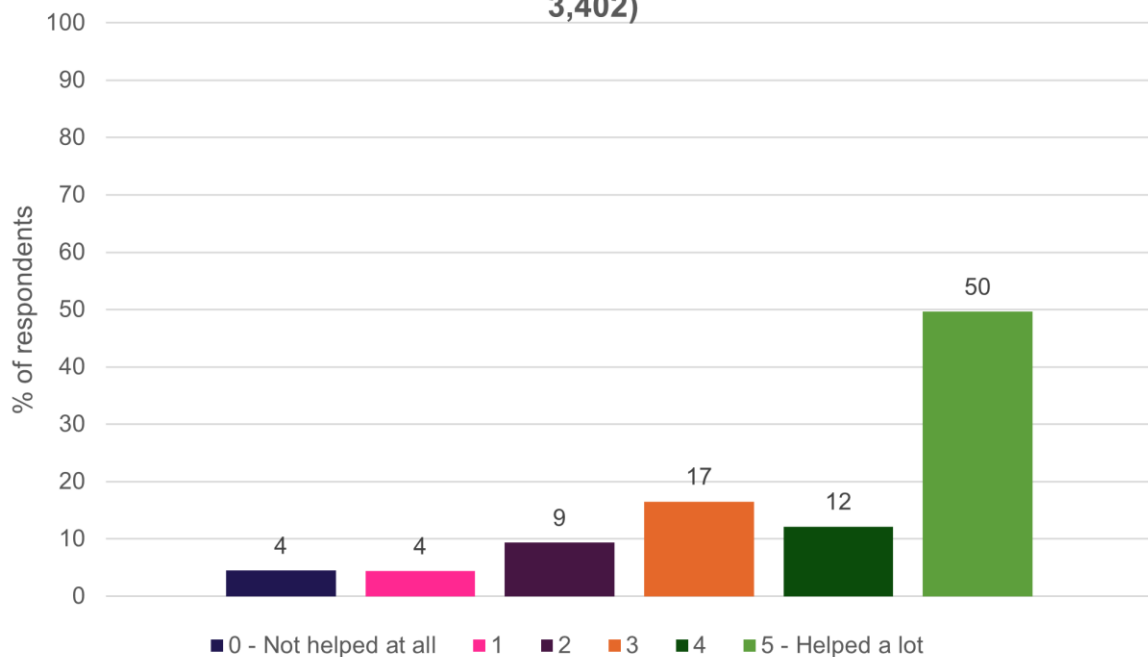
Again, SCP helped families with additional costs related to additional support needs (ASN). For example, a parent shared that with SCP they were able to purchase their child with dyslexia a tablet computer which helped with online learning.

My daughter who's 9 has been diagnosed with dyslexia and so I was able to manage to get her a tablet to help with online learning. So things like that it's made a difference. (Parent and carer interview)

Treats

Half (50%) of survey respondents reported that SCP had 'helped a lot' to buy treat items for their child, with no notable differences by priority families most at risk of poverty.

Figure 4.4: Extent to which Scottish Child Payment has helped respondents to buy treat items for their child (unweighted base: 3,402)



Respondents more likely to report that SCP had ‘helped a lot’ to buy treat items for their child were:

- Families from the 20% most deprived areas (54%, compared with 45% of families from the 20% least deprived areas).
- Families who had been receiving SCP for over 12 months (53%, compared with 44% of families who had been receiving SCP for up to 12 months).

In both the qualitative interviews and open-text responses in the survey, there were respondents who shared that SCP helped them to buy treats for their children. How respondents defined treats varied and included being able to: buy toys; have a meal or snack out or order a takeaway; give money to their child(ren) to go out with their friends; afford birthday and Christmas presents; and buy new items rather than second-hand items. A treat could also be the ability to buy a child a more expensive or branded piece of clothing that they liked to fit in with their peers (see Chapter 6).

This money is helping a lots for me saving mostly for birthday and Christmas. (Survey respondent)

I’ve been using it [SCP] more just sort of things for the kids, so as I said the 15 year old she kind of wants her room to be a bit nicer and things like that and before we would buy probably second hand furniture and not very matching. So she’s been able to kind of get like her room done. We’re still slowly doing it but she’s been able to get new furniture in her room and she wants to get the room decorated and things like that. So now there is money there that that’s going to be possible to do. (Parent and carer interview)

The extent to which SCP helped families provide treats for the child(ren) varied. In both qualitative interviews, and open-text responses to the survey, parents and carers said they used their SCP to meet their basic needs so they were unable to provide their children with treats at all, or could only do so very rarely. Some families reported that they saved up their SCP to enable them to buy treats for their children, particularly for birthdays, Christmas and for holidays. Others were able to use SCP more regularly or ad hoc for treats and shared the positive impact this had on their and their children's mental health and wellbeing (see Chapter 6). There were also parents and carers who used their SCP to provide pocket money to their children so they could decide what they would like to spend it on.

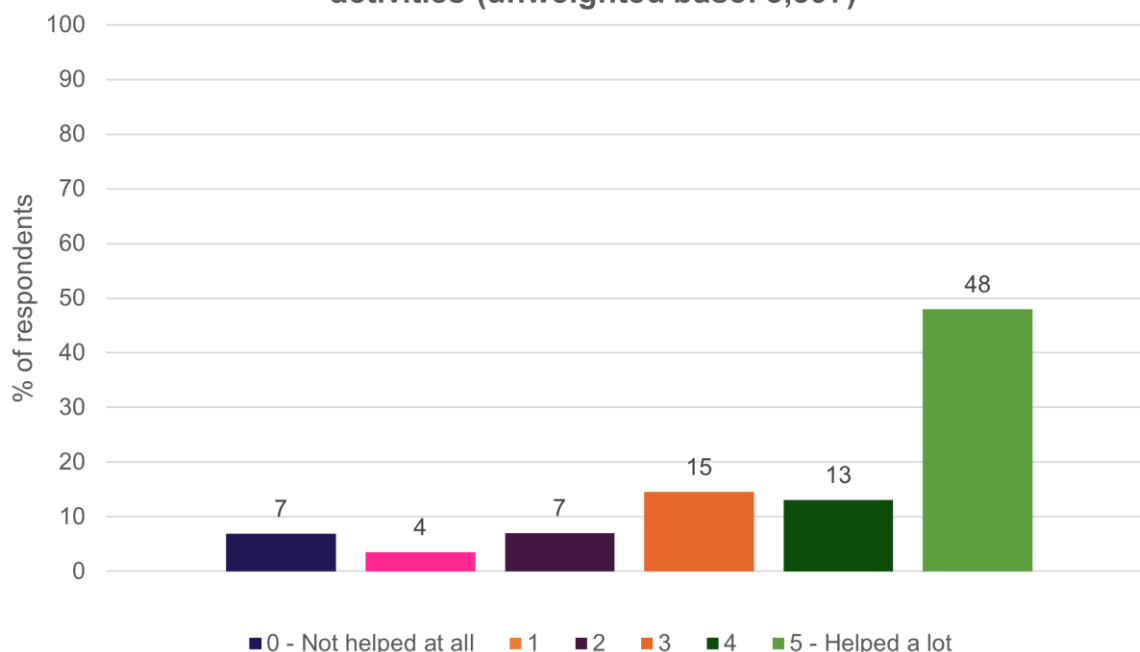
Scottish child payment has helped massively in being able to take child on outings to swimming or cinema things that I'd have struggled with he knows that's his money and we use it for treat days or things that he needs. (Survey respondent)

It probably has gone more on like food and things like that and less on days out but days out are getting more expensive as well. But I always try and like put money towards something even if it's just going out for like a meal or something just as a treat for the kids. (Parent and carer interview)

Social and educational activities

When asked the extent to which SCP had helped their child take part in social or educational activities, around half (48%) of survey respondents currently receiving SCP reported that SCP helped their children 'a lot' to take part in social or educational activities such as clubs, classes or trips out with other children and families. Seven percent of respondents reported SCP had 'not helped at all'.

Figure 4.5: Extent to which Scottish Child Payment has helped respondents' children to take part in social or educational activities (unweighted base: 3,397)



Respondents who had been receiving SCP for over 12 months were more likely to report SCP had ‘helped a lot’ with their child taking part in social or educational activities (50%) than those who had been receiving SCP for up to 12 months (43%). No other differences by priority family groups were reported.

Parents and carers shared, in both the qualitative interviews and open-text responses in the survey, the ways in which the SCP helped their child(ren) to take part in social and educational activities. SCP helped parents and carers pay for their child(ren) to take part in a wide range of educational and social clubs including sports (e.g. gymnastics, football, cheerleading), martial arts, music, drama and other clubs and groups such as Scouts or Brownies. Costs related to these clubs included uniforms, equipment, membership and competition fees.

The extra money has helped my kids to do things we normally struggle with. Hobbies - both boys enjoying boxing club memberships, youth clubs and we were able to buy the boys new bikes for their birthdays this year. We are not a high income household we have never been on holidays but days out and even extra money for Halloween costumes, good food, attending their friends birthday parties with a gift etc....all the money gets spent on them their needs. It’s a massive blessing for our family. (Survey respondent)

SCP was also used to pay for individual activities for children which helped them develop skills such as swimming lessons, piano lessons or tutors. Parents and carers with children with additional support needs (ASN) spent their SCP on buying

sensory educational items for their child. Parents and carers noted that these toys can be expensive so SCP made it easier for them to access what they needed.

She's got a lot of visual things. So she goes to speech and language therapy and Makaton lessons, which is sign language. So she uses visual communication. So she has a lot of vision boards and stuff in the house with photos on so we can show her her routine and stuff like that. [...] I actually bought a laminator, it was half price in Argos, so I can go to the library and get my own printed out and laminate them myself because it's going to be a lot cheaper for me to do that than for me to carry on buying them. (Parent and carer interview)

My eldest daughter, the one with autism, there are other things that she needs as well, just things to do with her autism, so that [SCP] all goes mainly for that. Yes, I think, because I now pay, as I say, for my daughter's drama course and for her music lessons, it's just stuff that I just never thought I would have been able to afford, so those are ones that definitely - they make that happen, and it didn't happen without the Scottish Child Payment. (Parent and carer interview)

SCP was also used to enable whole families to take part in social or educational activities. This included trips to the theatre, cinema, museum and activity parks/centres, as well as trips to visit family or friends, or to go on holiday. Being able to afford to take part in these activities had wellbeing benefits for the whole family (see Chapter 6).

I think it's [SCP] very useful, it definitely gives us a chance to go out for days that I don't have to worry and think how am I going to pay for that. I mean we took advantage this year of being on...because we'd moved onto Universal Credit a couple of the places that we like to visit were doing tickets a little bit cheaper so that made it a great day out as well, without being too costly. So it allowed us to do something else another time. (Parent and carer interview)

As SCP is a regular payment, it has enabled some parents and carers to meet the cost of these activities on an ongoing basis. There were parents and carers who reported they would have been able to pay for these social and educational activities even without SCP, though they may have had to do without something else. However, other parents and carers reported that without SCP they would not have been able to afford to pay these costs so their children would have done without.

It's [SCP] absolutely essential in our household. I tend to compartmentalise, so I pay my rent and my housing costs and stuff off my wages and then when it comes to the Scottish Child Payment I can say that [child] is in two groups that cost more than the Scottish Child Payment. So, she's at martial arts and she does swimming. These are the two groups that she's maintained and she would not be able to go to that. I wouldn't be able to afford that at all if it wasn't for the Scottish Child Payment. Again, these are groups

and clubs that her peers are going to. Her peers at school for the most part have a club or a group like music lessons or gymnastics or dance or whatever they go to and I assume that [child] would be hugely excluded if she didn't go to the likes of swimming. It's something that the peer groups talk about. (Parent and carer interview)

The payment has helped towards my daughter's dance classes and uniforms something I may not have had the money spare for her to do. It also enables me to do day trips with the family each month without stress. (Survey respondent)

4.1.3. Changes in child spend

The qualitative interviews with parents and carers explored how, if at all, the use of SCP varied at different times of year.

Overall, parents and carers reported that their overall child spend did not vary much by season, but what they spent SCP on did vary. For example, in summer they may spend SCP on summer clothes, ice creams or activities outdoors, in winter they spent it on hats, gloves, warm clothes and indoor activities.

Different seasons. It's like, you're not putting the gas on all summer, but all summer, they're looking for ice creams, they're looking for - they need new shorts, they need new flip-flops. It's ongoing. So it's seasonal. With children, you didn't really save anywhere. (Parent and carer interview)

There could however be some spikes in child spending, for example at the start of the school year, Christmas and birthdays. Parents shared that to meet these spikes in costs they would try and spread their spending over several months, therefore evening out the spend. Others used credit cards to help meet these expenses, for some in an ad hoc way, and for others in an intentional way, planning out how they will pay money back without incurring charges. Forward planning was a key strategy for families to be able to meet the needs of their child and their household, however, not all families were able to do this, instead living month to month on their income. For these families increased heating costs over winter, often combined with costs of Christmas, made winter months particularly challenging, having to spend more of their income on household costs. The long school summer holidays could also be challenging with children who received free school meals during term-time being at home for more meals. However, some families had income freed up from term-time activities that could be redistributed to pay for food or other needs over this time period.

For after school activities for my daughter to pay for her swimming lessons and she does ballet. [...] if there's leftover money because like in the summer she doesn't do it so we use it for food bills. [...] Basically priorities you know, the stuff you need to spend it on, the food is essential and it's quite expensive at the moment. Quite a big

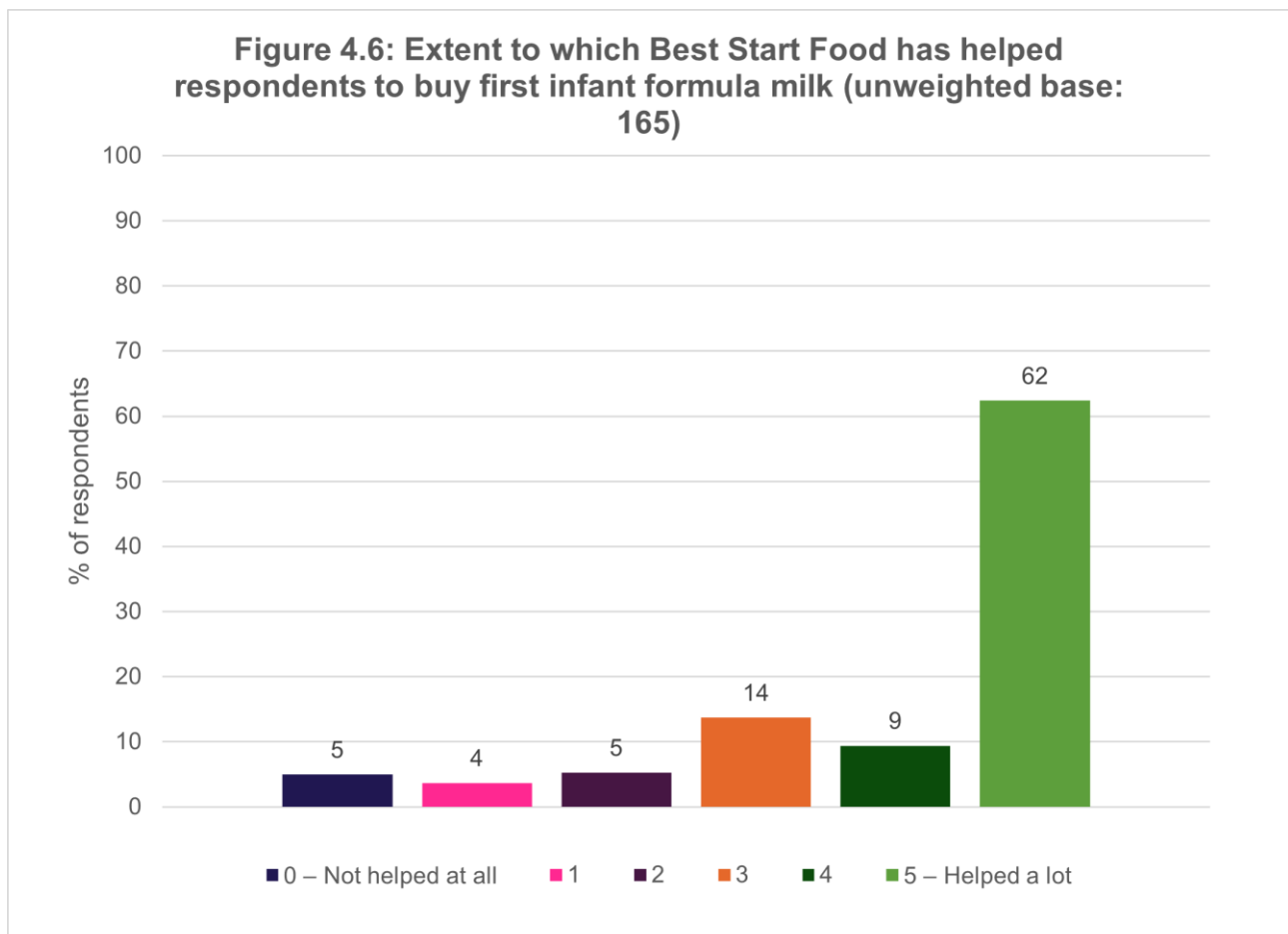
chunk of the monthly budget goes on food. [...] More goes on essentials, on food and like heating bill. (Parent and carer interview)

Obviously the winter, more money goes on electricity, because you can't dry your drying outside. I've got a small pump condenser tumble dryer, so that gets more use in the winter, which uses more electricity. My electricity prices, all those things like the government cap and everything, all of our prices are going up. During the winter months, it's much more of a struggle to make that money last than it would be during the summer months. Priorities absolutely change in the winter months, where that money goes. (Parent and carer interview)

4.2. Best Start Foods (BSF)

4.2.1. Helped with buying first infant formula milk

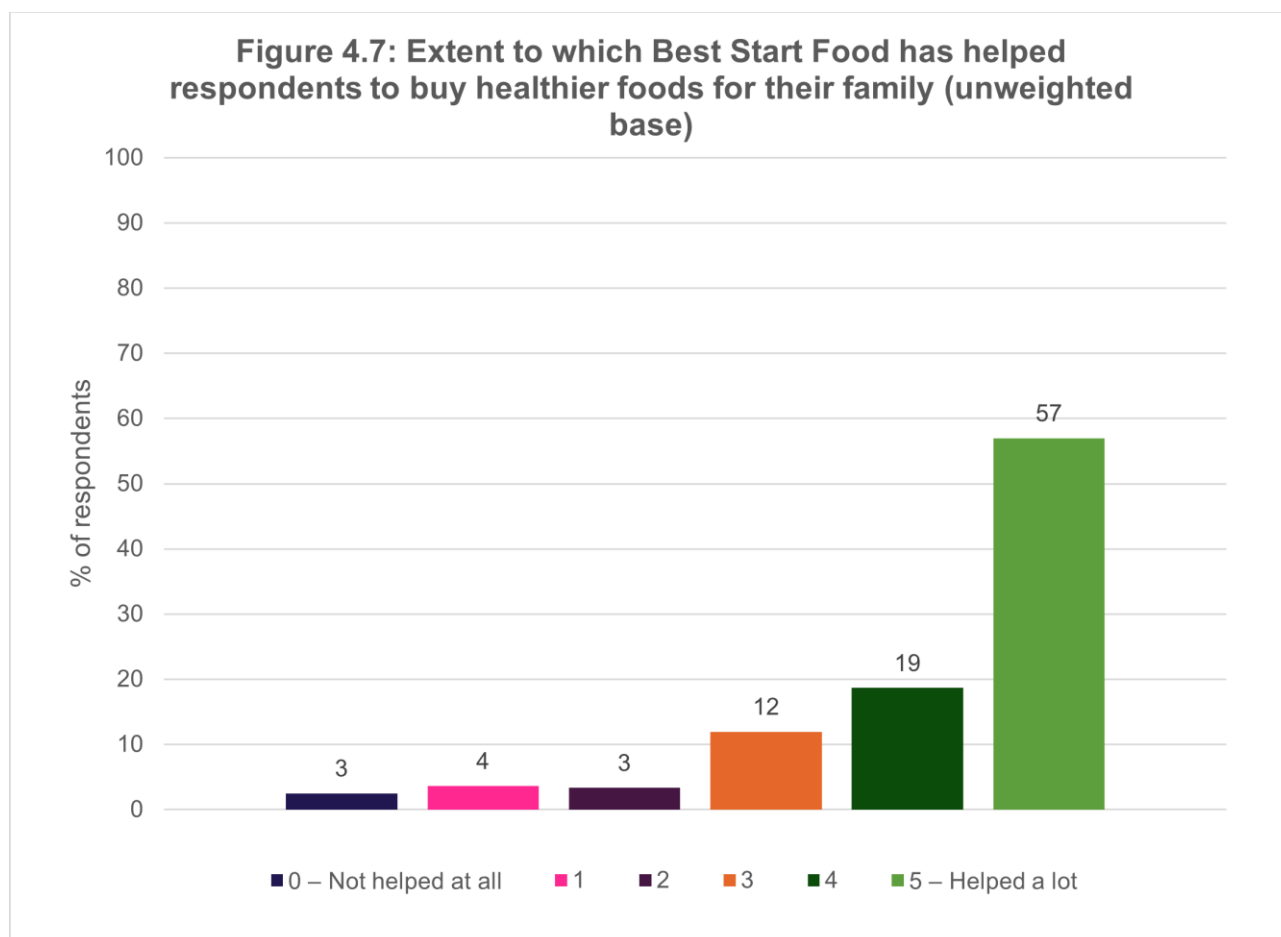
An aim of Best Start Foods is to help families with the cost of buying first infant formula milk. Around one third (34%) of survey respondents receiving BSF said they were buying first infant formula milk for a child or children aged under one. Respondents who were buying first infant formula milk were then asked, on a scale of 0-5, how much BSF had helped them pay for first infant formula milk, where 0 means the payment hasn't helped at all and 5 means it has helped a lot. Nearly two-thirds (62%) said that their BSF payments 'helped a lot' with paying for first infant formula. There were no significant subgroup differences.



4.2.2. Helped with buying healthy foods for family

Survey respondents currently in receipt of BSF were also asked on a scale of 0-5, how much the BSF payments helped them with buying healthier foods for their family. Over half (57%) of respondents reported that BSF had ‘helped a lot’ with buying healthier foods for their family.

It is clear from data in both the survey and qualitative interviews that BSF helped families with young children buy and prepare healthy food for their children. This is discussed in more detail in Chapter 6 (section 6.2).



4.3. Best Start Grant (BSG)

There is also evidence from both the survey and qualitative interviews with parents, carers and stakeholders that BSG has helped with families’ child-related spend, particularly at key transition points. The impact of BSG on different types of child-related spend is explored in more detail below.

4.3.1. Types of expenditure

Survey respondents who had received at least one Best Start Grant (BSG) payment were asked what they spent their BSG payments on. They were asked to select as many options as applied from a list. As with SCP, the most common source of expenditure respondents used their BSG on was things for their children, such as toys and clothes, with 71% of respondents who had received at least one

BSG payment reporting that they spent their BSG on this. The second most common source of expenditure was things for pregnancy or baby, such as breast pads, formula milk or nappies, with 59% of respondents who had received at least one BSG payment reporting that they spent their BSG on this.

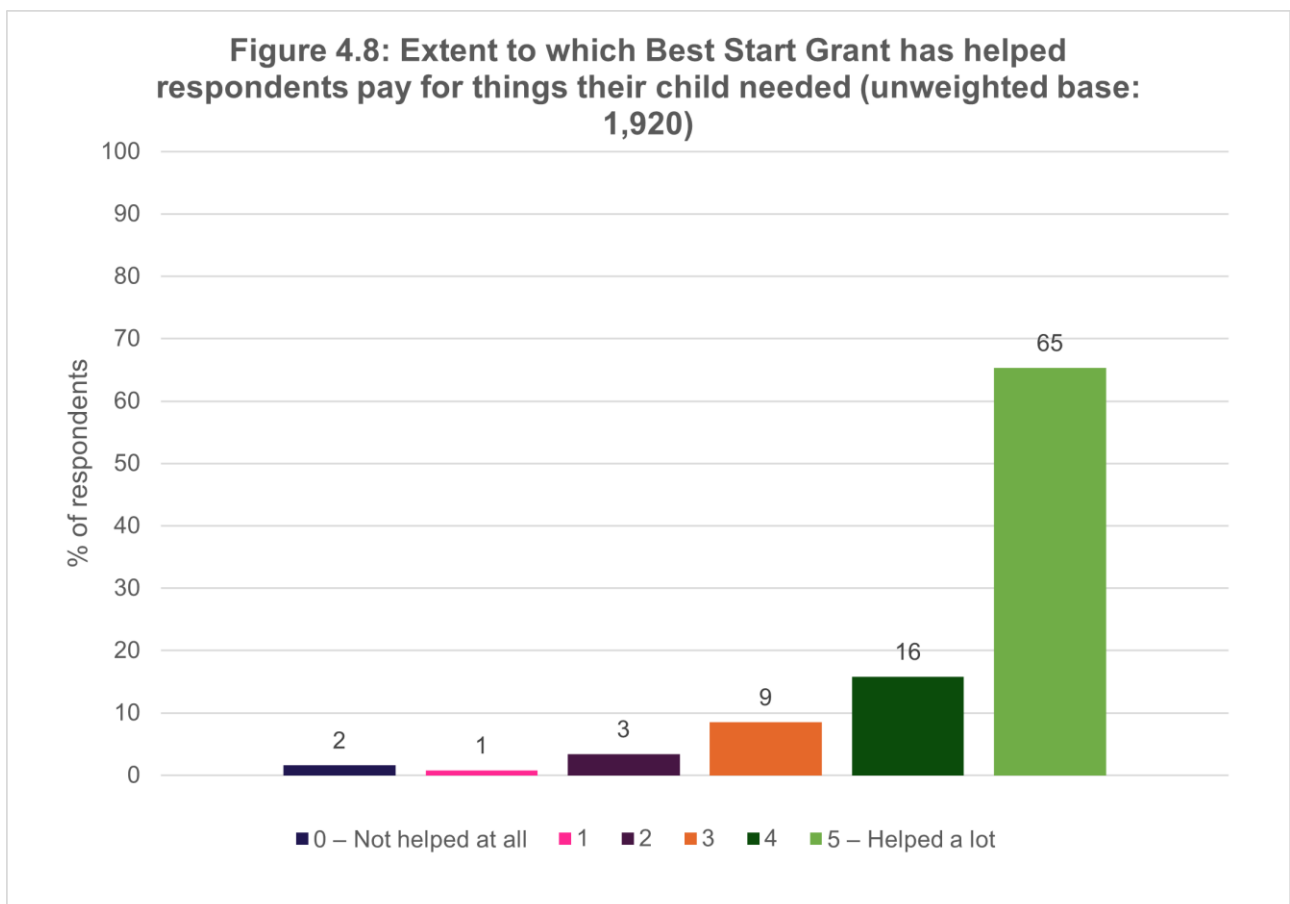
The other main sources of expenditure of BSG were day to day household costs (29%) and activities for the child or family, such as day trips or visits to family or friends (23%).

4.3.2. Impact of BSG on essential child spend

Respondents were asked on a scale of 0-5, how much the Best Start Grant payments helped them with different types of child spend, where 0 means the payment hasn't helped at all and 5 means it has helped a lot.

Essential items at key transition points

When asked the extent to which BSG had helped them buy things their child needed, such as when they were born, or started nursery or school, around two-thirds of respondents (65%) reported that BSG had 'helped a lot'.



Respondents more likely to report that BSG had 'helped a lot' to buy things their child needed were:

- Respondents from two or more parent/carer households (69%, compared with 64% of one parent/carer households).
- Households with disabled family members (68%, compared with 62% of households without disabled family members).
- Respondents from white ethnic backgrounds (68%, compared with 50% of respondents from minority ethnic backgrounds).

There were no other notable differences by priority family groups or area deprivation.

Survey respondents were also asked the extent to which they agreed that they relied on BSG to buy things their child needed, for example when the child was born, or started nursery or school. Around three-quarters (77%) of respondents who had received at least one BSG payment reported that they 'agreed' or 'strongly agreed' that they relied on BSG to buy things their child needed. There were no notable differences by priority family groups or area deprivation.

It was clear from both open-text responses to the survey and qualitative interviews that all three BSG payments helped parents and carers buy things their child(ren) needed when they were born, going to nursery and going to school. Further details on each payment are provided below.

Pregnancy and baby payment

Stakeholders spoke about the positive impacts of the BSG Pregnancy and Baby Payment, which they felt came at a time when family finances could be particularly stretched. Parents and carers used the payment to buy a wide variety of items. There were parents and carers who reported that receiving the large one-off payment enabled them to buy expensive essential items such as a pram, cot, car seat or bedroom furniture.

It went quick because the cot was £200, the pram was near enough £300 [...] and my breast pumps and the bottles, so I don't think it actually covered all of that but it covered the majority of it. So it allowed me to get the things I needed so it was...it's a good whack of money that really does help. (Parent and carer interview)

With my first, that [BSG Pregnancy and Baby Payment] helped me buy her cot, her wardrobe, her chest of drawers, because that cost us £600 for the whole set for the bedroom because I genuinely had nothing. I got a Moses basket and stuff as well with that. Then the second time round, I obviously needed a double pram. I'd kept a couple things from when I had her, so I managed to get the baby's car seat, the double pram, and a couple of other essentials with the maternity grant the second time round. If it wasn't for me being able to get them, I genuinely would have struggled to be able to afford to buy those larger items because I obviously don't have a lot of family support and I've only really worked part-time when I have, and baby

things are expensive. So it definitely took a lot of pressure off.
(Parent and carer interview)

The large payment helped some parents and carers to invest in better quality, safer or new items such as car seats or prams that gave them peace of mind and/or best met the child's and parent's needs. For example, a respondent shared they had received a second hand pram which only allowed the child to lie down. As the child got older they wanted to sit up and look around and cried when they could not. Receiving BSG enabled the parent to buy a foldable pram that enabled the child to sit up and see which made them happier, and it was also easier for the parent to get up and down stairs.

I'd been looking at the same car seat, the car seat that I got for him and her car seat, because I've just bought her a new one actually, with the Scottish Baby Payment, because she was getting out of her current car seat. She was managing to pull her arms out the straps. So I ended up buying her a new one. The ones that they've both got have been tested to the maximum capacity of what Sweden tests their car seats to because they've got the best car seat laws and restrictions. They're obviously a bit more expensive, but they are a lot safer than what the car seat I did have for her was. (Parent and carer interview)

Respondents who had pregnancy and baby items from a previous child, or gifted by family, friends and/or organisations, were able to use the pregnancy and baby payment more flexibly for their child or wider family. There were examples of respondents using the payment to pay to furnish their child's room, move home or buy their child(ren) toys or other items they needed. Sometimes this was for the eligible child only, but some parents and carers with large families also used the payment to buy items for their other children.

We buy new carpet and some toys and stuff because the pram and all the furniture we had before. But yeah it was spent all on the kid. [...] I think it was maybe £150 saved from this but I spent it for clothes to be honest she grows so fast. Yes so it was maybe 2 months later for new wardrobe for her. Yeah and winter stuff I think. I think I bought something for the pram to cover her in the winter. [...] To be honest it was quite help because you have like peaceful mind and you can afford everything that the child needs. I know that someone maybe used it for bills, food etc. because everyone have like different situations at home but yeah I was quite happy that I can buy her everything that she needs. (Parent and carer interview)

Some parents and carers also used the pregnancy and baby payment for items they needed as a new mum, for example maternity clothing, breast pumps and breast pads.

While the pregnancy and baby payment did not always cover all the new child costs, overall it helped families to buy what they wanted, when they needed it.

Without BSG there were parents and carers who said they would have had to save up for items, particularly more expensive items.

I mean I think we would have managed but we would have had to have put a lot of money by and just gradually took money out to buy certain things. I think it might have took a bit longer to get everything we needed. Whereas when the payment came in it was...you could buy the stuff you needed and then add...anything else you needed you could just get that just before my son was born. So it was really handy the time when it came. (Parent and carer interview)

Early Learning Payment

Open-text responses in the survey and qualitative interviews indicated that parents and carers used their Early Learning Payment in a wide variety of ways.

There were parents and carers who used the early learning payment to prepare their child for nursery. This included using the payment to buy clothes for nursery, whether that was a uniform or clothes suitable for activities at nursery. Parents and carers shared that their child's nursery required certain items like wellies, waterproofs and hats and gloves to be bought and left at nursery. This required parents and carers to buy multiple items and the BSG payments helped them with this additional cost. The SCP was also used to buy items to help with potty training in preparation for the child going to nursery, or to pay for nursery fees.

Because they go through so many different sets of clothes, so I used it to just buy multipacks of clothes, whether it was from George at Asda...loads of different leggings or wee tracksuit bottoms and multipacks of tops. Bags, they needed to take a bag and then the nursery want you to provide like wellies and wetsuits and stuff to go into the nursery for them to keep there. So I feel like you're constantly spending money because you've got to have like wellies and like stuff like that in your house but then the nursery want a set to keep as well and they're not cheap. So it definitely helped to buy that kind of stuff and they want to keep hats and scarves and all that in the nursery as well. You're kind of like doubly buying when you're buying stuff for your kids you know. It definitely helped to buy all that and hand that into the nursery. [...] with getting the kind of list from the nursery of all the things that they need you're just like oh...I was like god like...I don't have much extra money as it is so yeah it definitely...it did definitely help with that. (Parent and carer interview)

As was the case with SCP, respondents reported that the larger value of the BSG Early Learning Payment helped them to invest in better quality items such as shoes that would last longer. The payment also enabled parents and carers to buy clothing as and when their child(ren) needed. Children at this age quickly grow out of clothing or clothing gets well-worn from play and activity.

Yes, I got that one for my oldest and that was just before she started nursery. So I went out and bought her some Clarks trainers because

they're obviously really good trainers. They don't get scuffed up as quick as what cheaper trainers do. And I went and bought her loads of spare clothes that she could just wear for nursery because obviously, you can imagine their clothes get ruined at nursery. A hat and gloves, a bag, lunchbox, stuff like that. So that really helped out too. (Parent and carer interview)

There were also respondents who used their Early Learning Payment on household essentials such as food, and unexpected expenses such as car repairs. This was not always how parents and carers planned to use the payment but it was what was needed at the time for the family.

Amazing! Amazing, it was brilliant because my car had just broken down. So yeah that money was a wee bit of a relief so yeah I was able to then get my car repaired. I know it's not supposed to be used for that, needs must, I had to. [...] The guidance was it was to be able to either buy clothes, buy toys, or take [child] out on days out. So that was the guidance on how it should be spent but to take [child] on days out I needed the car! (Parent and carer interview)

School Age Payment

In interviews, parents and carers predominantly described using the School Age Payment to pay for school uniforms and other clothing and stationary needed for school. As with the other BSG payments, while some parents and carers used the payment only on the eligible child, others used the payment to buy items for multiple children where there was a need. Parents and carers with large families highlighted the expense of clothing multiple children, particularly because they are constantly growing out of clothes.

Well by the time the 6 year old went to school I had three at school and one being a teenager, it was expensive but I like to have maybe four or five outfits for the week. I don't like to have just one or two of things because I feel if you have an outfit for each day you can be more organised and get them ironed and things like that for them for the week and they last the year. [...] we used it all towards the school clothes. (Parent and carer interview)

As was the case for nursery age children, there were also parents and carers of school age children that were required to buy multiples of items so that a set could be used at school. The School Age Payment of BSG helped towards meeting these additional costs.

They've got like a wee forest at the back of the school so they want waterproof suits and stuff and they want extra wellies and hats and scarves that they keep in the school. So it's definitely helped with that and then kitting out their school bags with their pencils and everything, it definitely helped out with that. I get help with like a school clothing grant from the council but that's...it's not much by the time you've like bought their clothes and their shoes and

everything, it's like that's pretty much done. [...] And they grow so fast [...] I buy him clothes and then I feel like a month or 2 months later they're dead short on his legs and it's like god I'm constantly buying stuff. (Parent and carer interview)

As with SCP, there were also examples given of the School Age Payment helping parents and carers meet the needs of a child with sensory needs linked Autism. A parent shared that due to sensory needs, they needed to be very careful with choosing clothing for their child which could be more expensive than standard school clothing. The School Age Payment helped meet this additional cost so their child could wear clothing that met their needs.

He just started school in August, yeah August, so yeah we received that [BSG school age payment] which was amazing and we obviously used that for things like his school uniform, for his first school haircut [...] he has sensory difficulties, so we had to make sure that the uniform we bought was okay with his skin and kind of checked the labels and things like that. [...] you'd have to maybe get the bus because I don't drive and go to different supermarkets and try out different clothes and see how he reacted with the textures when he had them on. [...] you weren't just buying kind of one jumper, obviously they're children and their knees are going to get scuffed and things so we did buy...we did spend quite a lot on the uniform, especially because we found the right texture and the softness of uniform for [child] so we thought we may as well just get a few in case maybe M&S changed their uniform and then we had to go on a crazy hunt again. So yeah I think the majority was spent on things like that. (Parent and carer interview)

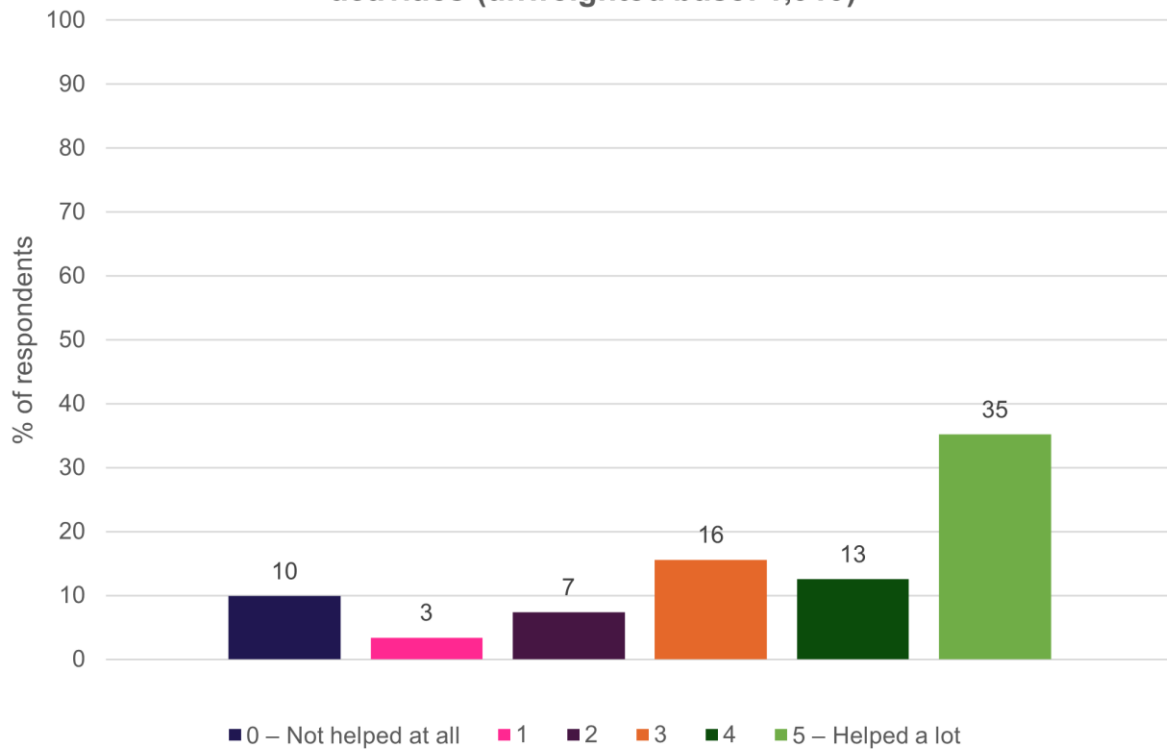
A stakeholder spoke about families being able to use the School Age Payment to help their child fit in with peers at school (see Chapter 6).

with the School Age Payment, being able to get the bag that every other kid is getting rather than the one out of Asda, because there's a lot of peer pressure. So normally they wouldn't have the money to do that but that lump payment will maybe provide that. (Stakeholder interview)

Social and educational activities

When asked the extent to which BSG had helped their child take part in social or educational activities such as clubs, classes, or trips out with other children, around a third (35%) of survey respondents reported that BSG helped their children 'a lot'. Ten percent of respondents reported that BSG had 'not helped at all'.

Figure 4.9: Extent to which Best Start Grant has helped respondents' children to take part in social or educational activities (unweighted base: 1,919)



Survey respondents from families with three or more children were more likely to report that BSG had helped their child a lot with taking part in social or educational activities (40%), compared with families with one to two children (33%). There were no other differences by priority family groups or area deprivation.

As with SCP, BSG payments were used by parents and carers to pay for social and educational activities for the child(ren). The Early Learning Payment was the BSG payment qualitative respondents said they used primarily for social and educational activities, both for the individual child and the whole family. For example, there were parents and carers who used the payment towards purchasing annual passes for local activity centres or places like the zoo. Parents and carers also used the payment to take their child(ren) on days out or to buy them toys.

When I got it, it was actually like near [child]'s birthday when it came through, so I got him some more needed toys that he, ones that were more age-appropriate for his age that he was going to, and some summer toys and some summer days out, just so that he could enjoy that payment for him. Because again, I, any money that's meant for him, I'd feel so guilty if I had to use it on myself! So, I just make sure that when it comes in, I spend it on him, so he, even though he wouldn't know, but it's just, I don't know. (Parent and carer interview)

5. Financial impact of Five Family Payments

A key aim of this research was to explore the extent to which Five Family Payments (FFP) are meeting the short and medium-term outcomes to reduce pressure on household finances, including debt and food insecurity, and reduce money-related stress. The survey and qualitative interviews asked questions to help understand the overall impact of FFP on families' financial circumstances and experiences, including food insecurity.

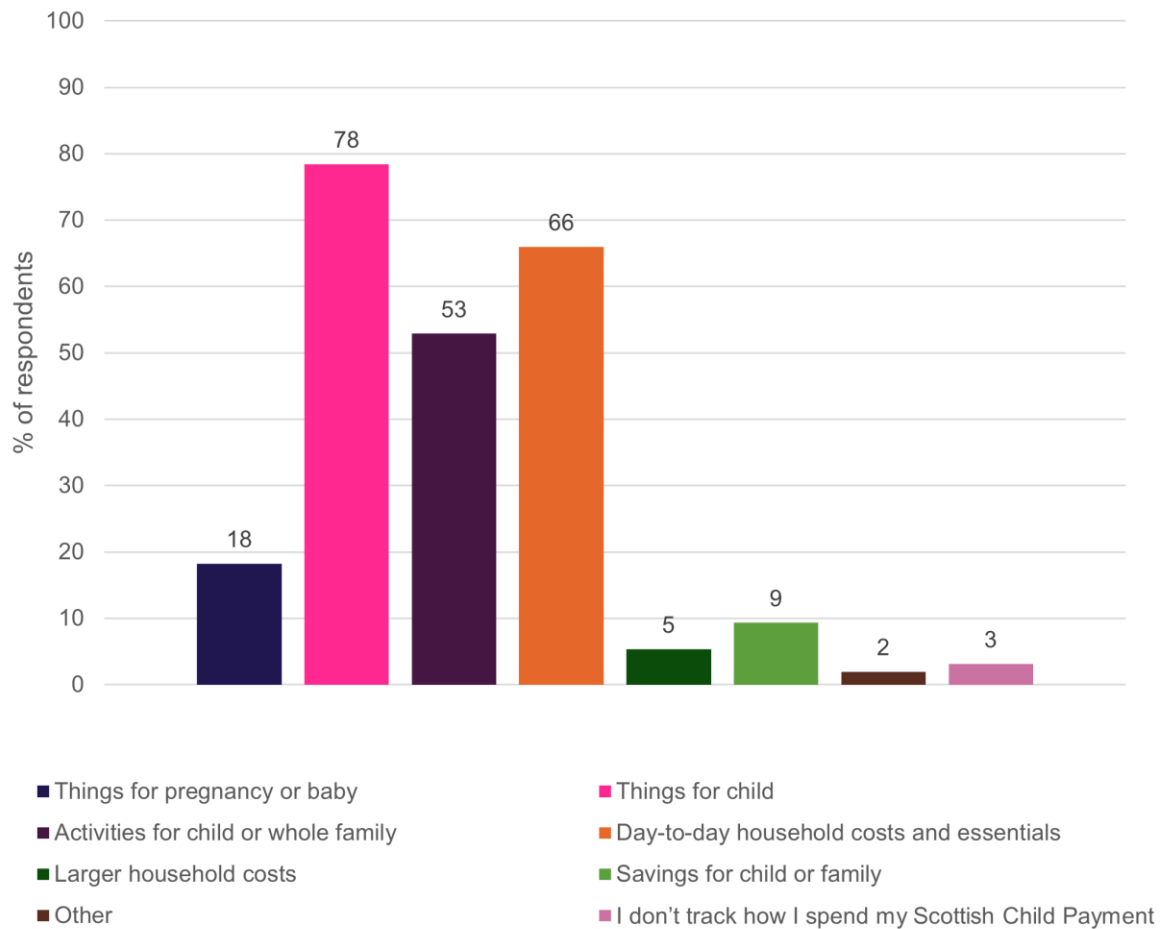
5.1. Scottish Child Payment (SCP)

There was evidence in both the survey and qualitative interviews that SCP is helping to reduce pressure on the household finances and money-related stress for some families. The extent and variation of this impact is explored in more detail below.

5.1.1. Helped with household essential costs

SCP was reported to be an important source of income for covering household essentials such as rent, food, and bills. As outlined in section 4.1, two-thirds (66%) of survey respondents currently receiving SCP, spent their SCP on day-to-day household costs such as food, bills, travel and housing, with around two-fifths (39%) *mostly* spending their SCP on these household costs.

Figure 5.1: How respondents spend their Scottish Child Payment (unweighted base: 3,407)



Respondents more likely to mostly spend their SCP on day-to-day household costs were:

- From white ethnic backgrounds (42%, compared with 24% of respondents from minority ethnic backgrounds).
- From families with no child under 1 year old (41%, compared with 21% of families with a child under 1 year old).
- From households with disabled family members (43%, compared with 33% of households without disabled family members).

Respondents were asked, on a scale of 0-5, how much SCP had helped them pay for household essentials, where 0 means the payment 'hasn't helped at all' and 5 means it has 'helped a lot'.

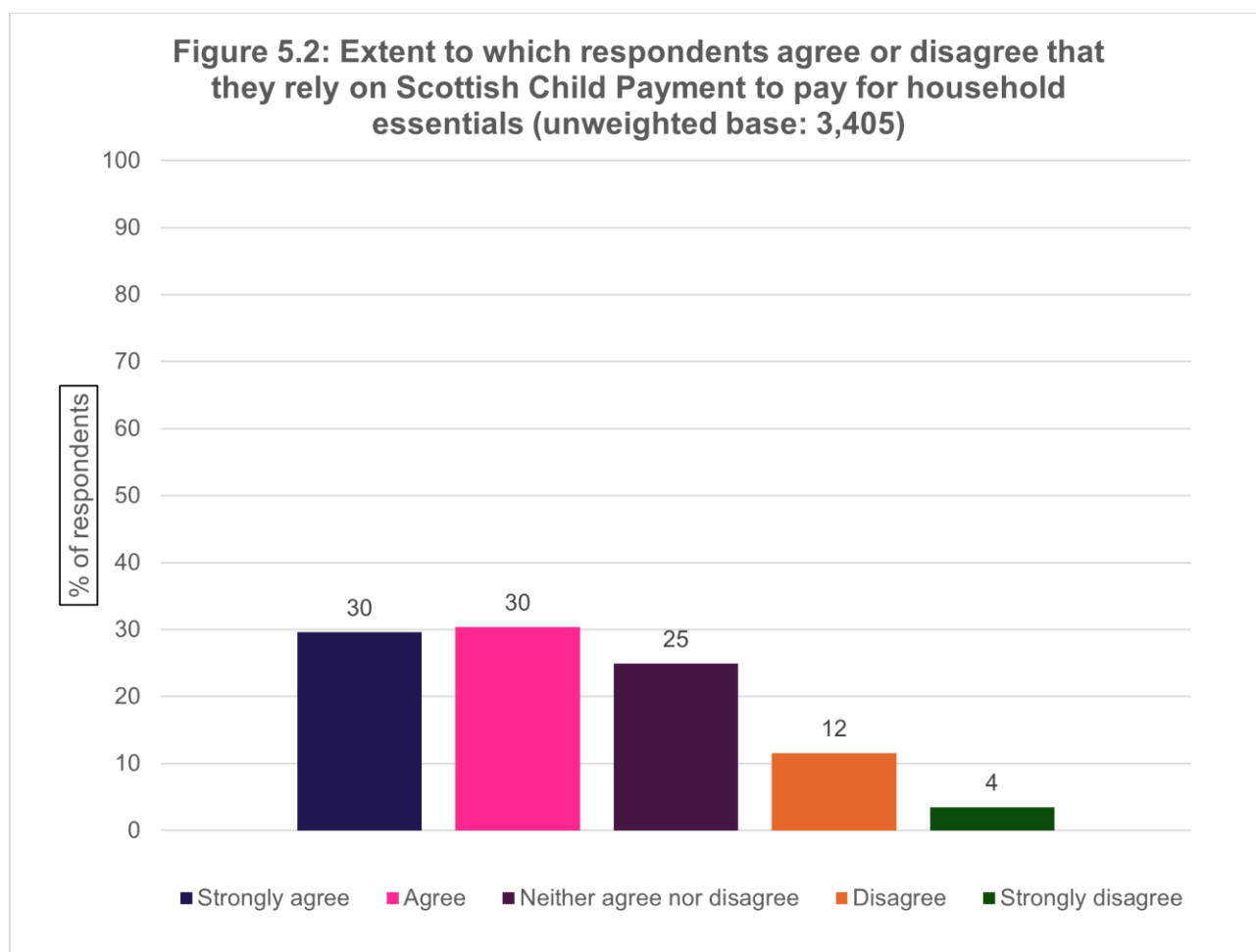
Around half (49%) of respondents receiving SCP reported that SCP 'helped a lot' with paying for household essentials. Respondents more likely to report that SCP 'helped a lot' with paying for household essentials were:

- Families with three or more children (54%, compared with 47% of families with one or two children).

- Households with disabled family members (51%, compared with 45% of families with no disabled family members).
- Families from white ethnic backgrounds (51%, compared with 38% of families from minority ethnic backgrounds).
- Families with no children under 1 year old (49%, compared with 41% of families with a child under 1 year old).
- Respondents who had been receiving SCP for over 12 months (51%, compared with 44% of respondents who had been receiving SCP for under 12 months).

Relied on SCP to pay for household essentials

Survey respondents who received SCP were asked the extent to which they agreed that they rely on SCP to pay for household essentials. Three-fifths of respondents receiving SCP either ‘agreed’ or ‘strongly agreed’ that they rely on SCP to pay for household essentials (60%).



Respondents more likely to ‘agree’ or ‘strongly agree’ that they rely on SCP to pay for household essentials were:

- Families with three or more children under the age of 16 (66%, compared with 59% of families with one or two children).

- Households with disabled family members (63%, compared with 55% of families with no disabled family members).
- 1-parent/carer households (61%, compared with 57% of 2 or more parent/carer households).
- Families from white ethnic backgrounds (61%, compared with 52% of families from minority ethnic backgrounds).
- Families with no child under 1 year old (61%, compared with 52% of families with a child under 1 year old).

In the survey, respondents were asked if there was anything else about their experience with SCP that they would like to share. Hundreds of respondents shared that they used SCP to help with essential payments particularly food, housing and utility bills. Some shared that they relied on SCP to meet these costs, particularly in light of rising costs of food, gas, electricity and petrol.

I rely heavily on the payment to help with weekly household costs which are constantly increasing. (Survey respondent)

In winter it helped to pay for heating as we had to switch the heating off before I received the child payment, after I received it I could use the heating when it was very cold & I knew I could fall back on it when needed. (Survey respondent)

Reliance on SCP to pay for household essentials was also highlighted in the qualitative interviews, with parents and carers sharing that they relied on SCP to see them through to the end of the month. The SCP did not always cover all essentials costs, with some parents and carers sharing they sometimes needed to prioritise payments.

Food shopping and petrol money. The payment usually comes through just in time at that point in the month where the bank account's looking quite empty and that covers, usually, our final food shopping of the month and any top-up of petrol that I need to be able to get to and from work over the course of the last week of the month. (Parent and carer interview)

Scottish Child Payment mainly goes toward groceries and keeping our house running. It would be groceries and electricity, would be the main things that that would go on. Every month I rely on it. I'm usually waiting for it to come in. [...] I wouldn't say the payments would always cover my electricity. They'd either cover my groceries and not my electricity, or just my electricity and maybe some of my groceries. (Parent and carer interview)

In both the open-text responses in the survey and qualitative interviews parents and carers shared that their personal circumstances, such as being a lone parent, having a large family or caring for a disabled family member, made their financial circumstances challenging. As a result, some said they relied on SCP to meet their

daily living costs. Whether they were currently in work also impacted on how they used their SCP and the overall impact it had on their financial security.

I have 6 kids. The Scottish payment's very helpful because without Scottish payments I can't manage living crisis. I like to say many thanks. (Survey respondent)

I was still earning an income when I first got it [SCP] so what that did was that let me buy different things for [child] so be it toys, be it clothes, be it shoes. Aye things for her and that's what it was used for and it was great. But when I stopped having an income and was reliant solely on benefits that contributed towards the household costs. Just so we could live. So yeah, yeah...I've seen it from both sides so...those families with an income it is used to buy different things for the child, but if they're a struggling family it is used to top up the household income. (Parent and carer interview)

Stakeholders felt that SCP had an important impact on large families for whom the payments could make the difference between being in poverty or not.

I think for larger families definitely. Let's say you get Scottish Child Payment, and you have let's say four or five children or I had someone who had seven, it will make a difference between living in poverty [...] and in being able to afford food and clothes and not. (Stakeholder interview)

A stakeholder described how the SCP helped, to an extent, to mitigate the impact of the two-child limit in place for Child Tax Credits and Universal Credit.

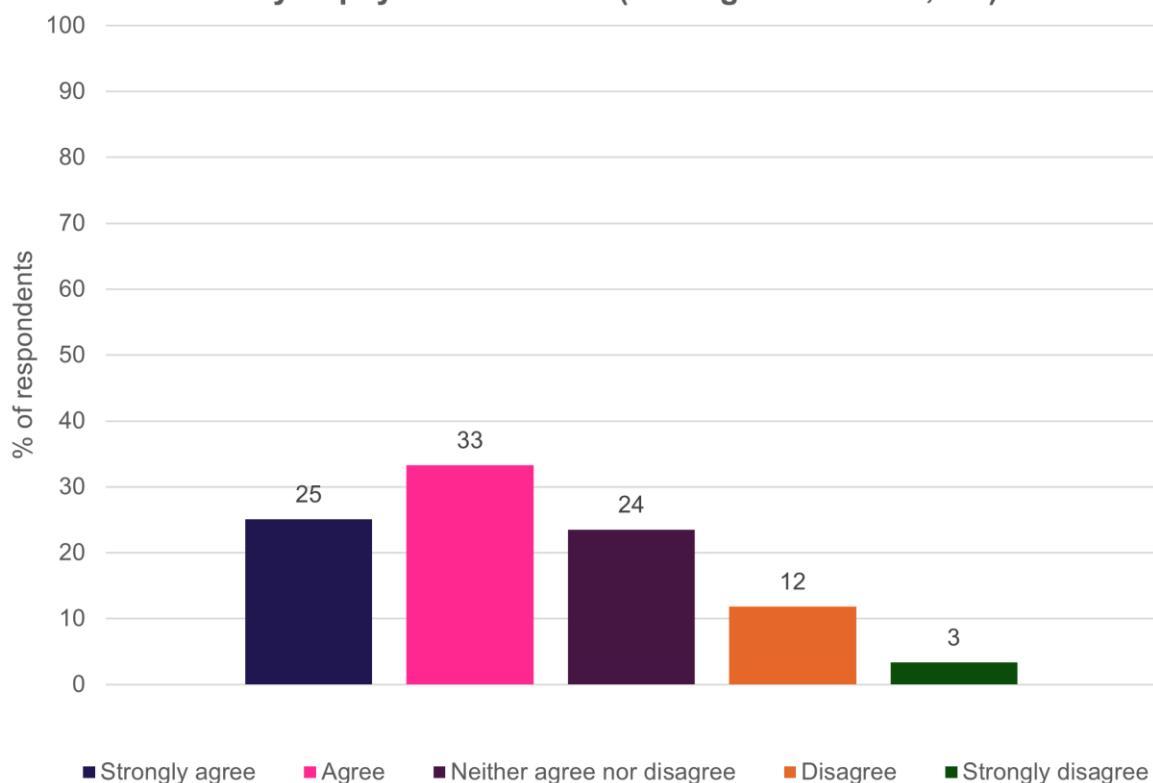
[SCP] definitely makes an impact financially, especially where you have families who have more than 2 children right because of the 2-child rule. So, if you've got 4 kids right and you're not getting the child element payment for 2 of them say right, each week that's making a difference of what is it...about £53 a week right. So that £53 a week can go towards food bills, can go towards ongoing clothes that they need or whatever. (Stakeholder interview)

5.1.2. Impact on borrowing and saving

Another way in which SCP has improved respondents' financial circumstances is by reducing the need to borrow money to pay for essentials.

Respondents receiving SCP were asked the extent to which they agreed that SCP has meant they do not need to borrow money to pay for essentials (such as rent, food, bills). Over half of respondents receiving SCP (58%) either 'agreed' or 'strongly agreed' that SCP has meant they do not need to borrow money to pay for essentials.

Figure 5.3: Extent to which respondents agree or disagree that Scottish Child Payment has meant they do not need to borrow money to pay for essentials (unweighted base: 3,405)



SCP had a particular impact on respondents from large families with three or more children under the age of 16, who were more likely to report agreeing or strongly agreeing with this statement (67%) than those from families with 1-2 children (57%). There were no other notable differences by priority family groups, area deprivation, or length of receipt of SCP.

Borrowing and saving

In both the open-text responses to the survey and qualitative interviews, parents and carers shared that receiving SCP had a positive impact on their overall financial wellbeing. There were parents and carers who reported that receiving SCP meant that they did not need to borrow money, either from family, or from using credit cards or loan companies, to meet the needs of their children and family as a whole. For some, SCP also meant that they could save some money, either for unexpected expenses such as a boiler or car breakdown, or towards something bigger, such as a new car or a deposit for a house. Not having to rely on borrowing to meet essentials costs had a positive impact on parents and carers wellbeing (see Chapter 6).

It stops me going into my overdraft every month. I also save some of it, for emergencies and to potentially go towards a newer car at some point. (Survey respondent)

The payment has helped immensely it could be rent or food or that's unexpected new shoes or wow holiday let's have a treat at the weekend without it we would be in more debt than what we are. (Survey respondent)

I pay full rent, don't qualify for school meals, school uniforms and my son doesn't get Education maintenance allowance as I earn more than £26k. Without SCP I wouldn't be able to save for a deposit - I have £5k saved. (Survey respondent)

SCP has also provided parents and carers opportunities to teach their children how to budget. Some parents and carers shared that they also saved some of their SCP to give to their children for them to decide what to spend it on, or put it in a child's own bank account for their future. A stakeholder also spoke about a parent they worked with who was using SCP to teach their child about budgeting.

I do mostly just spend it on [child] and if I have got any left over, she's got her own bank account so I put it in there and then when we go for a day out or something. (Parent and carer interview)

Receiving Scottish Child Payment has helped my children to understand budgeting and prioritising spends. I use a part of this money to provide my children pocket money and both are proving to be very money savvy. (Survey respondent)

With the Scottish Child Payment I had a parent who was getting the kids to put some of the payment onto you know these bank cards you get where they can budget themselves right. So she was doing that so that the kids could start to save wee bits of money and then decide what they wanted to do with it but it's teaching them budgeting skills as well. (Stakeholder interview)

However, there were parents and carers who shared in qualitative interviews that even with SCP, they do still need to borrow money, either from family, or by using credit cards or loan companies to buy both the essentials for their children and the household. 'Buy now, pay later' providers such as Zilch, Clear Pay and Klarna were all mentioned by participants.

Sometimes what I actually do is I use an app called Zilch and if things are really bad Zilch is a thing that it lets you pay over 4 payments. So when my £100 goes in my Child Payment if I've got other things to pay or say I know that maybe my son has got something that he really needs that week I would use the Zilch [...] It just helps ease it a wee bit because you're able to pay it over your 6 weeks. (Parent and carer interview)

I would have tried to borrow money in some way...Klarna is it, so I kind of...I would use that previously. If I was going to borrow money I would try and kind of do it with something that was as low an interest rate as possible. But that's not always easy if you haven't

got such a great credit history. But I would use something like Credit Union or something rather than anything else. (Parent and carer interview)

It is important to note that as a result of receiving SCP, borrowing was less frequent, or for a lower amount for some parents and carers, and others were able to borrow in a planned way so they did not incur high interest rates (for example, paying off a certain amount each month). SCP also helped some parents and carers to pay off existing debt, which again had a positive impact on their overall mental health. A stakeholder described SCP as providing a 'buffer zone' for families that helped them to either avoid going into debt to afford essentials or to make their debt repayments.

The money has help my wee family a lot it has took a strain of myself worrying how I can afford clothes and shoes for my son. And helped dig me out a hole with debts. (Survey respondent)

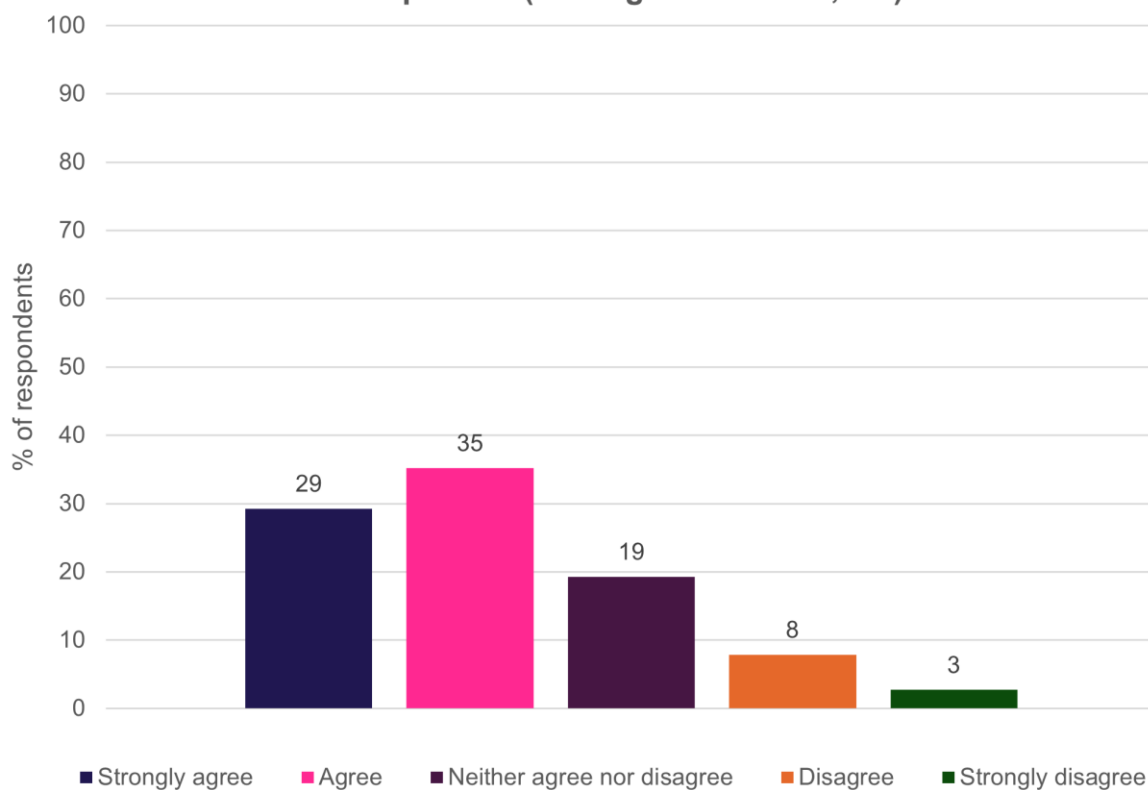
Scottish Child payment has had a hugely positive impact on my family. It's reduced our need for credit. It has assisted us in spending money on food shopping to provide a varied and healthy diet without worry. (Survey respondent)

It really has helped me as often the extra money from [Scottish] Child Payment is my only disposable income, so I can save it for unexpected costs. (Survey respondent)

5.1.3. Impact on food security

Similarly, SCP reduced the need for some respondents to use food banks. Respondents were also asked the extent to which they agreed that SCP has meant they do not need a food bank or food parcels.

Figure 5.4: Extent to which respondents agree or disagree that Scottish Child Payment has meant they do not need a food bank or food parcels (unweighted base: 3,405)



Almost two thirds (64%) of respondents receiving SCP either ‘agreed’ or ‘strongly agreed’ that SCP has meant they do not need to use a food bank or food parcels. Again, this was particularly the case for respondents from large families, who were more likely to ‘agree’ or ‘strongly agree’ with this (70%) than those from families with 1-2 children (63%). There were no other notable differences by priority family groups, area deprivation, or length of receipt of SCP.

While the survey found that around a fifth (21%) of survey respondents had used a food bank or similar services in the last 12 months, there was some evidence in the survey open-text responses and qualitative interviews with parents and carers that SCP was having a positive impact on food security for some families. For some parents and carers, SCP stopped them from needing to use a food bank, or having to cut back on food. A stakeholder also spoke about working with a large family who no longer visited the food bank after being supported to make a successful SCP claim.

It had helped to stop using food banks and being able to buy healthier food instead of all ultra processed or dried noodles...it's also stopped gas and electricity being cut off. (Survey respondent)

Receiving SCP also reduced some of the anxiety around being able to provide food for their children, and in some instances improved the quality and volume of food

they could provide (see Chapter 6). Some parents and carers achieved this through vigilant budgeting and shopping around to make their budget stretch.

It [SCP] did make a massive difference because it was able to nudge things over so that food security was one hundred per cent improved [...] So for me, it made a massive difference for the variety of food, so for my eldest daughter, it helped. It helped with basic food security, it helped with increasing the variety of food that we had. (Parent and carer interview)

It just goes into my bank account and the bank account is used to pay for food, nappies, wipes, cleaning stuff, yeah everything. Everything you need to kind of really live. [...] I find myself shopping in the likes of Aldi and I would go in at certain times because I knew that's when all the reduced...the reductions were for the food. [...] So yeah you go in there and you can get...your budget stretches. (Parent and carer interview)

However, while SCP helped, it did not completely prevent food insecurity for some families with parents and carers reporting cutting back on meals to ensure their child(ren) can eat.

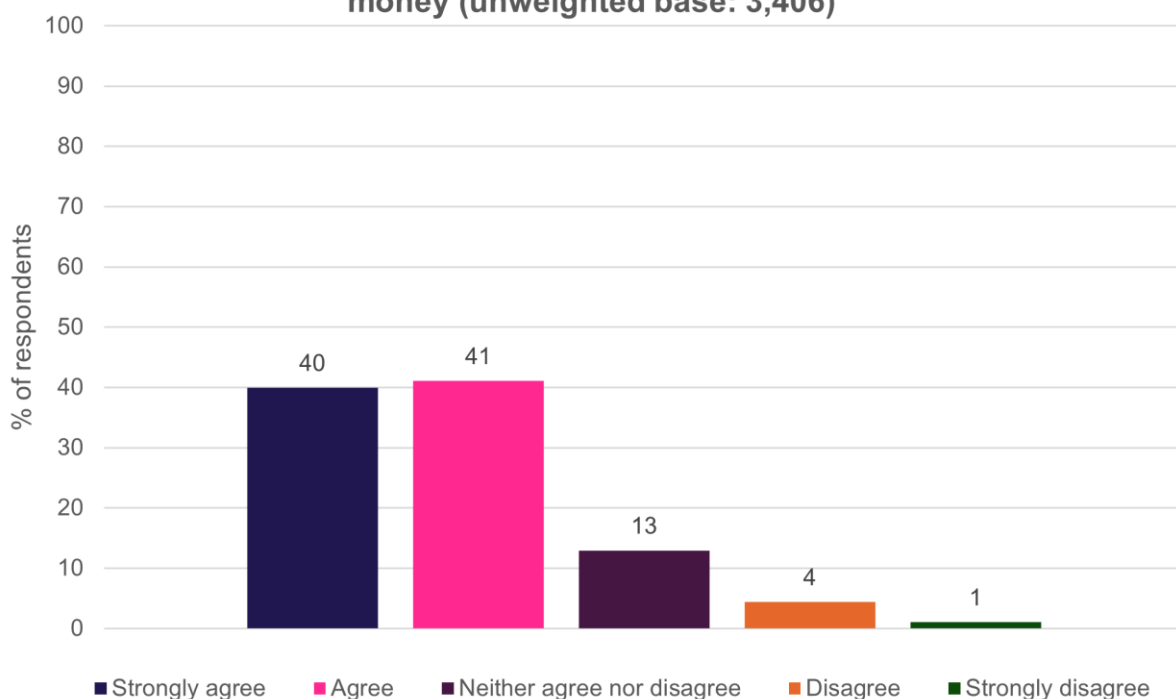
I think I would have had to rely on food banks if that payment [SCP] didn't come. I've got to say I have been very very very very close to having to get a food bank parcel just recently. That's why I had to get this job at [supermarket], I had to get it because I am really really struggling for food. I always made sure she was eating, I cut my meals down to one a day, I had to because again it was that...I had to make it stretch. So yeah...yeah I was hungry all the time too but I'm fine now. (Parent and carer interview)

5.1.4. Helped with money worries

There is also evidence that SCP has also improved respondents' financial circumstances by helping reduce worries about money. Respondents receiving SCP were asked the extent to which they agreed that SCP helped them to feel less worried about money.

The majority (81%) of respondents receiving SCP either 'agreed' or 'strongly agreed' that SCP had helped them feel less worried about money. Respondents from large families were more likely than those from families with 1-2 children to 'agree' or 'strongly agree' that SCP helped them to feel less worried about money (87% and 80% respectively).

Figure 5.5: Extent to which respondents agree or disagree that Scottish Child Payment has helped them to feel less worried about money (unweighted base: 3,406)



Overall, SCP is having a particular impact on respondents from large families, helping to reduce financial strain by covering household essentials and reducing the need for borrowing and food bank usage.

It was common for parents and carers to share that receiving SCP helped them feel less worried about money. As described in previous sections, SCP helped parents and carers meet essential costs such as food, heating and rent which helped to reduce financial pressure and stress. SCP was described as a ‘safety net’ by some as it was there to fall back on if an unexpected cost came up (see 5.1.2.).

“Gives me peace of mind knowing I have money there that I can afford to keep gas and electricity bills at bay and that the payment can be used for food and I don’t need to choose.” (Survey respondent)

“Before payments when new shoes, jackets or other more expensive clothing items would cause stress and need to cut back on other things for a few weeks to be able to afford items, I feel now I can buy those items when needed without the stress and worry. Activities have become much easier to access and again without having to cut back on food bill or heating bill. This payment makes a huge difference in the atmosphere of the household as it’s not always a no the kids here from me!” (Survey respondent)

In both the open-text responses to the survey and qualitative interviews, parents and carers shared that receiving SCP has helped them to budget and ensure that

both their household and child costs are met. This helped parents feel more in control of their finances, which helped them worry less overall.

Because it is paid every 4 weeks, it has helped money last longer. For example if it's the week before I get paid, there is less stress about making money last longer, knowing this payment was incoming. (Survey respondent)

Parents and carers able to save money from SCP reported that it reduced anxiety about unexpected costs or expected social costs related to their children. This allowed them to both participate in, and enjoy, rather than dread such events (see Chapter 6).

As mentioned in section 5.1.1, parents and carers shared that their personal circumstances, such as being a lone parent, having a large family or caring for a disabled family member, made their financial circumstances challenging. Receiving SCP helped to relieve some of the financial pressure they faced.

It has helped take some of the financial pressure off. My circumstances had changed a few years before the Scottish Child Payment started. I was no longer able to work full time due to illness. Once the payment started, it helped me to afford all the basics that I'd been struggling with. (Survey respondent)

It has helped with the additional cost of raising a child with ASD as I have not managed to secure CDP. Without it life would be very difficult. (Survey respondent)

The Scottish Child Payment has helped contribute towards a reduction in financial pressures after moving to a one income, one parent household with three young children. It is the difference between being able to do my monthly food shop and pay for my high school child's lunches in cash rather than having to pay for it on my credit card and be constantly chasing my tail. (Survey respondent)

5.1.5. Cost of living

The impact cost of living increases had on both families' overall income and what they spent SCP on was mentioned in both the open-text responses in the survey and the qualitative interviews with parents and carers. Increasing costs for food, utilities such as gas and electricity, petrol and clothing were all mentioned as impacting on families income and spending, and the extent to which SCP helped with meeting these additional costs varied. For some families, the SCP helped mitigate the impact of these increasing costs. Parents and carers described the SCP as a 'lifeline' or a 'life saver', helping them to meet their essential costs.

An essential fund to help meet a lot of the rising costs of living. Helping me and my wife to cope better with the mental strains due to cost of living. (Survey respondent)

This payment has been a life saver, especially since the cost of living crisis. I used to be able to get a decent amount of shopping and essentials every week without worrying too much, but the cost of shopping is unbelievable. Without this payment we would be eating much worse, less fresh and nutritious foods and be relying on cheap frozen food instead. (Survey respondent)

For some parents and carers, SCP enabled them to still pay for their child(ren) and the whole family to take part in activities or pay for treats, despite the cost of living increases. It may have meant doing less than they did before, but it did not mean cutting things out altogether.

Very grateful for the additional money. With the recent impact of inflation, that has increased the cost of daily living and taking more of our family income, this extra money helps the kids still get the extras that they need and softens the impact of the price increases. (Survey respondent)

For other families however, while SCP helped, it did not fully meet the increased costs to their family and they were still struggling to get by, which it turned led to financial worry (see section 5.3 below).

With rising costs child payment is doing a little to help with the constant worry of money. (Survey respondent)

The payment is very much appreciated it with the rise in the cost of living I still struggle as a single parent. (Survey respondent)

5.1.6. Impact of changes to SCP

Increased value of SCP

In the qualitative interviews, those who received SCP were asked about their views on the payment being increased in value from £10 to £25 in 2022. Parents and carers were supportive of the increase, particularly in light of cost of living increases.

I wouldn't have gotten the £10 payment but I think that the extra money now is kind of better for inflation because everything is more expensive. Like even things that were cheap before, you know how you would get a Pot Noodle, that was a cheap lunch, it's actually expensive now. I can't afford a Pot Noodle. The same goes with just cheap lunches, the things that you would buy before that cost pennies now costs pounds. I think it's definitely in line with inflation. (Parent and carer interview)

For some families, the increase meant that they could not only cover the basics, but had enough to pay for days out for the family, and enable their child(ren) to take part in activities which had additional positive impacts (see Chapters 4 and 6).

I remember because it was roughly about £50 a month and well its more than doubled which is a massive help. [...] Easing the overall...but also days out, they kind of things, when you've got more than one kid then you do go a day out...it's extortionate. I think things like that it's really helped with. (Parent and carer interview)

Increased eligibility of SCP

Parents and carers were also asked in the qualitative interviews for their views on the eligibility for SCP being increased from children under the age of 6 to children under the age of 16 in 2022. Again, parents and carers were very supportive of this change and shared the impact the increase had on them and their family. As outlined in previous sections, SCP helped families to pay for household essentials, and in some instances prevented or reduced their level of debt. Receiving SCP for children over the age of 6 helped towards this overall financial impact. Furthermore, receiving SCP for children over the age of 6 also meant there was income for these children to participate in activities, so they were not socially isolated (Chapter 6).

The big expenses that I've got round about the kids are actually round about the activities that they need to do. Even school trips, school lunches, all of those kinds of things that weren't actually expenses when they were much younger, but are sizeable expenses now that they are older. I haven't found that my children become inexpensive after the age of six. If anything, I think there's a lot of expenses for kids that actually go up. (Parent and carer interview)

There were parents and carers in the qualitative interviews who expressed that increasing SCP to up to the age of 16 was helping to reduce child poverty as well as steering children into positive pathways and personal outcomes, and away from negative ones such as anti-social behaviour and criminality which can result from poverty (see Chapter 6).

We would be living in definite poverty if that [SCP] had stopped. [...] There's barely a day that doesn't reflect on my childhood and compare it to [child] and where she's headed and I grew up on a housing scheme in poverty and I was a cliché when I was growing up. It led me down a path where I wasted a number of years of my life that I really wished it hadn't going down the road of criminality to some extent or other, including the use of recreational drugs and what have you. At this moment in time, [child] is on a path that is far from that. It's far from becoming that cliché. I think if we had lost the payment that kept her in these groups, kept her in a positive circle and kept her in a positive frame of mind, then - not just the groups, but her not having to worry about being hungry or being cold or having a parent that's overly stressing out because they're having to choose between heating or eating. I know she's on a completely different path from my road. I'm just going to throw in there as well that I would say it's a small price to pay from the government to be

steering people away from criminality because that costs far more than the child payment. (Parent and carer interview)

As a child I grew up in like a lot of poverty, we had no money and I could never afford to go to and do anything. Any sort of like after school clubs, like any sort of hobbies, nothing like that at all. So I think it being up to 16 is absolutely amazing because I feel like they're the group that needs it the most, other than like the zero to five where their brain is still growing but there's loads of stuff for zero to five but I think age 12-16 there's nothing really for kids out there. [...] It helps social exclusion from being from a low income background because it stops that barrier of not being able to go and access stuff. It opens up opportunities for other children, there's so much that I think is so helpful (Parent and carer interview)

As the increase in eligibility of SCP had such a positive impact on families, there were parents and carers who were concerned about the impact when it stopped. Parents and carers in both the qualitative interviews and survey open-text responses said they would notice the difference to their overall finances when SCP stopped when a child turned 16 years old. For families with limited income, either as a lone parent or a one income household, or with high expenses for a large family, any change to their income could have a big impact, particularly if their child(ren) aged 16 or over were still living with them and in education as the cost to raise them was still there.

My oldest is 16 in a few weeks so I'll lose one SCP monthly payment. I'm a lone parent and earn £29k so my 16 year old does meet criteria for EMA. I don't get help with uniforms, schools meals. So I'm really going to miss the SCP payment once my kid turns 16. I'll still get SCP for my 13. (Survey respondent)

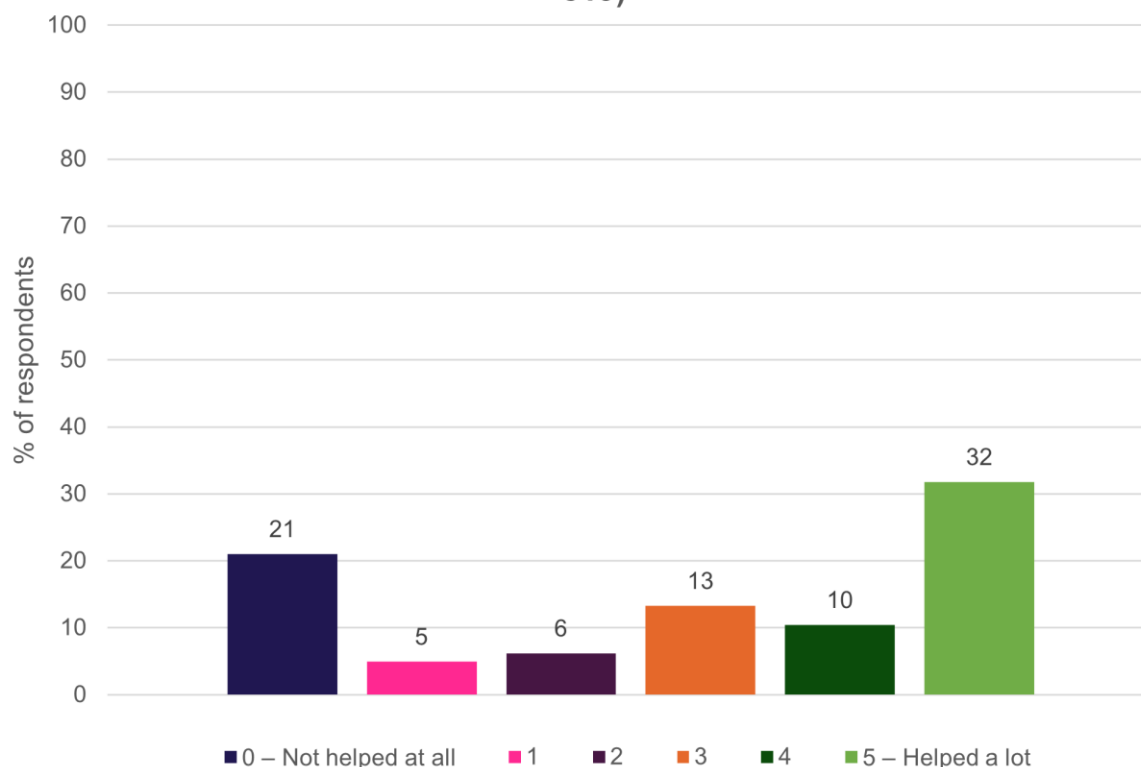
5.2. Best Start Foods (BSF)

5.2.1. Helped with household essential costs

Best Start Food (BSF) payments were also reported to be an important source of income for covering household essentials such as rent, food, and bills.

Survey respondents were asked, on a scale of 0-5, how much BSF had helped them pay for household essentials, where 0 means the payment hasn't helped at all and 5 means it has helped a lot. Around one third (32%) reported that BSF payments 'helped a lot' with paying for household essentials such as food, rent and utilities. A fifth (21%) reported that BSF had 'not helped at all' with paying for essentials.

Figure 5.6: Extent to which Best Start Food has helped respondents to pay for household essentials (unweighted base: 519)



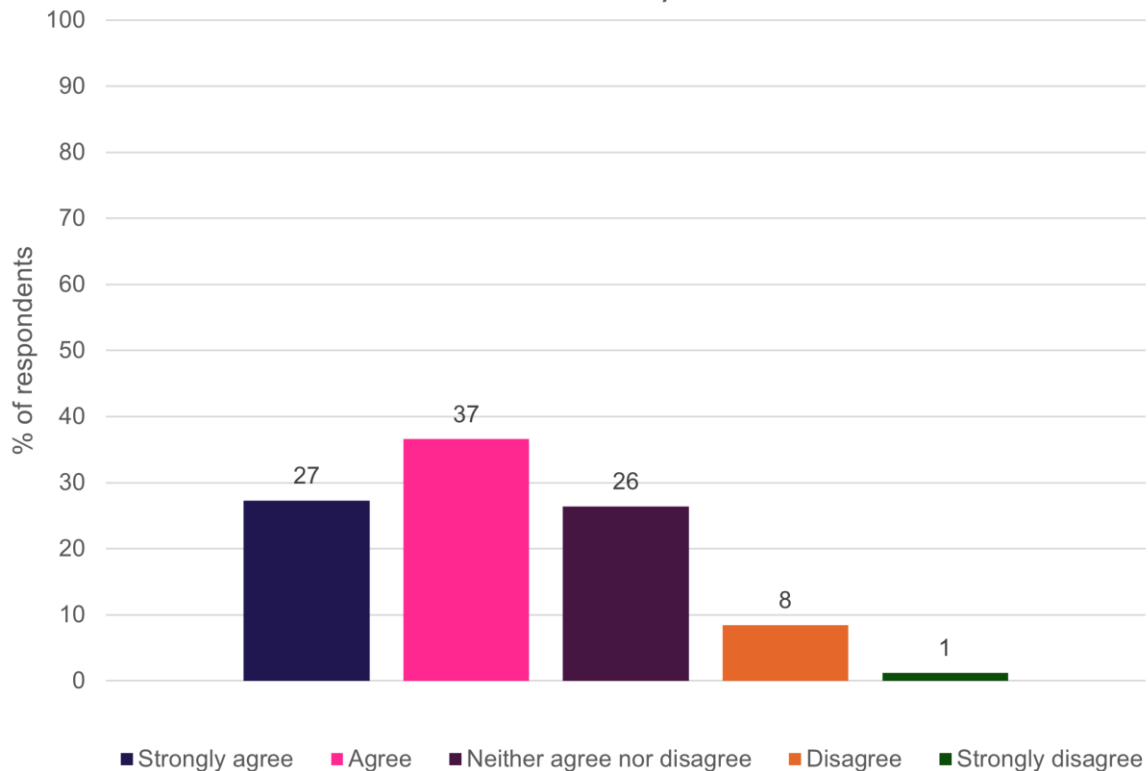
Respondents from families with three or more children were more likely to say that BSF payments were helping a lot with paying for household essentials (39%) compared with respondents from families with one or two children (29%). Those with a child aged under one were also more likely to say BSF was ‘helping a lot’ with paying for household essentials (39%) compared with those without a child under one (29%).

In qualitative interviews and survey open-text responses, parents and carers shared how receiving BSF helped them to pay for household essentials such as food, rent and utilities. The main way in which BSF helped was by providing dedicated income for food for their children which freed up other income for household costs.

5.2.2. Relied on BSF to pay for healthy food

Around two thirds (64%) of respondents ‘agreed’ or ‘strongly agreed’ that they relied on BSF to pay for healthy foods. Again, respondents more likely to ‘agree’ or ‘strongly agree’ that they relied on BSF to pay for healthy foods were those from families with three or more children (71%) compared with those from families with one or two children (60%) and families from minority ethnic backgrounds (82%) compared with those from white ethnic backgrounds (59%).

Figure 5.7: Extent to which respondents agree or disagree that they rely on Best Start Food to pay for healthy foods (unweighted base: 522)



It is clear from both qualitative interviews and survey open-text responses that BSF helped parents pay for healthy foods for their children, and some relied on BSF for this. Parents and carers who used formula milk commented on how useful BSF was due to the high cost of formula milk.

I just feel like a lot of people should maybe know about it because there is a lot of families out there that might be struggling that aren't aware about it because I found it...personally, my experience I found it really handy, especially the Best Start Foods, I think it's essential for people that need to buy formula because it is really expensive. I feel like stuff like that, it is really essential that people are aware of it. (Parent and carer interview)

The baby's exclusively breastfed, so I don't actually have to use the card for infant formula. If I did, it would help out loads, but I don't actually have to use it for that. So that gives me more money to be able to spend on fruit and vegetables instead. Sometimes I have money leftover as well until the next month, which is great because then if I needed to buy more fruit and veg the next month, I've got more money left on there because the balance doesn't disappear. It just stays there. (Parent and carer interview)

If they had not received BSF, some parents and carers reported that they would have had to reduce the amount of healthy foods they bought or cut back on the quality of the food they bought their children.

It's [BSF] taken the pressure off of paying certain bills because again I would skip a bill to buy her formula. [...] it is handy for essentials and it probably makes a bigger impact to people who are more disadvantaged than me you know. It does help. (Parent and carer interview)

[If didn't receive BSF] I'd probably need to put a limit on certain things, like I don't know, maybe make [child] not drink as much milk, so the milk could last a bit longer, or just shorten things that we're using, just so it can maybe last that bit longer, until I next get paid, or whatever. Just really cutting down on things, that maybe if we eat four of, we'll only eat two of or something like that. (Parent and carer interview)

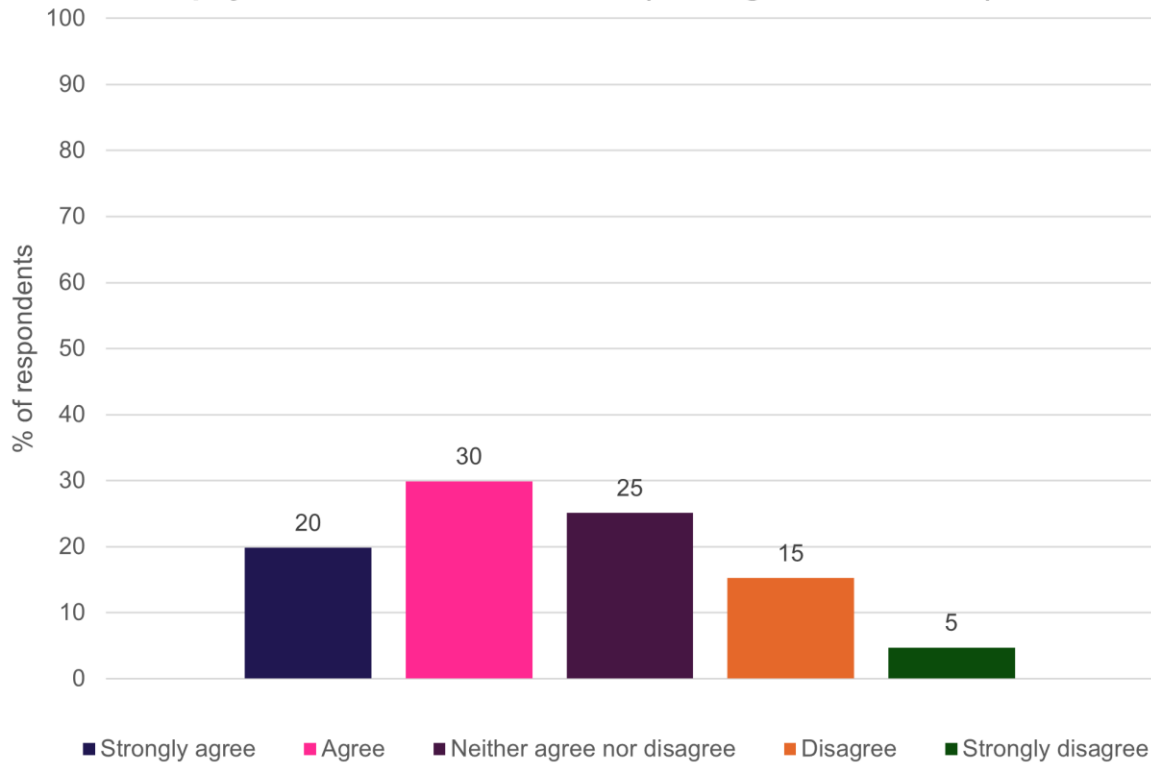
Those who previously received BSF said that they noticed the difference it made when it stopped. While they could still buy food, they did need to cut back on certain items.

I was sad when it [BSF] stopped to be honest with you, I mean we never starved, the children never starved or anything like that, we never lacked, we just...we must have just...pulled our belts tighter. [...] if you run out of milk you run out of milk that's it for a few days until the next payment. So the...you just manage, you just manage, you just manage without it. But yeah...we've never lacked, we've never lacked. (Parent and carer interview)

5.2.3. Impact on borrowing, saving and food security

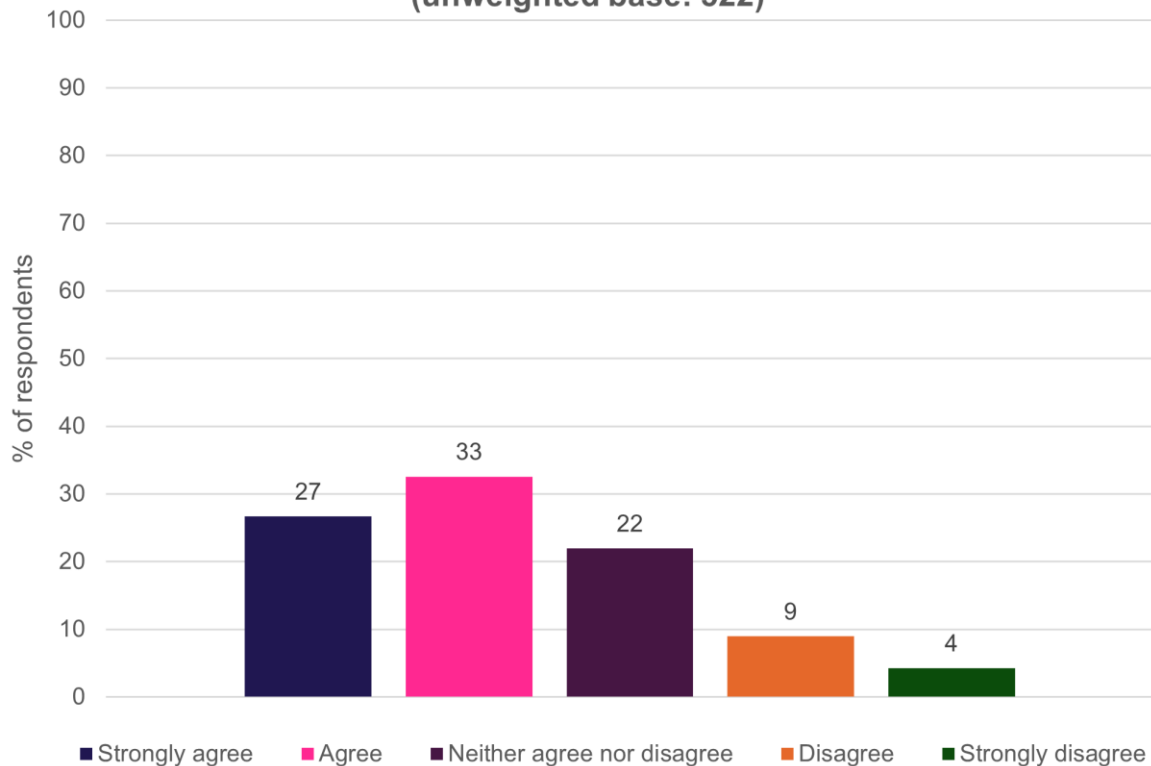
Half (50%) of survey respondents receiving BSF 'agreed' or 'strongly agreed' that BSF payments meant they did not need to borrow money to pay for household essentials. There were no significant differences between subgroups.

Figure 5.8: Extent to which respondents agree or disagree that Best Start Food has meant they do not need to borrow money to pay for household essentials (unweighted base: 523)



Around three-fifths (59%) of respondents 'agreed' or 'strongly agreed' that BSF payments meant they did not need to access a food bank or receive food parcels. Respondents more likely to 'agree' or 'strongly agree' with this statement were those from families with three or more children (67%) compared to those with one or two children (56%) and those who had been receiving the payments for over 12 (55%) months (65%) compared with those receiving the payments for 12 months or less.

Figure 5.9: Extent to which respondents agree or disagree that Best Start Food has meant they do not need to use foodbanks (unweighted base: 522)



As with SCP, those who received BSF said it helped improve their overall ability to meet their essential household costs which reduced their need to borrow money. BSF helped some families build a bit more financial security so they could still afford food if unexpected costs arose.

We can save to be honest, not a lot maybe but it's a little bit of help, now our situation is better for sure than a few years ago. [...] So yeah when we use that [BSF] card we have that little discipline to save. (Parent and carer interview)

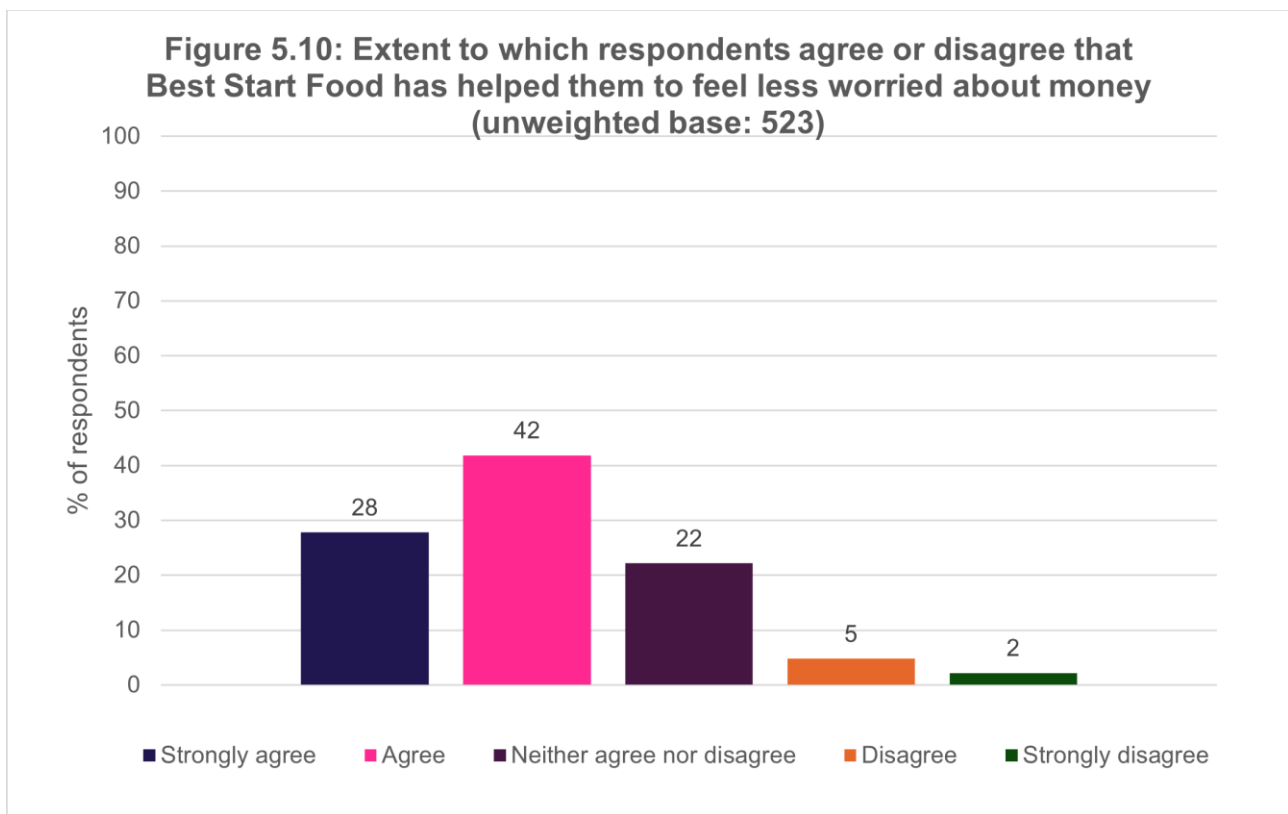
It [BSF] has helped in a positive way because it obviously does relieve some stress about food. Say one month I got less Universal Credit, or I did have to spend more on something, like, with Christmas coming up, then I know, well, if I really needed to, I can go and get fruit, veg, eggs, milk, and bread with the card. [...] because I know you can make a meal out of those types of things. So it's like a security blanket. I know that if something came out my bank unexpectedly, and I was meant to use that for food, I know that I can still go to the shop and get food without having to phone my mum. (Parent and carer interview)

There were parents and carers who also had family around that could help if they needed it, rather than get into debt with a credit card or lender.

[If didn't receive BSFs] I would have borrowed off my parents. My dad can't really afford it but he would give me the money for formula for her because she needs it and again he would sacrifice a meal so she could eat because he did that when I was a kid. He had to. His mum is the same, she gives us money when she can but she has her own bills so...but we figure out. We've got plenty of family to lean on if the worst comes to the worst I can ask my best friend's mum. She would help us out if we needed...I know you can ask your Health Visitor or midwife for formula. I don't know how often it's done but I read about it that you can ask them. I would ask them if I really had to. [...] It's easier friends and family because they're in the same situation as us, just going month to month. (Parent and carer interview)

5.2.4. Helped with money worries

Around two-thirds (70%) of respondents 'agreed' or 'strongly agreed' that BSF payments helped them to feel less worried about money.



Respondents from minority ethnic backgrounds were more likely to 'agree' or 'strongly agree' that the payments meant they worried less about money (80%) compared with respondents from white ethnic backgrounds (67%). Respondents with a child aged under one were also more likely to 'agree' or 'strongly agree' that the payments meant they worried less about money (78%) compared with respondents without a child aged under one in their family (65%).

As with SCP, BSF helped parents and carers with children under the age of three feel less worried about money. For example, BSF helped them to afford food for their child(ren) which gave them more flexibility to use income for unexpected payments, easing strain on overall finances. Furthermore, BSF helped reduce worry among parents and carers of children with health conditions or disabilities which restrict the foods their child can eat. BSF enabled them to afford specific foods for their child.

It's helped massively for us as I said, we would...I honestly don't know where we would be if we didn't have that extra little bit of help, especially with [child] and his kind of food hates and things. It just gives us that little bit extra to be able to...if he doesn't like something right that's okay we've got a little bit extra money so we can go and try something else for him. There are just so many things that he maybe doesn't like because of the texture so that then enables us to go out and buy something else and he can try something else. It's helped massively. (Parent and carer interview)

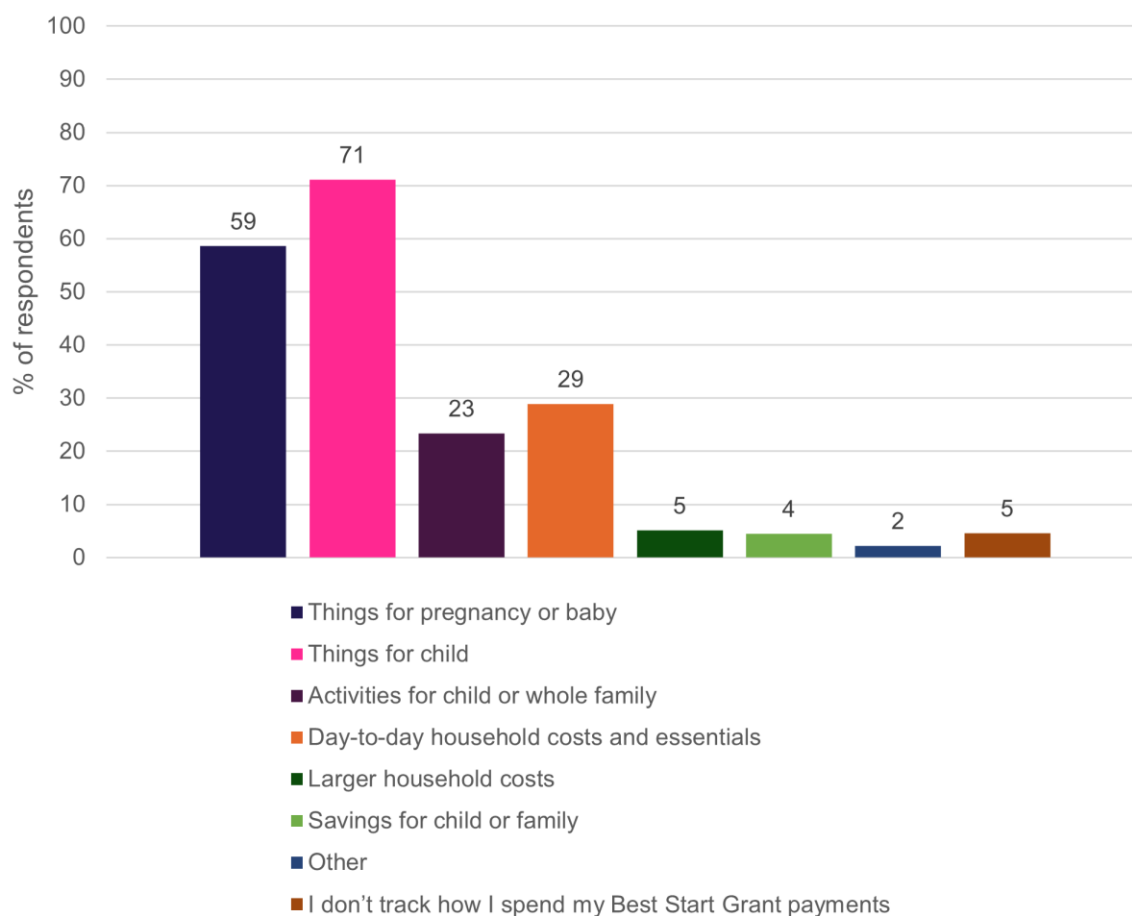
Parents and carers were grateful for BSF and the support it gave their family. However, there were parents and carers who were confused why the payment reduced after their child turned one or why it was only eligible for children up to the age of three. In both survey open-text responses and qualitative interviews parents and carers highlighted the cost of feeding their children at all ages and many thought the cost increased as their child got older. Parents and carers shared that there would be an increased benefit to their overall financial wellbeing if BSF was available for older children as many were not entitled to free school meals and were still struggling financially (see Chapter 8).

5.3. Best Start Grant (BSG)

5.3.1. Helped with household essential costs

In addition to helping respondents with child related costs (see section 4.3), Best Start Grant (BSG) payments were also reported to be an important source of income for covering household essentials such as food, rent, and bills. Around a third (29%) of respondents who had received at least one BSG payment reported spending this on day-to-day household costs and essentials such as food and bills.

Figure 5.11: How respondents spend their Best Start Grant Payments (unweighted base: 1,917)



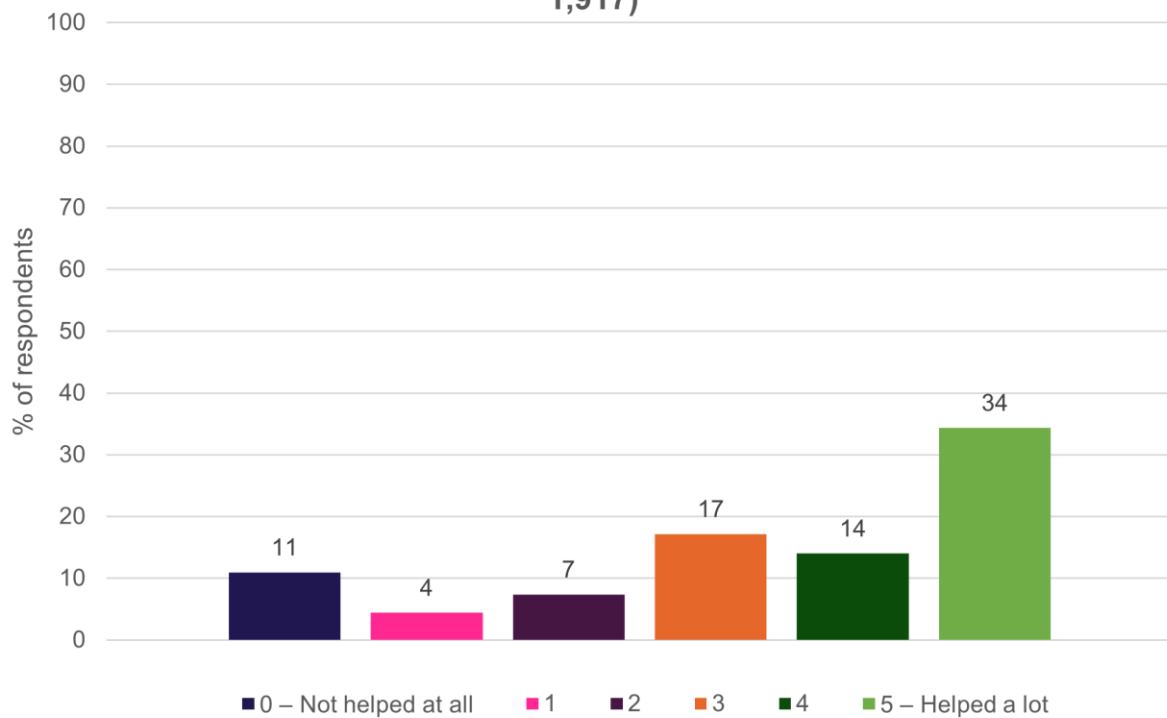
Respondents who were more likely to report spending their BSG payments on household essentials included:

- Respondents from white ethnic backgrounds (31%, compared with 21% of respondents from minority ethnic backgrounds).
- Families without a child under one year old (30%, compared with 22% of families with a child under one year old).
- Households with disabled family members (32%, compared with 25% of households without disabled family members).

There were no other notable differences by priority family groups or area deprivation.

Respondents were asked the extent to which the BSG payments had helped them pay for household essentials such as food, rent, and bills. This question was answered on a scale of 0-5, where 0 means the payment ‘hasn’t helped at all’ and 5 means it has ‘helped a lot’.

Figure 5.12: Extent to which Best Start Grant has helped respondents pay for household essentials (unweighted base: 1,917)



Around a third (34%) of respondents who had received at least one BSG payment reported that BSG had ‘helped a lot’ with paying for household essentials. This was a similar proportion of respondents who reported BSF had ‘helped a lot’ with paying for household essentials (32%), but a lower proportion of respondents that reported SCP helped in this way (49%). Respondents from white ethnic backgrounds were more likely to report that BSG had helped with paying for household essentials (36%), compared with respondents from minority ethnic backgrounds (28%).

As with BSF, BSG payments helped parents and carers with household costs primarily by providing them with money to spend on what their child(ren) needed at key points and therefore freeing up other income to pay for food, housing and bills.

As previously mentioned, BSG payments were sometimes used, either completely or in part, towards the cost of food, housing and utility bills. Parents and carers shared that this was not how they wanted to, or planned to use the payments, but it was how they needed to use the payment at the time, often leading to feelings of guilt.

That’s money for the children you know so I think I would have probably wanted to buy them things that they were needing or even things that they would have liked, even just a wee toy or something and maybe take them for a wee outing, or a wee cup of hot chocolate, or something. Just a treat for them even. But that’s just not even on the radar when every penny is needed you know. So I think I always felt guilty getting money for the children and then having to spend it on something that was like household. But then in

the long run it's for them if you know what I mean? Keeping a roof over their head and to keep them fed [...] every time money would, the 2 payments, came in it was needed. There were things needing to be paid or things needing to be bought so we're very thankful for them, very thankful for those payments. (Parent and carer interview)

5.3.2. Impact on borrowing, saving and food security

Best Start Grant (BSG) payments have also improved respondents' financial circumstances by reducing the need to borrow money to buy things for their child, particularly at key times, for example when the child was born, started nursery or school.

Respondents who had received at least one BSG payment were asked the extent to which they agreed that BSG has meant they do not need to borrow money to buy things for their child (such as when they were born, or started nursery or school). The majority (70%) of respondents 'agreed' or 'strongly agreed' that BSG has meant they do not need to borrow money to buy things for their child. Respondents from families with three or more children were more likely to 'agree' or 'strongly agree' that BSG had meant they did not need to borrow to buy things for their child (76%), compared with those from families with one to two children (67%). There were no other notable differences by priority family groups or area deprivation.

Similarly to SCP, for some parents and carers, receiving BSG payments meant they could afford what they needed for their children without having to borrow money. There were parents and carers who took part in qualitative interviews who were clear that without BSG payments they would have had to borrow money to enable them to buy what they needed for their children. Some said that without the BSG payments they would have been able to borrow from family members, however, they would have had to pay back the money and some said they would have felt guilty asking for money from family who were struggling financially themselves. Others, either did not have family to borrow from, or their family was not in a position to lend money, therefore they would have had to borrow using a credit card or taken out a loan with a loan provider. Where BSG payments prevented families from borrowing in this way, they were grateful as it would have cost them more in the long term due to interest payments.

I would probably have had to borrow money for like the pram and that at the time or try to get it on credit or something. [...] I would have eventually got it but it would have been paying it up over time. It was easier obviously being able to buy it outright. (Parent and carer interview)

[Without BSG – school age payment] We would have borrowed money, whether that's credit cards, probably yeah that's what we would do because it was very very costly for the uniform and especially having to buy a few. As I said kids do get dirty and have stains and they spill paint and things in school so yeah we would have put money on a credit card most likely. (Parent and carer interview)

[Without BSG] I would have had to try and borrow heavily from family members, and then I would have had to pay them back for it. I don't think anybody likes having to borrow money from people.
(Parent and carer interview)

There were also parents and carers who reported that without BSG payments, they would have gone into debt with their utility companies so they could buy the items their child needed. There was recognition that this would have been a short term fix rather than a solution as all bills would need to be paid eventually.

Probably not paid my rent for a couple of months. I can always phone them and say look I can't pay my rent this month, can I pay it up, so it would have increased my long term costs because I would have said to them right, I can't...I'm not going to pay my rent, I'm not going to pay my gas and electric this month. Robbing Peter to pay Paul. [...] It would have been a higher monthly cost [...] it would have meant there's less money to spend on other bills. So I would have ended up not paying the internet to pay the...or not paying the Council Tax to pay this. Like so it would have eventually had a knock on effect leaving me not able to pay anyone. (Parent and carer interview)

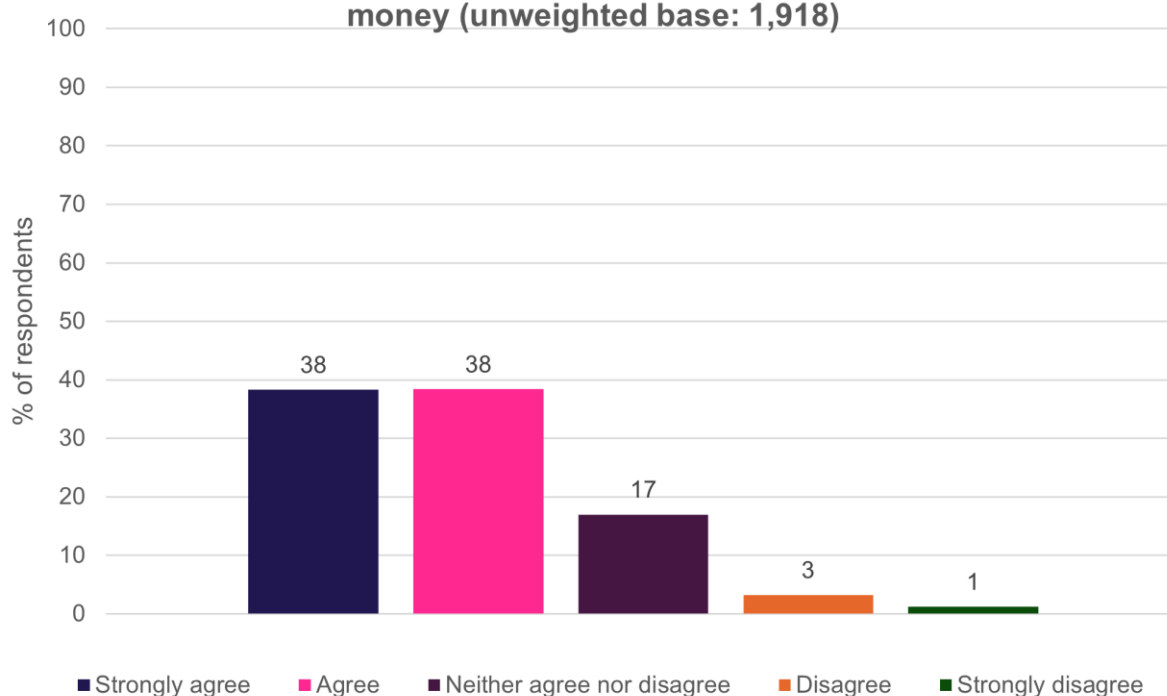
It is important to note that there were parents and carers that used BSG payments to prevent them from going into credit card debt. An example of this was a parent whose car broke and was expensive to repair. While they intended to use the BSG on clothes and days out for their child, they did not have sufficient money to repair the car and buy these items. As the car was essential for driving their child to activities, as well as doing shopping they had to fix the car. While this was not how they intended to use the payment, in the long term it benefitted the whole family not going into debt and allowed for day trips in the future.

Finally, as was the case with SCP, there were examples in qualitative interviews with parents and carers being able to save some of their BSG payments to spend on their children later, when they needed it. A participant shared that to help them make sure the Early Learning Payment was spent on their child, they put it into a savings account until they were ready to use it.

5.3.3. Helped with money worries

BSG has also improved respondents' financial circumstances by helping respondents to feel less worried about money. Respondents who had received at least one BSG payment were asked the extent to which they agreed that BSG had helped them to feel less worried about money.

Figure 5.13: Extent to which respondents agree or disagree that Best Start Grant has helped them to feel less worried about money (unweighted base: 1,918)



Around three-quarters (77%) of survey respondents who had received at least one BSG payment either 'agreed' or 'strongly agreed' that BSG had helped them to feel less worried about money. Respondents from two or more parent or carer households were more likely to 'agree' or 'strongly agree' that BSG had helped them feel less worried about money (81%), compared with those from one parent or carer households (74%). Respondents from the 20% least deprived areas were also more likely to 'agree' or 'strongly agree' that BSG had helped them feel less worried about money (81%), compared with those from the 20% most deprived areas (74%).

As with SCP and BSF, parents and carers, in both the open-text responses in the survey and qualitative interviews, said that receiving BSG helped them feel less worried about money. As BSG payments come at times when spending on children may be higher (at birth, going to nursery and going to school), having a lump sum available at these times helped ease the pressure of child spend.

It [BSG] has made a substantial difference to my financial situation. Obviously, before I got it, when I was pregnant before I got any grants or anything, I was struggling to be able to afford to buy stuff for her. I obviously didn't realise how expensive babies were or how expensive baby stuff was. Then when I got the maternity grant and I managed to buy her bedroom furniture that was a weight lifted off my shoulders for that. [...] I have got anxiety. So I do worry about everything and anything quite a lot. (Parent and carer interview)

Honestly, it [BSG Pregnancy and Baby Payment] does help out; it really does help. I've always lived month to month and trying to work out how I'm going to pay for this without that money was stressing me out especially at 6 months pregnant with it being...not a high risk pregnancy but stress was the last thing I needed. So it really did help and I think it helps a lot of people. (Parent and carer interview)

Similar to SCP, by providing money to spend on what a child needs, it gave some families flexibility with their other income which meant they could still do things with children even if unexpected expenses arose. If they had not received BSG payments, there were parents who said they would have been stressed about how they would be able to meet the needs of their children. Some said they would have had to do without certain things altogether, or they would have to wait and save up before buying things their child needed.

I would have managed somehow but it would have caused a lot of stress or...we would probably have had to went without stuff or maybe not been able to do as much with my kids those months because I would have that extra money to put out to get for the kids. [...] so getting that money helped us like not really have to do that. (Parent and carer interview)

6. Health and wellbeing Impact of Five Family Payments

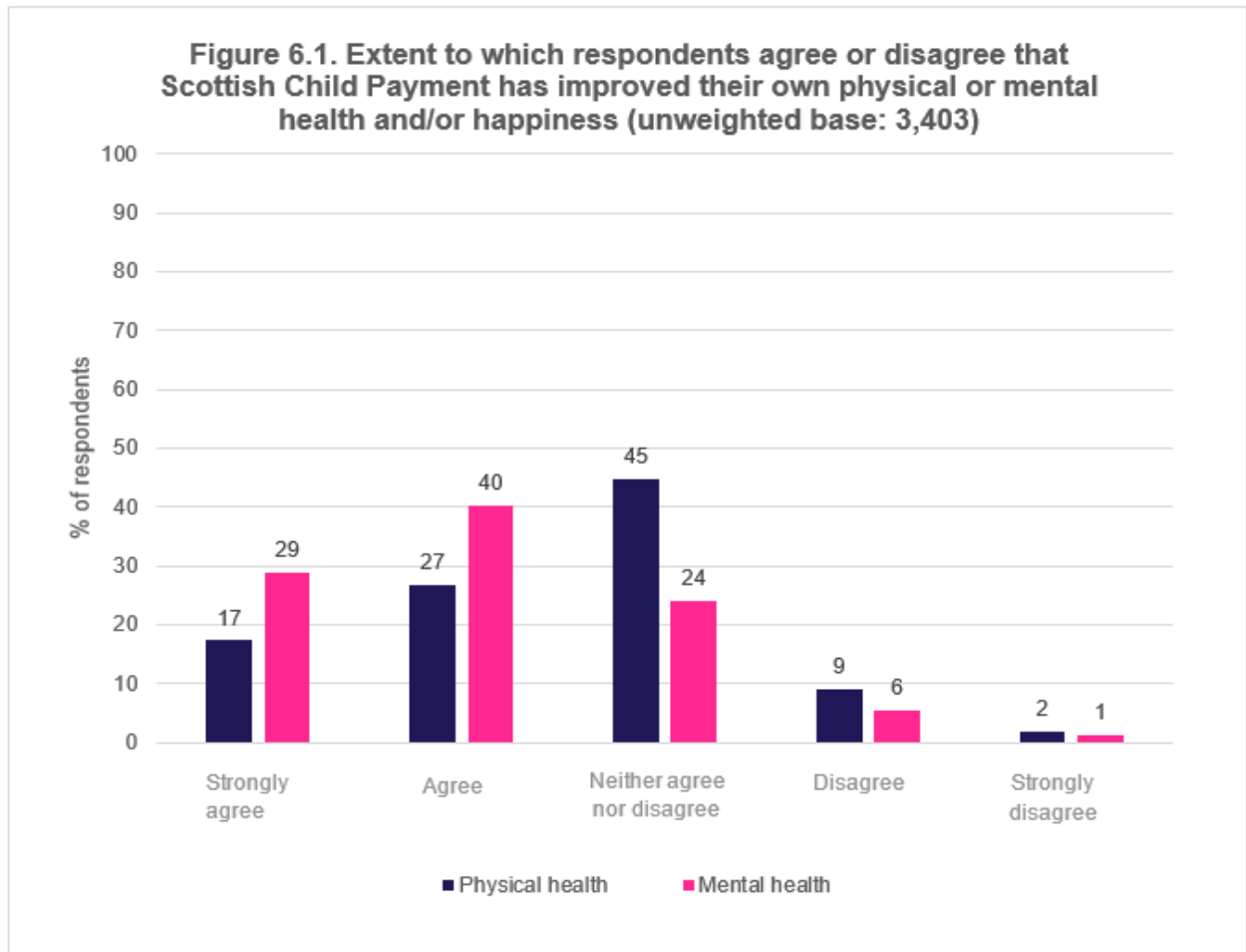
Another aim of this research was to explore the extent to which FFP are meeting the medium term outcomes of improved health and wellbeing outcomes for children and families. The survey and qualitative interviews explored the extent to which FFP have influenced shopping and health eating behaviour of families and the physical health and mental wellbeing/happiness of children and families.

6.1. Scottish Child Payment (SCP)

Survey respondents were asked about the extent to which the Scottish Child Payment (SCP) had improved their physical health and mental health and/or happiness, and the physical health and mental health and/or happiness of their child or children.

6.1.2. Physical and mental health and/or happiness of respondents

The greatest impact of SCP on health and wellbeing was on the respondents' mental health and/or happiness. Over two thirds (69%) of survey respondents receiving SCP 'agreed' or 'strongly agreed' that SCP had improved their own mental health and/or happiness.



Respondents most likely to ‘agree’ or ‘strongly agree’ that SCP had improved their own mental health and/or happiness were:

- Families with three or more children (75%, compared with 68% of families with one or two children).
- Two or more parent / carer households (74%, compared with 67% of one parent or carer households).
- Families from minority ethnic backgrounds (75%, compared with 68% of families from white ethnic backgrounds).
- Households without disabled family members (71%, compared with 68% of households with disabled family members).

While not as frequently reported as mental health and/or happiness impacts, respondents also reported a positive impact of SCP on their physical health, with around half (44%) of respondents receiving SCP ‘agreeing’ or ‘strongly agreeing’ that SCP had improved their own physical health. Respondents more likely to ‘agree’ or ‘strongly agree’ that SCP had improved their own physical health were:

- Families with three or more children (52%, compared with 42% of families with one to two children).
- Families from minority ethnic backgrounds (63%, compared with 41% of families from white ethnic background).

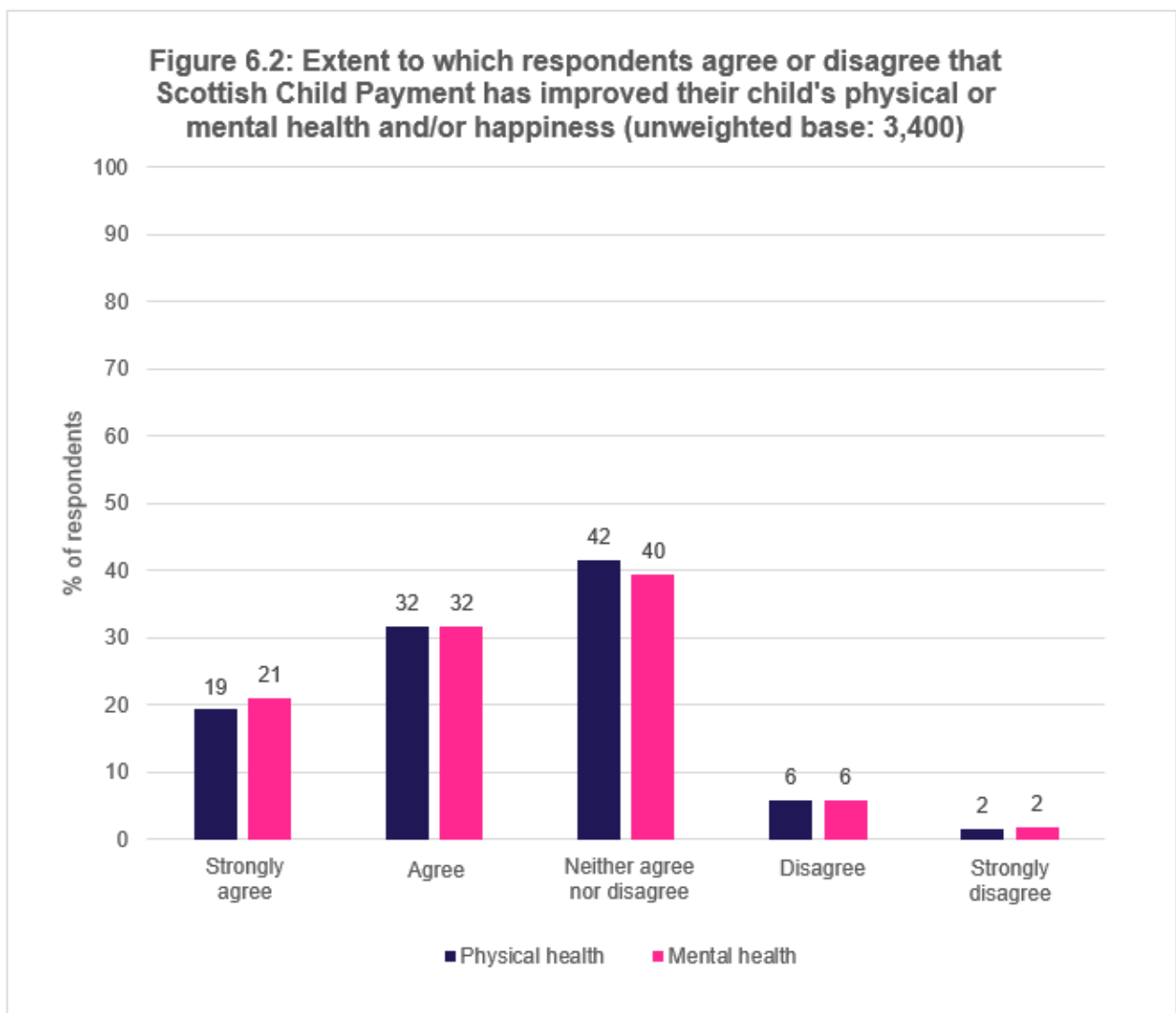
- Households without disabled family members (49%, compared with 41% of families with disabled family members).
- Two or more parent or carer households (48%, compared with 42% of one parent households).

There were no other notable differences by priority family groups, area deprivation, or length of receipt of SCP.

As can be seen from the results above, SCP had a particular impact on the mental and physical health of respondents from families with three or more children and respondents from families from minority ethnic backgrounds. These subgroups were more likely to ‘agree’ or ‘strongly agree’ that SCP had improved their mental health and/or happiness, and their physical health.

6.1.3. Physical and mental health and/or happiness of children

When asked about the extent of the impact of SCP on their child, around half (53%) of respondents receiving SCP ‘agreed’ or ‘strongly agreed’ that SCP had improved their child’s mental health and/or happiness.



Those more likely to 'agree' or 'strongly agree' that SCP had improved their child's mental health and/or happiness were:

- Families with three or more children (63%, compared with 51% of families with one to two children)
- Respondents from minority ethnic backgrounds (70%, compared with 50% of those from white ethnic backgrounds)
- Respondents from two or more parent households (56%, compared with 51% of those from one parent households).

There were no other notable differences by priority family groups, area deprivation, or length of receipt of SCP.

Similarly, just over half of respondents receiving SCP (51%) 'agreed' or 'strongly agreed' that SCP had improved their child's physical health. Respondents who were more likely to 'agree' or 'strongly agree' that SCP had improved their child's physical health were:

- Families with three or more children (60%, compared with 49% of families with one to two children).
- Families from minority ethnic backgrounds (70%, compared with 48% of families from white ethnic backgrounds).
- Two or more parent or carer households (57%, compared with 48% of one parent or carer households).

There were no other notable differences by priority family groups, area deprivation, or length of receipt of SCP.

6.1.4. How SCP improved health and wellbeing

When asked to reflect on the differences, if any, SCP had made to them and their families, parents and carers described the positive mental health and wellbeing impacts of receiving the payments. Some described how SCP, by helping to improve their financial security, had reduced feelings of financial stress and anxiety and improved their mental wellbeing. SCP also enabled their children to fit in with their peers and take part fully in social and educational opportunities available to other children.

Improves financial position

As outlined in section 5.1, parents and carers talked about the intense relief that came from knowing they could pay for basic household essentials such as food, rent or mortgage payments and utility bills.

Just it always being such a struggle, and that mental load of, 'Can I - what can I buy?' So, every time you go into the supermarket, every single time, having to count everything in your basket so that you know exactly how much things are going to come to, and that you know that you don't take too much out of your account, so that one

of your bills is going to bounce. Just that breathing space that I suddenly got when the Scottish Child Payment started. I genuinely can't describe what that was like for me, and the amount of anxiety that it removed. It was just incredible to feel that you could almost take that deep breath. (Parent and carer interview)

Knowing money was available to buy essential items, such as clothing, for their children helped also to reduce financial anxiety (see Chapter 5).

I try and keep [SCP] for them. If they have...I don't know burst a pair of shoes or suddenly growing out of all of their shoes, which is not uncommon practice for them, things like that, it allows me to go and get that extra pair of shoes or that extra item that they need without having to worry about it. (Parent and carer interview)

The [Scottish Child] Payment has kept my children out of poverty and been a lifeline. It allows me to give them a treat every now and again whilst providing hot dinners and clothes for them. The extra money brings some happiness to our lives. (Survey respondent)

Parents and carers who had themselves experienced poverty as children, shared their relief that their children would avoid the shame and stress they had felt growing up. SCP helped them shield their children from witnessing their financial distress.

I am so infinitely grateful that, however tight our income is on a monthly basis, that I know without any doubt, that between what I earn from my salary and what comes in the Scottish Child Payment, Universal Credit, and Child Benefit, covers all the direct debits, the household bills, our food, and my petrol, which means that even if there's no money for holidays or anything like that, those things being there, having a roof over our heads, having that security, it's priceless. I didn't grow up with that security. So having that and being able to make sure that my boys don't ever know the strain, and the stress, or the poverty that I knew when I grew up, that's the difference that it makes. (Parent and carer interview)

Single parents and carers described how SCP helped to reduce the mental strain of trying to live on one income.

Obviously if you're struggling financially, it's a massive stress on you and I didn't need to worry too much about that before when I was...with two parents, but then when you're on your own you're just like...any help is really...[SCP] takes a massive weight off your shoulders. (Parent and carer interview)

The Scottish Child Payment has been, at times, a lifeline. I do not get any help from anyone else, and the baby box and the child payment has made a huge positive impact on myself and my child

mental and physical wellbeing. I appreciated it as a first-time single mother. (Survey respondent)

Not having to always say no when their child asked to do something was identified by interview participants as helping to improve parent and carer relationships with their child(ren) by enabling them to spend more quality time together as a family.

I mean it's definitely a positive one for sort of like our own wellbeing, definitely. I mean I'm able to say yes more often, which then builds a better relationship with the kids, and they're pleased because they're hearing yes. (Parent and carer interview)

Promoted inclusion and reduced social isolation

Two of the long-term aims of SCP are to reduce inequality of outcomes for children and reduce incidences of social isolation. In interviews, parents and carers spoke of the ways in which the payments were improving their children's emotional wellbeing by enabling them to take advantage of the opportunities available to their peers in more affluent families.

Scottish Child Payment was helping children to experience what one parent described as a 'normal childhood'. Parents and carers spoke about using their SCP to allow their child to feel part of their community by doing everyday things like meeting friends, and buying the occasional lunch during the school day. Parents and carers who had themselves grown up in low-income families described the detrimental effects of being excluded by poverty. In interviews, parents and carers shared the ways in which SCP helped enable their child to fit in with their peer group. For teenagers, having the right clothes and shoes were identified as hugely important for their self-confidence and self-esteem. A kinship carer described the impact of the SCP on their grandchildren's emotional wellbeing.

Definitely for my grandchildren because they've been rejected by their parents it's...it's difficult for them to not feel that they're not good enough. When money is tight and they're seeing that their peers have got things that they haven't, then that is just...it just reinforces that thought that they're kind of not good enough. This is making a huge impact as far as I can see on them feeling that they do match their peers. (Parent and carer interview)

Parents and carers reported that fitting in with their peers, reduced the risk of their children being bullied for looking different, with one sharing that her child's engagement with school had improved after she was able to boost his confidence by using SCP to buy new clothes.

[My son] just wants to be like everybody else, because he's been bullied an awful lot, and wouldn't go to school and everything. So just to build up his confidence, I bought him some nice clothes and some nice trainers, and it did wonders for him because he did start going back to school. So, I did need it for that [...] You could see, the way he walked, he was feeling a bit more proud of himself. [He]

just wanted to be like everybody else. He doesn't want to be any different. (Parent and carer interview)

Another spoke about using their SCP to support their daughter's dignity by helping to buy the personal hygiene items she needed. Others were using their SCP to treat their children and incentivise positive behaviour. Using SCP to pay for activities was identified by parents and carers as hugely important in helping develop their child's confidence and improve mental wellbeing. In interviews and survey open-text responses, parents and carers frequently described the role SCP played in helping their children to take part in everyday childhood activities. By enabling both them and their children to take part in activities and join in with social occasions, SCP had reduced feelings of social isolation.

I feel like the Scottish Child Payment has been the single most powerful factor in allowing my children to feel inclusive and participate in society as children doing the things that children love to get the chance to do. (Survey respondent)

It kind of gets to that point where you become even more isolated because you think well I can't actually do anything and the kids are asking can we go to this, can we go to that, taking them to the park, or take them to...we do that but then if they're invited places and you can't attend birthday parties because you can't afford things then it just makes it really difficult. I think it makes you feel stressed as a parent because you feel like you're not able to provide and I think it was just that extra support and help that I really...I have benefitted so much from. (Parent and carer interview)

Parents and carers with disabled family members spoke about the challenges of meeting the needs of all their children when one had additional needs that often had to be prioritised. One parent described how SCP had allowed their non-disabled child to feel that her needs were also being met.

I signed up for the council classes and was able to start her doing arts and crafts classes and music lessons. So, for her, it actually made a massive difference because she had spent so long - all the things that she was asking for, she could never get [...] It felt like everybody else's needs would come above hers. (Parent and carer interview)

In addition, parents and carers talked about the potential longer-term impacts on children of taking part in activities. They reflected that hobbies helped their children with skill and self-development which helped them in other areas of their lives. For example, parents and carers reported that taking part in activities helped to improve their children's attainment at school.

I'm not going to lie, [the increase in SCP] was what allowed the one group a month to be two groups a month [...] which had a massive or is having a massively positive impact [...] That sense of achievement as well is hugely noticeable. It kind of extends from

there to going to school and getting involved at something at school. She now has that small confidence boost that she'll now take part in something at school like a drawing contest or she'll try a bit harder with her assignments and we've noticed this and with her report. So, she'll realise that she can achieve something if she tries, so she does try. (Parent and carer interview)

Because of SCP, my daughter attends gymnastics, is learning to play basketball and attends art class which has improved her social, mental and physical health. Her teacher told me she's doing great at parents evening, and I know it's because of the joy she gets from extra-curricular activities listed above. (Survey respondent)

Stakeholders also spoke about the positive impacts of SCP on the mental wellbeing of the families they worked with. While noting that SCP was not a large amount of money per week, stakeholders felt that the payments helped some families' wellbeing by helping them to afford things for their children that other, more affluent families, might take for granted.

There's the monetary terms, but it's the wellbeing in the family and how that family can do things, like small things that might not mean an awful lot to a lot of people, but when you're on basic benefits and you're a single parent struggling to try and do the best for your family, it's things like that, that make the difference. We've got loads of stories like that. The difference that these benefits have made to the wellbeing of parents and kids and how they've been able to sort of provide small things that make a big difference. (Stakeholder interviews)

Promoted physical health

Finally, parents and carers also described the ways in which they felt the SCP was helping to improve their child's physical health. Using SCP to pay for clubs and activities outside school helped children to be physically active. As discussed above, parents and carers also spoke about using their payments to buy healthy food for their child(ren). A parent shared the impact on their own mental wellbeing and the health of their young family now that SCP meant they could feed and clothe their baby.

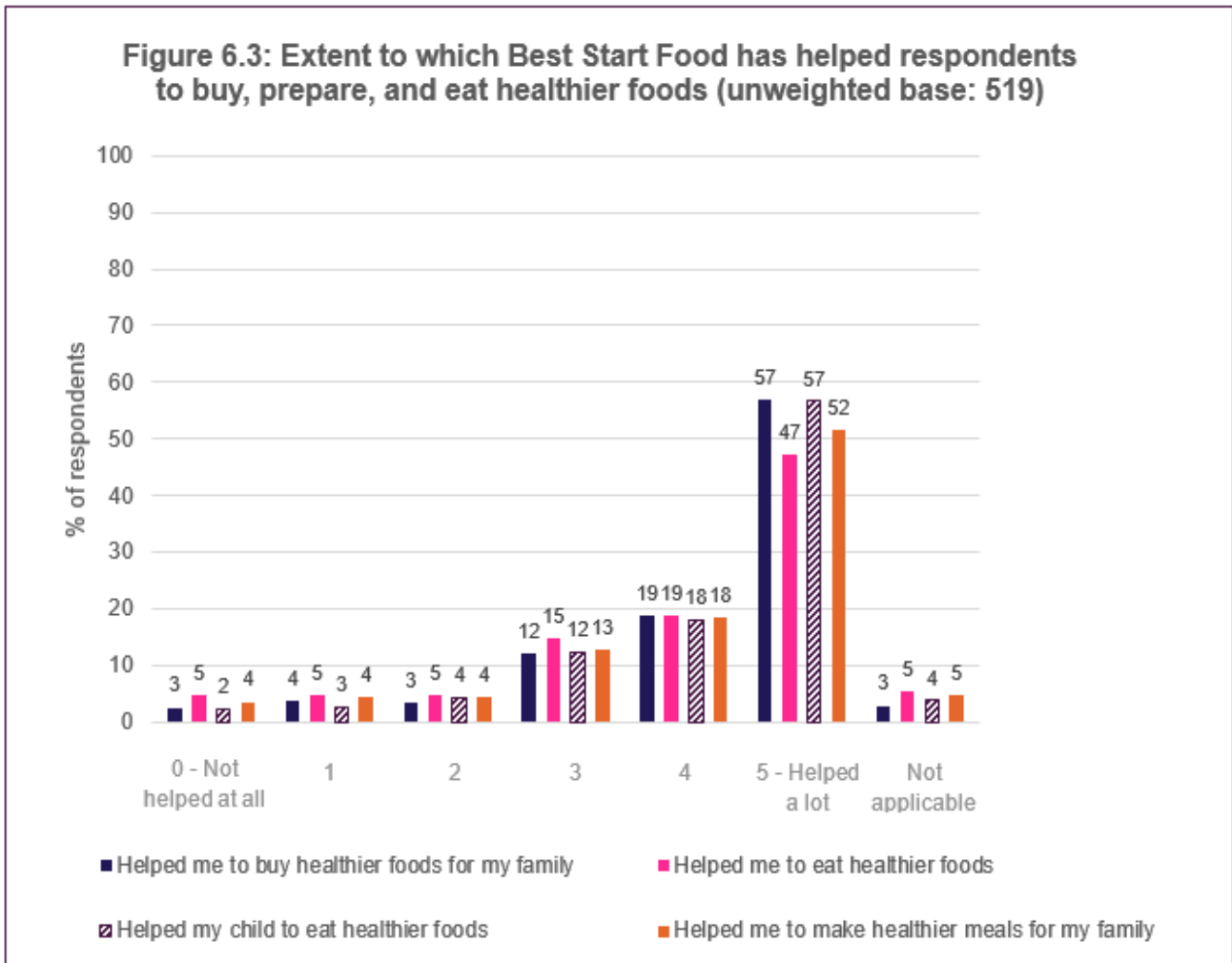
Scottish Child Payment really helped me to stop going to friends' houses and beg for food before me and my baby can survive. Before the Scottish Child Payment I usually sort for used clothes and things to care for my baby, but now I usually get anything my baby wants. He is looking more lovely, healthy and handsome. It really helped me to stop crying and thinking of how we can survive. It stops insults and it gives me joy when people look at my baby and say you look healthy and beautiful. (Survey respondent)

6.2. Best Start Foods (BSF)

6.2.1. Healthy shopping, cooking and eating

The short-term aims of Best Start Foods payments were to make healthy foods more affordable for families, enable families to increase their intake of healthy foods, and support healthy shopping habits and meal planning. The medium-term outcomes is that healthy eating behaviours are increased.

Survey respondents currently in receipt of BSF were asked on a scale of 0-5, how much the payments helped them to shop and eat more healthily, where 0 means the payments have ‘not helped at all’ and 5 means they have ‘helped a lot’.



Respondents reported the BSF payments had helped them to buy, prepare and eat healthier foods.

- Over half (57%) of respondents reported that BSF had ‘helped a lot’ with buying healthier foods for their family.
- Over half (52%) reported that BSF had ‘helped a lot’ with making healthier meals for their families.
- Over half (57%) also reported that the payments had ‘helped a lot’ with their child eating healthier foods.

- Around half (47%) of respondents reported that the payments had ‘helped a lot’ with eating healthier foods themselves.

Large families were more likely to report that BSF had helped to buy, prepare and eat healthier foods, compared with families with one or two children. For example, two-third (66%) of respondents from families with three or more children reported that BSF had ‘helped a lot’ with buying healthier foods for their family compared with around half (53%) of those from families with one or two children. Similarly, respondents from families with three or more children were also more likely to report that BSF had ‘helped a lot’ with eating healthy foods themselves (55%) compared with those with one or two children (44%).

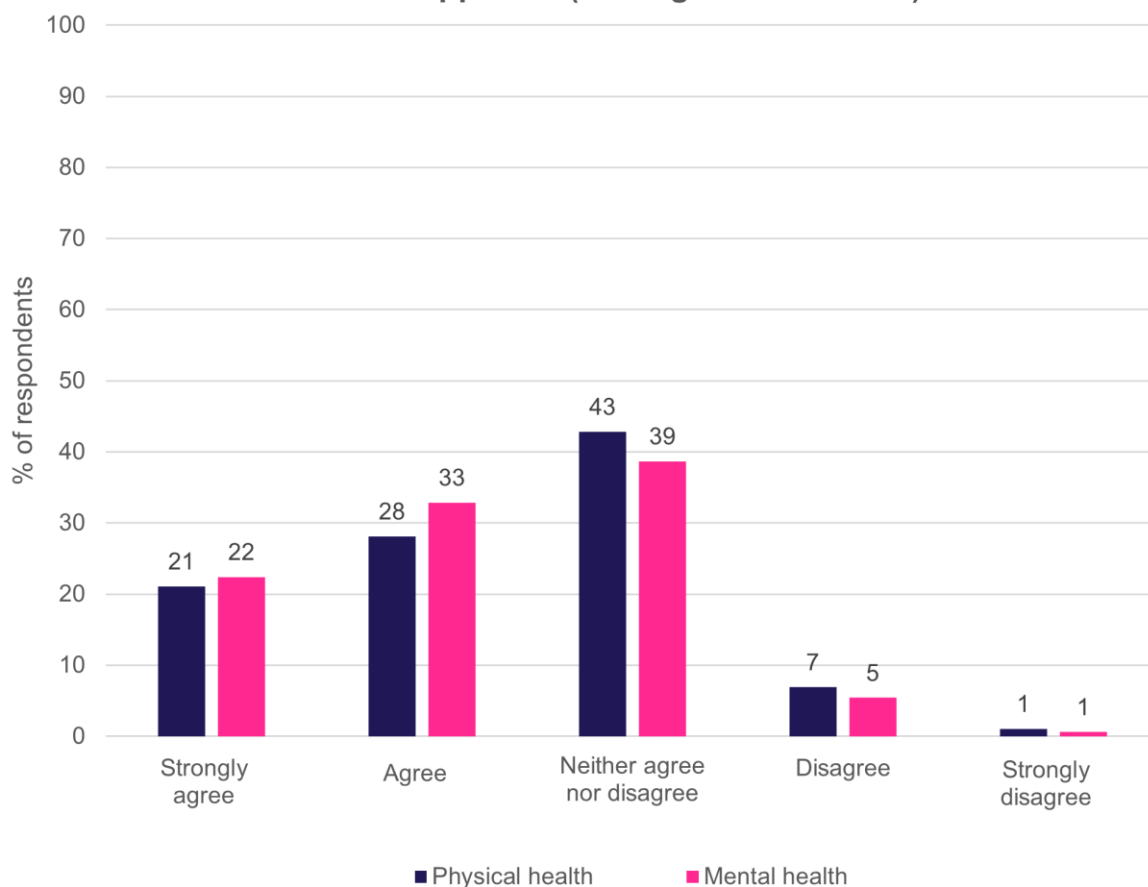
Respondents who had been receiving BSF for over 12 months were more likely than those receiving the payments for less than 12 months to report that BSF had ‘helped a lot’ with the following:

- Buying healthier foods for their family (63% of families in receipt of BSF for over 12 months compared with 52% of families receiving the payments for 12 months or less).
- Making healthier meals for their family (57% of families in receipt of BSF for over 12 months compared with 47% of families receiving the payments for 12 months or less).
- Their child eating healthier foods (63% of families in receipt of BSF for over 12 months compared with compared with 51% of families receiving the payments for 12 months or less).

6.2.2. Physical and mental health and/or happiness of respondents

As with SCP, survey respondents were asked about the extent to which BSF payments had improved their own physical health and mental health and/or happiness.

Figure 6.4: Extent to which respondents agree or disagree that Best Start Food has improved their own physical or mental health and/or happiness (unweighted base: 517)



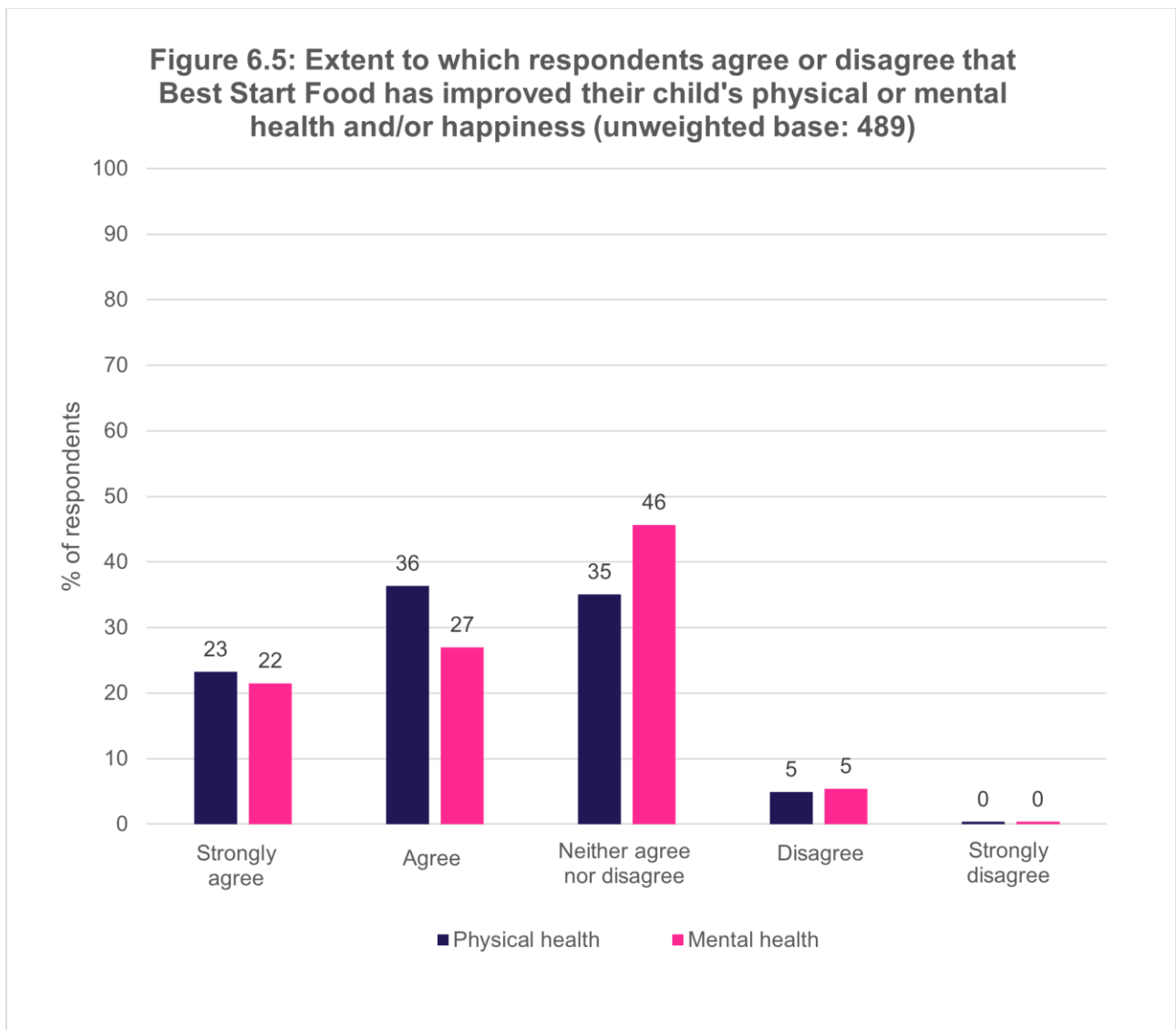
Around one half (55%) of respondents ‘agreed’ or ‘strongly agreed’ that BSF had improved their own mental health and/or happiness.

Respondents more likely to ‘agree’ or ‘strongly agree’ that BSF had improved their own mental health and/or happiness were those from families with three or more children (63%) compared with those with one or two children (51%), and those from families from minority ethnic backgrounds (67%) compared with those from white ethnic backgrounds (53%).

Around half (49%) of survey respondents also ‘agreed’ or ‘strongly agreed’ that BSF payments had improved their own physical health. As with mental health and/or happiness, respondents from families from minority ethnic backgrounds were more likely to ‘agree’ or ‘strongly agree’ that the payments had improved their physical health (65%) compared with those from white ethnic backgrounds (46%).

6.2.3. Physical and mental health and/or happiness of children

Survey respondents were also asked about the extent to which BSF payments had improved their child’s physical health and mental health and/or happiness.



Around one half (49%) of respondents ‘agreed’ or ‘strongly agreed’ that their BSF payments had improved their child’s mental health and/or happiness. As with their own mental health and/or happiness, respondents more likely to ‘agree’ or ‘strongly agree’ that BSF payments had improved their child’s physical health were those from families with three or more children (56%) compared with those from families with one or two children (44%), and those from families from minority ethnic backgrounds (81%) compared with those from white ethnic backgrounds (55%).

A larger proportion of respondents reported improvements to their child’s physical health, with 60% ‘agreeing’ and ‘strongly agreeing’ that BSF payments had improved their child’s physical health. Again, respondents from families from minority ethnic backgrounds were more likely to ‘agree’ or ‘strongly agree’ that the payments had improved their child’s physical health (81%) compared with those from white ethnic backgrounds (55%).

6.2.4 How BSF improved health and wellbeing

In both the survey open-text responses and qualitative interviews, parents and carers shared the impacts BSF had on their own and their children's physical and mental health and wellbeing.

One way in which BSF helped parents' physical health was by enabling them to buy food to support their health while pregnant. A parent shared that the BSF payments had encouraged her to eat more food while pregnant after years of food poverty had left them with little appetite.

Absolute amazing benefit that has helped me throughout my breastfeeding journey. I can buy plenty of fruits, nuts, oats all things that support breastfeeding that otherwise I may not afford. (Survey respondent)

[BSF] just means there's a little extra money there and I'm quite a bad eater, well I was a very bad eater before I got pregnant. Sometimes I would go a day without eating, either I couldn't afford it, or I didn't have the...the mental fortitude to want to eat. When you get into a habit of fasting because you can't...you maybe can't afford it or you want your food to last a bit longer, you actually lose your appetite. (Parent and carer interview)

BSF also helped promote healthy eating amongst parents and carers who were not pregnant. Parents and carers shared that having plentiful fruit and vegetables in the house was helping them eat more healthily, making it easier to maintain a healthy weight.

Other parents and carers shared that BSF enables them to buy large amounts of fruit and vegetables to maximise their child's intake. A parent described making vegetable-packed pasta and curry sauces using fresh and frozen vegetables bought using the BSF card. Being less anxious about wasting money and feeling able to take a risk on buying new fruits and vegetables for their child to try was also frequently reported by parents and carers receiving BSF.

[BSF] was amazing because it helped us because, with kids, you have to try...sometimes they eat it, sometimes they don't eat it. You have to try, try, try, try. Like one day if I bought potatoes if you don't like it, I'm going to change to carrot, if you don't like it, I'm going to change to another veg or fruit. (Parent and carer interview)

The BSF payments were also enabling parents and carers to bulk-buy healthy long-life foods or access deals when they were able to visit cheaper shops.

Parents and carers also spoke about the way in which the BSF payments were helping to improve their mental wellbeing by reducing their anxiety about being able to afford food.

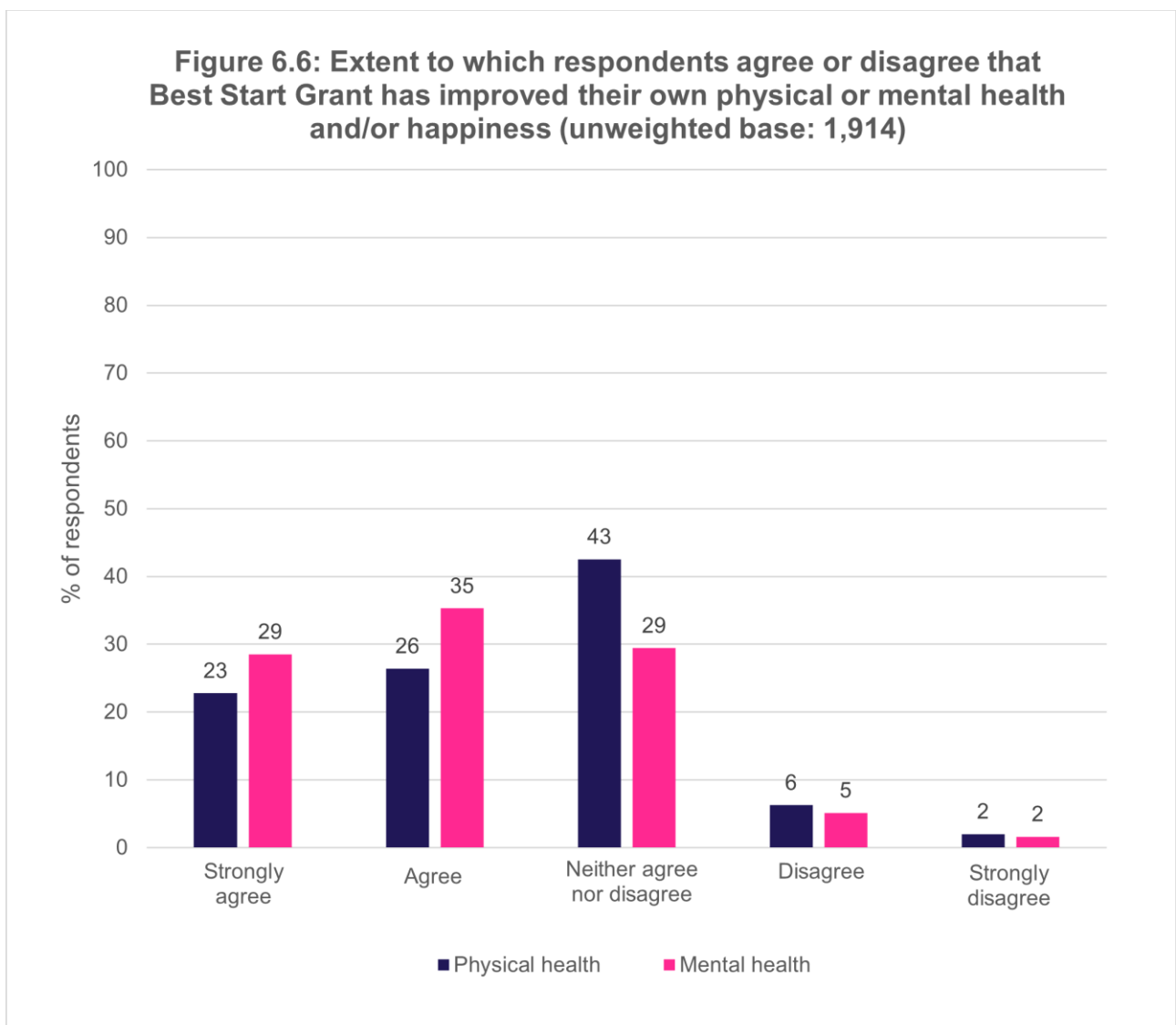
I do have a bit of anxiety with money, and I think with a food shop you can kind of control how much you spend, whereas with your mortgage or rent that money is fixed, you can't like budget a mortgage or whatever because that's like a fixed outcome. Whereas obviously with your food shop you can scrimp and save and what not. But with that extra money sitting there I'm not having to be like...I'm nowhere near as anxious about spending the money.
(Parent and carer interview)

6.3. Best Start Grant (BSG)

Survey respondents in receipt of BSG were asked about the extent to which Best Start Grant payments had improved their own physical health and mental health and/or happiness, and the physical health and mental health and/or happiness of their child or children.

6.3.1. Physical and mental health and/or happiness of respondents

As with SCP, the greatest impact of BSG on health and wellbeing was on the respondents' mental health and/or happiness, with around two thirds (64%) of



respondents who had received at least one BSG payment agreeing or strongly agreeing that BSG had improved their own mental health and/or happiness.

Respondents more likely to 'agree' or 'strongly agree' that BSG had improved their own mental health and/or happiness included:

- Families with three or more children (68%, compared with 62% of families with one to two children).
- Two or more parent or carer households (69%, compared with 61% of one parent or carer households).
- Respondents from minority ethnic backgrounds (73%, compared with 63% of respondents from white ethnic backgrounds).

There were no other notable differences by priority family groups or area deprivation.

Respondents also reported a positive impact of BSG on their physical health. Around half (49%) of respondents who had received at least one BSG payment 'agreed' or 'strongly agreed' that BSG had improved their own physical health. Respondents more likely to 'agree' or 'strongly agree' that BSG had improved their physical health included:

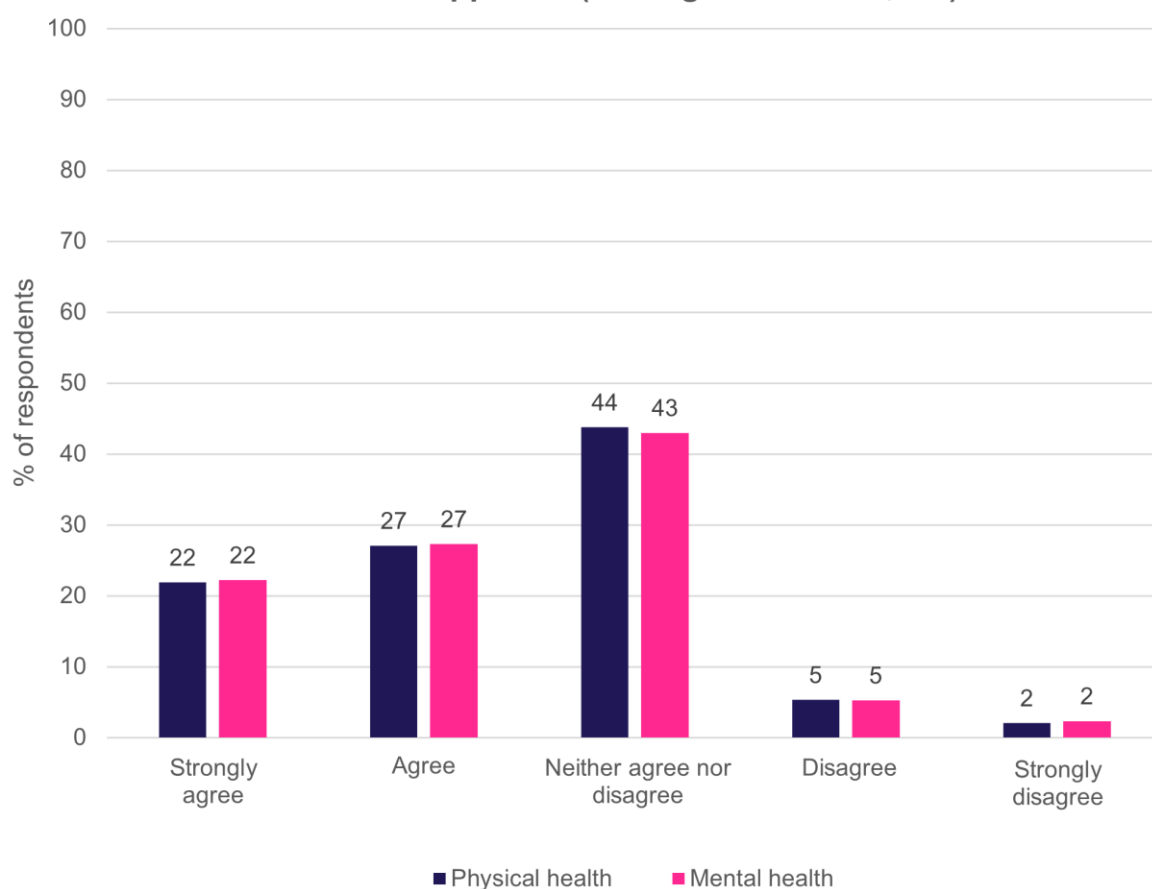
- Two or more parent or carer households (53%, compared with 47% of one parent or carer households).
- Respondents from minority ethnic backgrounds (68%, compared with 46% of respondents from white ethnic backgrounds).
- Households without disabled family members (52%, compared with 47% of households with disabled family members).

There were no other notable differences by priority family groups or area deprivation.

6.3.2. Physical and mental health and/or happiness of children

When survey respondents were asked about the extent of the impact of the BSG payments on the physical and mental health and/or happiness of their child or children, around half (49%) 'agreed' or 'strongly agreed' that BSG had improved their child's mental health and/or happiness.

Figure 6.7: Extent to which respondents agree or disagree that Best Start Grant has improved their child's physical or mental health and/or happiness (unweighted base: 1,795)



Respondents who were more likely to agree with this included:

- Families with three or more children (57%, compared with 47% of families with one to two children).
- Two or more parent or carer households (53%, compared with 48% of one parent or carer households).
- Respondents from minority ethnic backgrounds (71%, compared with 46% of respondents from white ethnic backgrounds).

There were no other notable differences by priority family groups or area deprivation.

Similarly, around half (49%) of respondents who had received at least one BSG payment 'agreed' or 'strongly agreed' that BSG had improved their child's physical health. Respondents from families with three or more children were more likely to 'agree' or 'strongly agree' that BSG had improved their child's physical health (55%), compared with respondents from families with one to two children (47%).

Respondents from minority ethnic backgrounds were also more likely to 'agree' or 'strongly agree' with this statement (70%), compared with respondents from white ethnic backgrounds (46%). There were no other notable differences by priority family groups or area deprivation.

6.3.3 How BSG improved health and wellbeing

Similarly with SCP, parents and carers who received Best Start Grant payments reported that these payments had a positive impact on their mental health and wellbeing. Parents and carers who took part in interviews talked about feeling less socially isolated as the payments had enabled them to take their children out to meet friends. Parents and carers also described positive impacts on their child's development through, for example, having new experiences and better toys.

I was able to get better toys for his learning, I suppose he has benefited from being able to develop maybe better than if I didn't have the payment and I wasn't able to get those, like certain toys or expose him to different days out. (Parent and carer interview)

7. Employment, education and training impact of Scottish Child Payment

Another main aim of this research was to explore the extent to which SCP has made progress toward medium-term outcome to help reduce barriers to education and the labour market. The survey and qualitative interviews explored whether and how FFP have enabled people to undertake qualifications and/or employment.

7.1. SCP impact on employment

Survey respondents in receipt of SCP were asked if SCP had helped them with work and were provided with a list of different impacts from which they could select all that were applicable to them. For example, with work costs such as travel or clothing, with looking for work or starting work, with staying in work/working more hours or stopping work/working fewer hours, and with taking a longer period of parental leave. Survey respondents were asked to indicate whether SCP had helped both them and their partner in these ways.

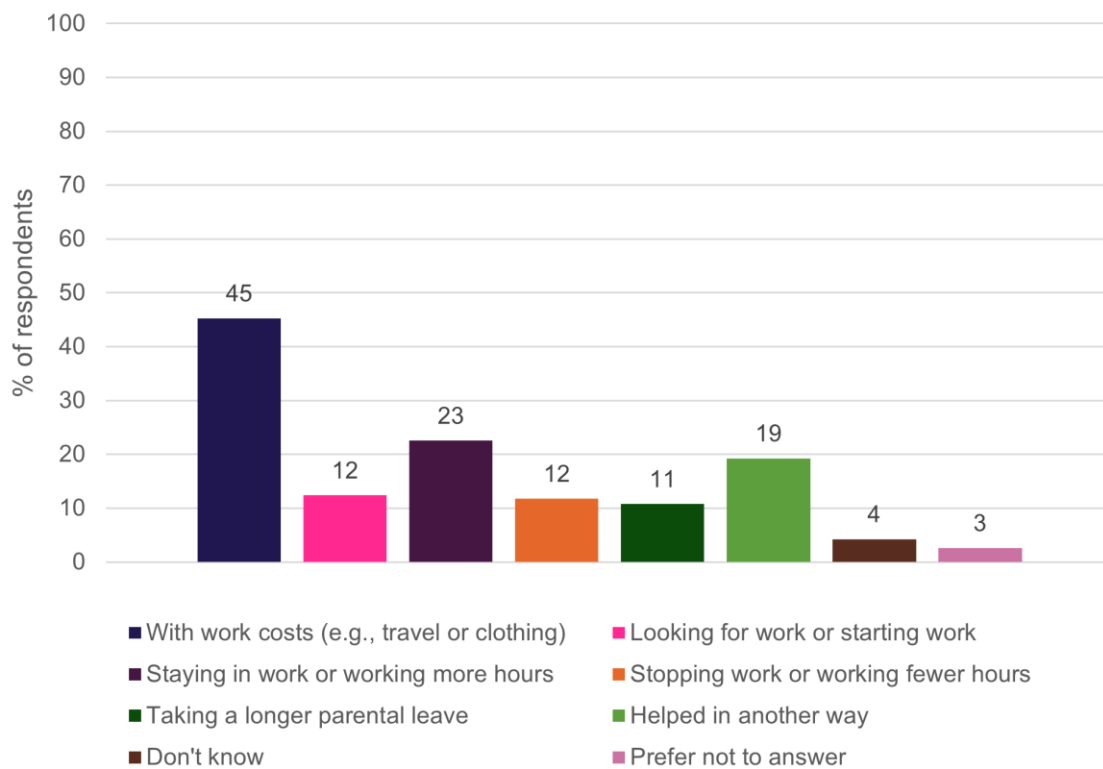
7.1.1. Impact on respondent

Survey respondents were asked if SCP had helped them with work.

The majority (69%) of respondents receiving SCP reported that SCP had no impact with work or that this was not applicable to their circumstances.

For the 29% (n=1,050) of those who did report that SCP had helped with work, the most commonly reported way in which SCP helped was with work costs such as travel or clothing (45%), followed by enabling respondents to stay in work or work more hours (23%). Around a fifth of respondents (19%) reported SCP 'helped in another way'. Some respondents who selected 'helped in another way' provided written text to explain how SCP had helped them with work. These responses broadly aligned with the other survey options but are explored in more detail in section 7.3.

Figure 7.1: Ways in which Scottish Child Payment has helped respondents with work (unweighted base: 1,050)



Respondents more likely to report that SCP had helped with work costs such as travel or clothing were households with one parent/carer (57%, compared with 37% of household with two or more parent/carer).

However, respondents more likely to report that SCP helped them to look for work or stay in work were:

- Households with two or more parents/carers (16%, compared with 10% of households with one parent/carer)
- Respondents from minority ethnic backgrounds (22%, compared with 10% of respondents from white ethnic backgrounds)

Furthermore, respondents more likely to report that SCP helped them to take longer parental leave were:

- Households with two or more parents/carers (18%, compared with 7% of households with one parent/carer)
- Respondents from white ethnic backgrounds (12%, compared with 6% of respondents from minority ethnic backgrounds)
- Households without a disabled family member (13%, compared with 9% of households with disabled family member(s))

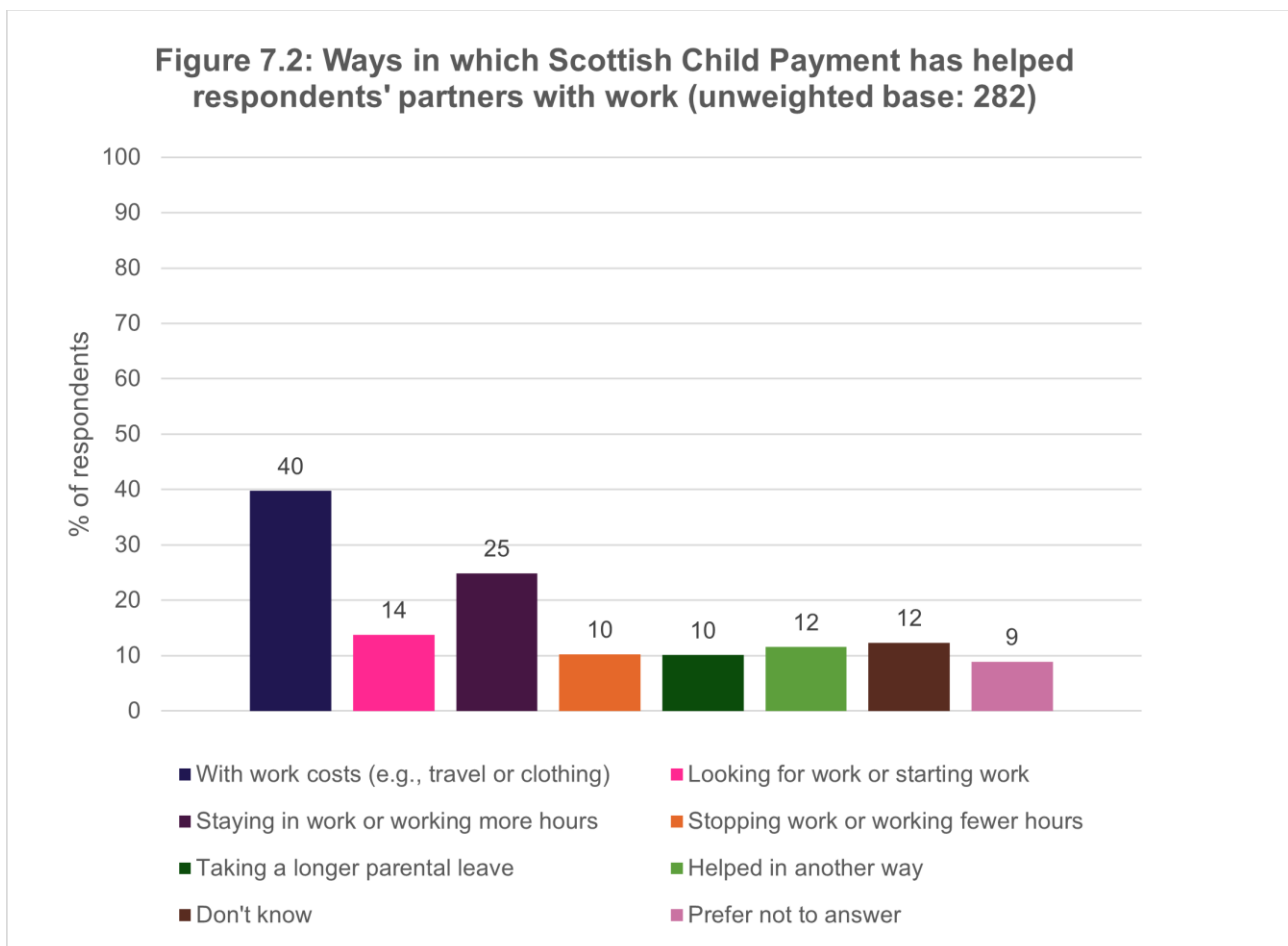
Finally, respondents more likely to report that SCP helped them stop work or work fewer hours were households with two or more parents/carers (18%, compared with 8% of households with one parent/carer).

7.1.2. Impact on respondent’s partner

Respondents receiving SCP were also asked if the payments helped their partners with work. The majority of respondents (72%) indicated that SCP had had no impact on their partner’s work or was not applicable.

As with respondents themselves, for the 28% (n=282) of those from two-parent/carer households who did report that SCP had helped with work the most commonly reported way in which SCP helped respondent’s partner with work was with work costs such as travel or clothing (40%), followed by enabling respondents’ partners to stay in work or work more hours (25%) and looking for work or starting work (14%). One in ten (10%) said SCP had helped them to stop work, work fewer hours or take longer parental leave. 12% said SCP had helped them to stop work, work fewer hours or take longer parental leave. 9% said SCP had helped them to stop work, work fewer hours or take longer parental leave.

Subgroup analysis was not possible due to small base sizes.



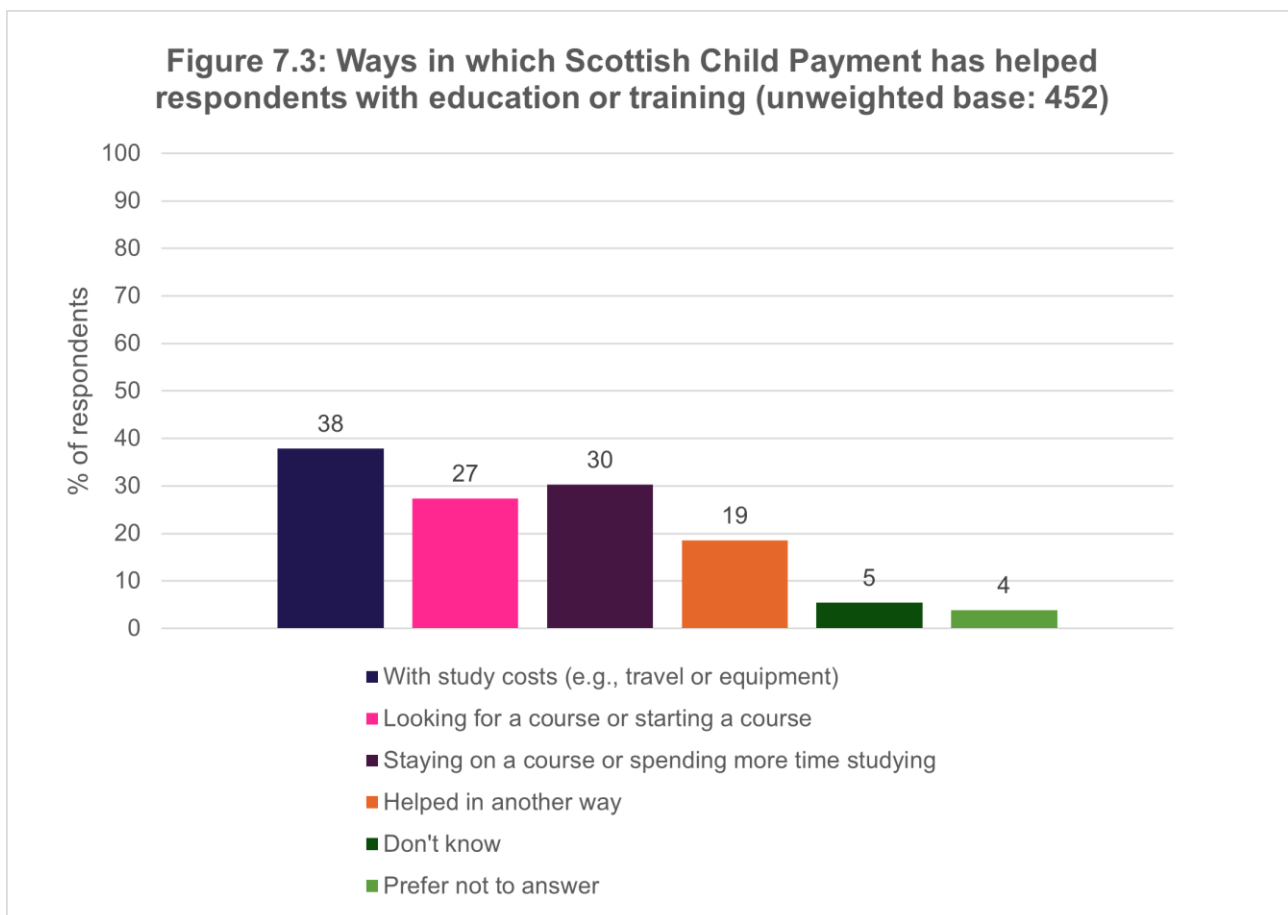
7.2. SCP impact on education and training

Respondents were also asked whether SCP had helped them or their partner with education or training and were provided with a list of different impacts which they could select all that were applicable to them.

7.2.1. Impact on respondents

The majority of respondents (86%) reported that SCP had no impact on their education or training or was not applicable to them.

For the 14% (n=452) of those who did report that SCP had helped with education or training, the most commonly reported way in which SCP helped was with study costs such as travel or equipment (38%), followed by staying on the course or spending more time studying (30%), and looking for a course or starting a course (27%).



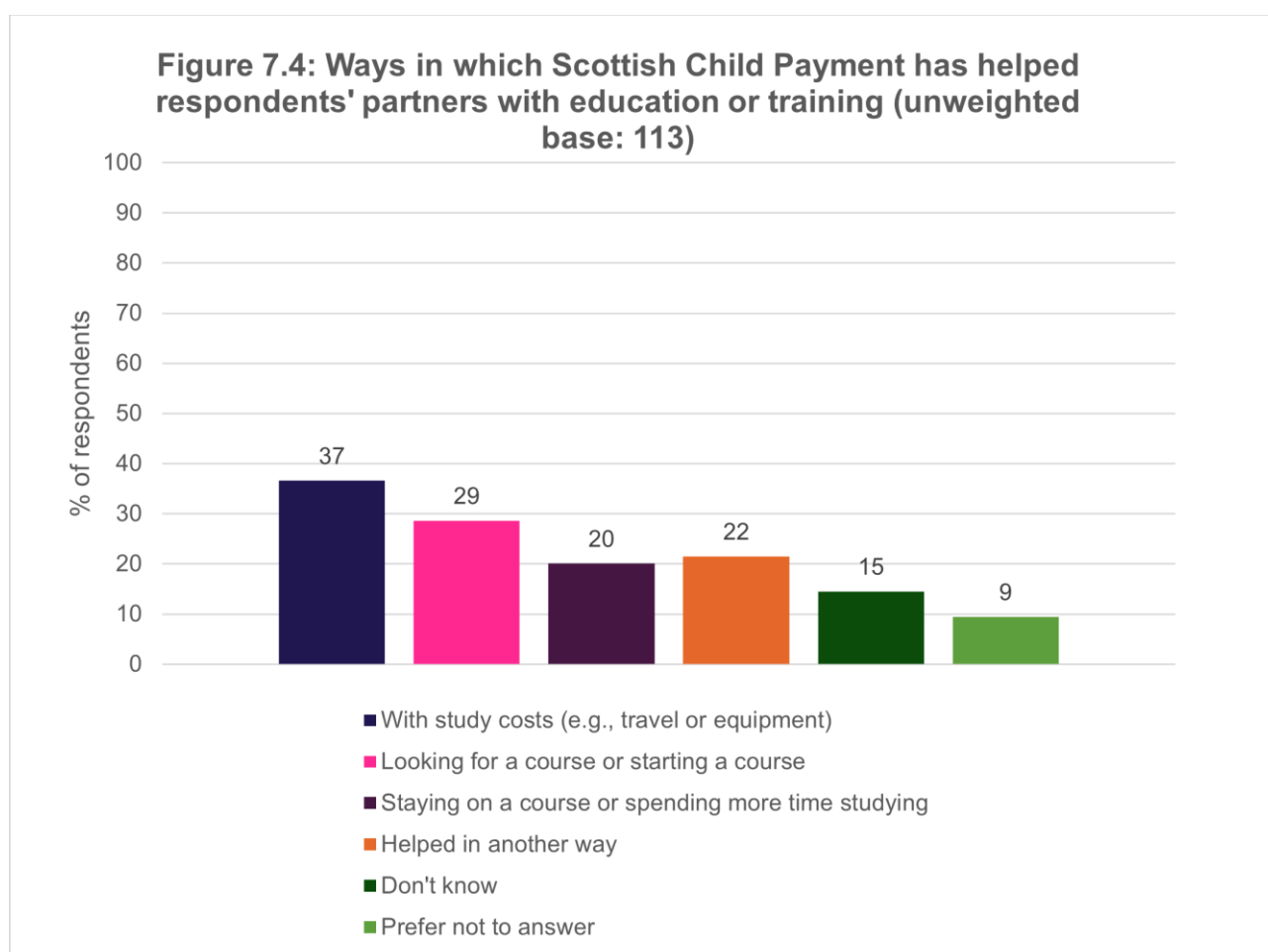
Respondents more likely to report that SCP helped with looking for a course or starting a course were:

- Households with two or more parents/carers (35%, compared with households with 23% of households with one parent/carers)
- Respondents from minority ethnic backgrounds (35%, compared with 23% of respondents from white ethnic backgrounds)

There were no other notable differences by priority family groups, area deprivation, or length of receipt of SCP.

7.2.2. Impact on respondent's partner

When asked about whether SCP had helped their partner with education or training, the majority of respondents (89%) reported that SCP had had no impact or was not applicable. For the 11% (n=113) of SCP recipients who did report that SCP had helped with education or training, the most commonly reported way in which SCP helped was with study costs such as travel or equipment (37%), followed by looking for a course or starting a course (29%), helped in another way (22%) and staying on the course or spending more time studying (20%). Subgroup analysis was not possible due to low base sizes.



7.3. Experiences of impact on employment, education and training

As highlighted by the survey, the majority of parents and carers reported SCP had no impact on their or their partner's employment, education and training decisions. However, for a small proportion, SCP did have an impact. In the survey open-text responses to 'helped in another way' and qualitative interviews, parents and carers shared how SCP had impacted their or their partner's employment, education and training decisions. However, they also noted challenges regarding these choices and other factors which impacted the ability to work or study. These are discussed below.

7.3.1. Support to cover employment and education related costs

As reflected in the survey, one way SCP helped parents and carers with employment and education was by helping them to cover costs related to employment and education. For example, in qualitative interviews and survey open-text responses, parents and carers reported using the payments to cover car and petrol costs, and bus fares to enable them to commute to work. SCP was also used to help them afford work lunches, without taking money away from their children's food. Receiving SCP helped parents and carers to meet these work costs while meeting the essential needs of their children.

It [SCP] is a needed income to pay for essentials needed by my daughter and to ensure I can cover car/petrol costs to enable me to work and earn an income. This payment means we are just managing to keep out of poverty and debt. A life saver. Thank you Scottish Government. (Survey respondent)

Being able to take a lunch to my work and not worry that I'm takin' food away from kids, we weren't getting benefits so this helped loads. (Survey respondent)

SCP, in combination with income from employment and Universal Credit, also helped with education related costs which enabled some parents and carers to go into or continue further or higher education. Although entering further or higher education had affected their Universal Credit payment, parents and carers said SCP had to some extent supplemented this loss in income, making it a more affordable choice.

I have obviously dropped money going back to uni[versity] but then I've then still been getting the Scottish Child Payment which has definitely helped. So yeah I mean it is...I am kind of like living day to day but it is...it has definitely helped. I had been wanting to do this for a long time, I just financially couldn't do it [...] So yeah I would definitely say it has probably helped me being able to go back and try and better myself for the future for me and my kids. (Parent and carer interview)

7.3.2. Support to remain in education and employment

Parents and carers also reported in interviews and survey open-text responses that SCP helped them or their partner to continue or return to work or study by helping to cover the cost of after school activities for their children. The cost of childcare was a barrier to employment and education and for some, SCP helped allivate this barrier.

This payment has been a lifeline to me. It's meant I can pay toward my child being in ELC so I can work more hours, or we'd be in the red. (Survey respondent)

Other parents and carers reported that SCP helped them to cover other essential costs such as food and household bills which helped them to afford to pursue education opportunities, which would also support them with future employment opportunities and pay.

Able to go to college so I can then get a job. (Survey respondent)

Again helped survive as there is no help on Scotland for single parents going back to full time education. (Survey respondent)

Started university so I can eventually make more money. (Survey respondent)

7.3.3. Provide more choice with working hours

For some parents and carers, SCP helped them with employment by giving them more choice around their working hours, whether that was to maintain, increase or reduce their working hours to meet their family's needs while meeting essential household expenses. For example, SCP helped some parents afford to work part-time hours, or choose flexible work, to fit around the needs of their children. For many, this was a positive choice to enable them to spend more time with their children.

It helps me stay in a job that works for me and my daughter. [...] I'd love to work and earn more but it's just me and her now so I'm limited to what I can do and how many hours I can work, this payment helps take the pressure off my wages one week of the month and I am grateful for it. (Survey respondent)

It has meant I have been able to remain on my 28hr contract, working hours around caring for my children, since my separation. Without it I would have had to increase to full time hours and due to lack of child care availability in our area (rural) and cost, the boys would have had to be left home along for a few hours before/after school. (Survey respondent)

For others, SCP enabled them to work more hours to increase their overall household income. However, for those receiving Universal Credit, this was a delicate balancing act to ensure the extra income from working more hours was greater than the income they lost from Universal Credit and other qualifying benefits.

When discussing the impact on employment and education decisions, parents and carers emphasised the cumulative impact of receiving multiple benefits in addition to SCP. The income from SCP, along with other financial support, therefore allowed some parents and carers to pursue career and educational opportunities.

It [SCP] helps a lot because we know that we will manage to give our family everything we need and go to study and improve ourselves. So yeah that's a lot. Maybe one payment, it's not that

much impact on your but when you put it altogether we can work with that and we can make it work. (Parent and carer interview)

7.3.4. Alleviating costs to support employment decisions

Another way in which SCP helped parents and carers with employment is by supplementing their household income when they were not working. Reasons for not working included caring for a disabled family member, high childcare costs, challenges with their own physical and mental health and a desire to spend more time with their family. Receiving SCP helped them to cope financially while they were not working which helped to relieve financial stress and, for some, a sense of guilt about contributing to the household.

The Scottish Child Payment is a great help for our family. This relieves the pressure off of me to not have to rush back to work as soon as my baby is 1. I can spend a bit more time with her knowing I contribute to household bills before she goes to nursery. (Survey respondent)

My partner has mental health [problems] and this helps him feel like he is still providing as he has always worked but due to mental health he can't at the moment. (Survey respondent)

One of my children is disabled and I've had to give up my career to provide them with the care they need. Without the payment this would not have been possible and it is unlikely she would be engaging in education or be able to undertake schoolwork. (Survey respondent)

While SCP helped supplement income, for some parents and carers SCP was not sufficient to replace income from employment. There were parents and carers who shared that SCP had eased the pressure to immediately find employment rather than replacing the need to find a job completely.

It's more just supplemented my partner's income. It hasn't had a big decision on whether or not I've worked. It's more I need to go back to work because it's kind of not enough. What's coming in from my side isn't enough. We're still a one-wage family, so I wouldn't say it's affected me not working. It's more affected that I need to go back to work. (Parent and carer interview)

There were parents and carers who highlighted that they had always intended to or would like to return to work. The financial support offered by SCP gave them more time to consider their options and they were motivated to improve their financial circumstances by completing education and finding employment.

It helped me go back to work in the terms of self-actualisation of I want to keep doing these really nice things for my kids, I want to have this money to be able to go and do it and not rely on this money which there's no shame in reliance that's the way the world is

now but I thought you know I love having this life that I can like pay for gymnastics and pay for swimming and not have to worry about it. So it really helped motivate me to get to my goal and graduate and get a really good job and live that life. (Parent and carer interview)

As a result of not working or working fewer hours, parents and carers reported being able to spend more time with their children and family. SCP enabled some parents and carers to be more active with their children, take part in activities together and look after younger or disabled children.

Getting this payment literally is the difference between me affording to be a stay-at-home mummy and not. If those payment stopped I'd have to return to work. (Survey respondent)

7.3.5. Other factors influencing employment, education and training decisions

The complexity of the benefits system and the impact of Universal Credit on employment decisions were also discussed in stakeholder and parent and carer interviews. Parents and carers who were on the cusp of no longer qualifying for Universal Credit reported declining pay increases, or diverting pay into pension contributions, as increasing their monthly pay would have a detrimental effect on their overall household income. Parents and carers also shared that having a single income was financially more beneficial for their families, as the increased income of two wages could affect their receipt of Universal Credit and consequently SCP and other benefits. The lack of clarity or advice on how employment or education would affect their household income and receipt of benefits and the FFP was also raised.

So I know that even the slightest movement in my salary could impact it. It wouldn't just be a case of losing that £50 on the Universal Credit, it would then impact on the Scottish Child Payment. So there is that feeling of anxiety round about it. Actually, this year I even asked my line manager not to move me up my annual pay award band because it would have meant maybe a £30 or £40 a month addition on my salary for myself, but it would have cost me around £300 in benefits. So it actually made more sense to not take the band increase. (Parent and carer interview)

You're just hit with the immediate 'well this will affect this, this will affect that, this will affect'...there's no like incentive, encouragement or even free courses you could go on where you could attain a certificate, like there's no help like that because one person has work but one person in your house always has to work or you would receive no money do you know what I mean? It's an impossible circle. (Parent and carer interview)

Survey respondents also reported concerns about the potential impact of taking on employment on their finances and subsequent loss of payments of Universal Credit and SCP.

It does not benefit me financially to work as I could have had a job that matched universal credit but then I would've lost child payment and then had to pay nursery fees. (Survey respondent)

Stakeholders also identified the link between Universal Credit and FFP creating a 'tipping point' where a family would potentially be worse off in work than out of work.

But because there's a tipping point where Universal Credit will stop. There is actually a point where somebody can earn a pound too much and it actually costs them £26 a week per child. So, in Scotland there is a weird thing that you don't get anywhere else, where the general answer of, 'Yes you'll be better off in work' does'nae necessarily apply because there is a point where you're actually worse off earning that pound or two too much. (Stakeholder interviews)

However, Universal Credit had also helped some participants with their employment decisions. For example, by Universal Credit covering a substantial amount of their children's nursery fees, there were interview participants who highlighted the benefit of being able to work.

So I could see why it would deter people from wanting to go back to work. Whereas I had like maybe a bigger incentive there and I know I was going to get help with childcare costs. But I think overall like because I was looking after them the majority of the time I definitely need that extra help because I wouldn't be able to do it all the time without having some additional support for the nursery. (Parent and carer interview)

Other factors influencing employment, education and training decisions included being disabled or having caring responsibilities for a disabled family member, mental or physical health problems, pregnancy and maternity leave and the availability and cost of childcare. Participants reported leaving work for their own or another family members' health, immediate childcare needs and for maternity leave. The availability of childcare in their local area and associated costs impacted parents and carers' ability to work, whether that involved working less, more, or not working at all.

8. Future developments of the FFP

When reporting their experiences of receiving the Five Family Payments, parents and carers shared a general appreciation for receiving the payments and reflected on the impact it has had on their family. Reported impacts ranged from reduced financial pressure and reliance on the payments as a key source of income, to being able to afford better quality food and items for their children. While there were parents and carers who reported that the process of receiving the payments was straightforward with no challenges, others highlighted some challenges and suggestions on how their experiences of receiving FFP could have been better.

8.1. Promoting knowledge and awareness of the Five Family Payments

With the aim of increasing awareness of FFP, parents, carers and stakeholders felt that there should be greater promotion of the payments and their eligibility criteria. They suggested this could be promoted through national and local advertising, as well as working with support organisations, schools and health professionals. Furthermore, stakeholders suggested placing information in places that families regularly go, such as community centres and supermarkets. In particular, it was proposed that there should be greater promotion at earlier stages, such as during pregnancy, to allow low-income families to apply and receive all FFP. Parents and carers recommended that health professionals could share information about the payments at appointments at hospitals and GP surgeries to promote the payments to families.

That's kind of more where my head would go, to go to the root of it when you're pregnant. Early pregnancy as well. I didn't find out about this until I'd had my baby. If I had known about it in early pregnancy, it would have been a gamechanger. I would have applied way earlier. Well before I had the baby and everything I think I would have applied, and then had it in place earlier. That would have been brilliant for me. (Parent and carer interview)

Parents and carers identified other avenues for promoting FFP by using existing relationships with parents and families. Schools and nurseries were commonly suggested, with some reporting learning about FFP through flyers and information sharing at their children's schools.

I think it's almost like trying to find ways where it's not going to cost any extra money, but it's quite simple channels that already exist. Obviously, things like libraries and things, I suspect, probably have information anyway, but I do find schools - and maybe even asking the schools 1) to put it out to parents, but 2) maybe asking to highlight it at parent council meetings or something like that too. (Parent and carer interview)

A stakeholder stressed the need for information about FFP to be highly visible, attention-grabbing and accessible.

It needs to be somewhere that's going to grab their attention [...] Just because it's there, it doesn't mean they're going to read it, so it needs to be visible and easy to understand and catch the eye.
(Stakeholder interview)

Using face-to-face outreach sessions to raise awareness of FFP was perceived by stakeholders to be particularly effective at encouraging families to apply. Reflecting on the groups of parents and carers most likely to be unaware of FFP, stakeholders suggested targeted awareness-raising campaigns aimed at single fathers, parents with older children and minority ethnic families. Furthermore, while stakeholders felt that Social Security Scotland's communication of FFP had improved, they were also clear that awareness-raising needed to be on-going to keep levels of awareness as high as possible.

[FFP] should be something that is continuously promoted. The DWP and Social Security Scotland are kind of the same in that there's a big flurry when things are launched and then it kind of dies down. We would like to see a more continuous bombardment almost of making sure that people are eligible. (Stakeholder interview)

Increasing the visibility of Social Security Scotland by having a high-street presence, in a similar way to Job Centres, was identified by stakeholders as a strategy for increasing take-up of FFP. An in-person high-street presence for Social Security Scotland would also help families who needed more intensive support with their FFP applications. While a local delivery service is available to offer localised support, participants were unaware of this service⁹.

With these families you need a lot of support. Unless you have someone who is quite involved and helps them at each stage, they can very easily fall through the cracks or stop progressing [...] It would be good if Social Security Scotland had in place some in-person offices to which you could send clients themselves with documents where they could be dealt with face-to-face rather than having that intermediary on the phone asking security questions and getting an interpreter. It's not designed very well for families with limited literacy and language skills. (Stakeholder interview)

Stakeholders also highlighted using clear and accessible language in communications about FFP, including providing easy read versions of information about FFP.

Creating a more joined-up system between the reserved benefits, such as Universal Credit, and devolved benefits, such as FFP, was identified by stakeholders as important for raising families' awareness of their entitlements. It

⁹ [Local Delivery - mygov.scot](https://mygov.scot)

was suggested that a successful Universal Credit claim could trigger an alert about devolved benefits a family may be entitled to.

When somebody qualifies for Universal Credit that there's something sent to them to say do you know about these other benefits? Because there isn't, because the DWP won't tell them about the devolved payments. Social Security Scotland access [UC] awards but don't really know when things start because they're dealing with thousands of claims. So, a better link up so that as soon as somebody qualifies for something like UC that triggers the applications for the Five Families. (Stakeholder interview)

8.2. Addressing internal and external stigma towards receiving benefits

As reported in Chapter 3, parents, carers and stakeholders identified stigma around claiming benefits as a barrier to take-up. While there was an acknowledgement that reducing stigma will take time, there were some suggestions on how to address the challenge within the context of FFP. Parents and carers suggested considering wording when promoting the payments and understanding that there is stigma attached to the word 'benefit'. Though there were suggestions of television and radio campaigns to promote take-up of FFP, there was also a view that these modes of promotion could attract negative attention from the public regarding people who receive benefits. It was suggested that advertising should focus on how receiving the payments can benefit children.

I think if the government were to give it the approach of the Scottish Child Payment is your child's money, people would be more likely to claim it because they're not claiming it for themselves and they won't feel selfish or they won't feel like they're a benefits scrounger if they're just claiming something that their child is entitled to. (Parent and carer interview)

Parents and carers also reflected that government bodies are not seen as approachable by the general public and that having social media advertising or clients promoting the payments themselves would be more beneficial.

I think it would be easier for people like me to be telling people about benefits that they're entitled to and for people to then be confident to uptake them, than it would to have a stuffy government advert on the TV saying, 'You can be entitled to this.' Do you know what I mean? (Parent and carer interview)

8.3. Additional support and changes to the FFP application process

Stakeholders were clear that many of the families they worked with needed support to apply for FFP. However, indepth understanding of the complexity of the social security benefit system is a specialist area with limited capacity within Scotland. Better training, upskilling and monitoring of staff providing financial support and

advice to low income families is required to ensure that going forward support is consistent and good quality. Stakeholders emphasised that increased and long-term funding for independent support services is central to the provision of better support for families. A stakeholder described the inefficiencies created by the short-term funding that was common in the advice sector:

So one of the people I took on, we ended up with that funding for like 4 or 5 years. So I trained them really, really well. They could do pretty much everything. That funded ended, now thankfully they got [another] job so they're still in advice, so that is'nae lost. But if they never got that post all of that training and all that work could effectively have been lost and that's part of the problem in advice, like the short-term funding where you're no' then able to keep people and keep them building up that bank of knowledge.
(Stakeholder interview)

To address any barriers to receiving an outcome on their application, parents and carers suggested having a way to check the progress of the application online and see if there are any issues. Those who struggled to complete the application form suggested that Social Security Scotland could offer alternative modes to apply for FFP, such as by telephone. The option to complete the application by telephone is available though some respondents were not aware of this.

When you're having a baby or you've just had a baby, it's a lot. It's a long application process. Rightly they need to know this information, but I feel like it could be done in an easier way. If it was a phone call conversation with someone and you were applying through a phone call with them, something like this, I think it would be so much - like an interview to apply rather than all of the paperwork. It was really difficult for me to apply, and part of me just didn't want to reapply. I was like, 'oh, it doesn't matter', but I had to reapply because I needed the money. (Parent and carer interview)

If I knew somebody was on the other side of a phone, if I was unable and could telephone them up for guidance, that would be my only way forwards with things, because there's a lot of things that I've lost out on because I couldn't figure these emails out. (Parent and carer interview)

Stakeholders advised that ongoing user testing of FFP application processes would help to quickly identify and address issues.

To ensure families were kept well-informed about their FFP claims, parents and carers suggested that using an online journal or portal, similar to Universal Credit, to share communication and information on upcoming eligibility for payments would ease this process and help families manage the different payments.

Sometimes you think 'Oh I wouldn't phone them, I wouldn't contact them' but it's just to know...they're obviously offering a service and offering a lot of support but I think maybe that could be a way to

keep people in touch with the service and you know additional supports that they might have. (Parent and carer interview)

Additionally, parents and carers who at the time of applying did not automatically receive the three payments of BSG, highlighted the value of an automated process for recipients so they do not miss the opportunity to receive payments for their children.

This really needs to be an automated service. If you have applied for one then the next payment should be automatically sent. I missed out on one for my daughter because of this system and my circumstances were still the same. If it could link to the UC system like most other benefits then it would be a great system. (Survey respondent)

Finally, to help address the digital poverty that prevented families from applying for FFP, stakeholders suggested providing an easy opt-out to the equality questions on the application form. While fully acknowledging the importance of collecting equalities data, stakeholders spoke about the frustration of the inclusion of compulsory questions (applicants can select 'prefer not to say' but not skip the equality questions) for clients with very limited phone credit and time.

8.4. Changes to eligibility of the FFP

While expressing gratitude for the extension of the Scottish Child Payment to children up to age of 16, parents and carers raised concerns about the potential financial impact of the payments ending and emphasised the continued cost of supporting their older children who live at home and are no longer entitled to the payments. There were suggestions of extending SCP until their children leave school, reach the age of 18, access further education or until they complete further or higher education.

Scottish Child Payment is a great financial help however the amount each week is not enough to cover the cost of children. There should also be a payment for kids between 16 & 18 year old as their items are a lot more expensive for school/college or daily essentials. (Survey respondent)

I've had a letter to say SCP for my daughter will stop soon as she turns 16 in December. I strongly disagree with this as she will still be in full time education and not working so she is still dependent on me. This will have a huge impact on my finances. (Survey respondent)

Extending the age eligibility for BSF was also raised by parents and carers. In the open-text responses of the survey, respondents shared how continued payments for BSF would allow them to provide healthy meals and afford fruit and vegetables for their older children.

Best Start Foods has been a huge help but actually it would be good to have money to cover older children too so I can use it for ingredients to make healthy dinners. (Survey respondent)

I think it should be for all age kids not just 'til 3 as my older kids cost more in fruit and veg than my younger ones do. (Survey respondent)

To help avoid the loss of FFP that occurred when a temporary fluctuation in income meant that a family was no longer eligible for Universal Credit, it was suggested both by parents, carers and by stakeholders that Social Security Scotland could have a waiting period before stopping payments and conduct an eligibility check rather than respondents having to reapply.

I was happy with how the Scottish Child Payment worked and it was used to get my son the necessities and to take him to his baby classes and swimming. However, it was stopped because of my final payment from leaving my work which resulted in one month of no Universal Credit payment. Now I need to reapply, which I feel there should be a process in place for claimants where there is a 2-3 month period where eligibility is checked. If the Scottish Child Payment people had waited and done an eligibility check they would have seen I was still in receipt of Universal Credit and I would not be having to wait 12 weeks to then reapply. This has made my budget extremely thin and my son is missing his classes for the time being. (Survey respondent)

To help families avoid a substantial loss of income, stakeholders suggested removing UC receipt from FFP eligibility and instead use a devolved benefit, such as Council Tax to simplify the process for families and for Social Security Scotland.

Finally, reflecting on the deep poverty experienced by families with No Recourse to Public Funds, stakeholders hoped that eligibility for all FFP could be extended to these families.

8.5. Suggested changes to how clients receive the FFP

Overall, parents and carers appreciated having FFP as a source of income, though the extent to which it has impacted their household varied. For those who continued to struggle financially or have discussed the impact of the cost of living to afford essentials, the payment amount for SCP and BSF was not viewed as sufficient to cover household costs.

It's nice to know that, obviously, the Scottish Government cares enough about mothers, or even the fathers that receive them, because that'll be some other people's cases. That they care enough about us and our children that they offer us that payment. Because for some people that are in a lot worse financial situations than maybe what I'm in, that will help them afford to keep the lights on in their house or to keep their house heated. (Parent and carer interview)

Although FFP were viewed as helpful, participants did state that more money would allow them to better support their household and provide for their children. Survey respondents suggested increasing eligibility of SCP to older children, having additional financial support for lone parents, and increasing the value of the payment during period when costs were higher, such as the winter.

I think single parents that get no financial support from the other parent should be offered more financial support to help provide [for] the child. (Survey respondent)

It has been helpful, but I feel that it still isn't in line with the cost of living and how expensive everything is and managing the cost of having children. (Survey respondent)

The Scottish Child Payment is helpful, but if the amount were higher, it would have a greater impact on covering daily expenses and improving the financial situation of families. Increasing the payment could provide more support and reduce financial pressures. (Survey respondent)

There were positive reflections of receiving FFP with regards to the timings of payments. Best Start Grant payments were generally viewed as appropriate for when their children needed essential items, such as clothes and supplies for nursery and school. There were also clients who found receiving Scottish Child Payment every 4 weeks as helpful and who were able to plan and budget around the scheduled payments and other sources of income. Despite this, parents and carers reported that they continued to struggle financially to cover costs and make payments last for the month. It was suggested that SCP should arrive on the same date each month, or parents and carers should have the choice between weekly and monthly payments to allow greater flexibility to budget and manage their finances. However, there was also a view that weekly payments of SCP would not have as much of a financial impact on their household compared to a monthly lump sum.

Challenges with using the BSF card were raised by parents and carers. Suggestions to improve the experience of using the card included addressing the technical challenges clients have faced, having an easier way of checking their balance, receiving payments into their own bank account and not limiting what the card can be used for.

9. Conclusion and policy considerations

The aim of this study was to explore and understand the extent to which the Five Family Payments (FFP) are meeting their short to medium-term outcomes. There is clear evidence from this study that both individually and collectively, FFP are meeting their short-term outcomes and good progress is being made towards achieving a number of the medium-term outcomes. While it is a positive picture for the majority of families, the perceived impact of FFP on families does vary.

9.1. Reduced incidence of material deprivation

A medium-term outcome of FFP is to reduce the incidence of material deprivation. A key way in which FFP are contributing to achieving this outcome is by helping families to increase child-related spend. Across all FFP there is evidence that these payments are helping the majority of families to increase a wide range of child-related spend, particularly at key transition points.

SCP, BSG and BSF help parents and carers provide essential items for their child(ren) such as clothing, furniture, first infant formula milk and toys during pregnancy, birth, early development and learning, and starting school. Parents and carers reported that payments helped the provision of these items when their child(ren) needed them most, instead of delaying purchases until they had saved enough money or borrowing money from loan-providers or family members. FFP enabled many parents and carers to choose better quality items that would last longer, or meet their child's needs better, without worrying about the cost.

Nursery and school related costs were a common source of expenditure for families, and SCP and BSG have contributed to or covered these costs both at transition points (e.g. starting school) and throughout the year. Parents and carers of children of all ages shared that school clothing was expensive and frequently needed replaced due to wear and tear and their child outgrowing items. SCP was particularly helpful at enabling parents and carers to meet these ongoing costs.

SCP, and to some extent BSG, have also enabled families to pay for their child(ren) to participate in social and educational activities on an ongoing basis. For some families, FFP helped their child(ren) to take part in activities that they otherwise would have been unable to afford. For others, FFP enabled their children to take part in more than one group or activity. Parents and carers shared that this has helped their children to participate equally alongside their peers, promoting social inclusion.

Finally, for some families, the payments have enabled them to go beyond essential spending and provide special treats for their children and family as a whole. Treats ranged from family days out, pocket money, takeaways and other items. Being able to spend money on their family in this way had a positive impact on parents', carers', and their children's, wellbeing.

9.2. Improved financial circumstances

The long-term aim of all FFP is that child poverty will be reduced. In the short to medium-term, FFP aim to reduce pressure on household finances, money-related stress, and incidences of debt and food insecurity. All FFP have helped to improve the overall financial circumstances of low-income families to varying degrees.

For many families, FFP have helped them to cover the costs of essential child and household expenditure, reducing pressure on their household finances and reducing money-related stress. FFP also helped families to deal with unexpected costs more easily. For some families, receiving FFP was the difference between being able to meet these essential needs or failing to do so. While some families still faced financial pressure and made sacrifices to overcome financial restrictions, FFP have reduced the need to use food banks and reduced their need to borrow money, either from family or from money-lending organisations. Without FFP, some parents and carers said they would be living in poverty, relying on food aid and facing increasing debt. For many families, FFP helped them bridge the gap between other sources of income.

For some families, the impact of FFP went beyond reducing financial pressure on the household. In both the survey and interviews, parents and carers highlighted the impact FFP had on their financial position. FFP helped those with one income to provide, or maintain, a quality of life for their children. There was a parent who shared that SCP had helped them to retain their family home after a relationship breakup which minimised further disruption to their family life. Many others shared that FFP had helped them provide for their family without needing to borrow money and get into debt. There were also those who said that FFP helped them to reduce their overall debt.

Increasing the eligibility for and value of SCP has had a positive impact on a number of low-income families. Parents and carers shared that child-related costs increase as their child gets older, in terms of clothing, food and social and educational activities. Receiving four weekly SCP up to their child turning 16 gave peace of mind to many, reducing the money-related stress they experienced. However, parents and carers were concerned about SCP stopping at age 16, and those with a child nearing that age were considering what cutbacks they would need to make. In both open-text responses to the survey and in interviews, parents and carers called for SCP to be extended further, until a child has left school education as an acknowledgement that they were still meeting the cost of their child(ren) while they lived at home.

9.3. Improved mental and physical health and wellbeing

All FFP have had a positive impact on both the mental and physical health and wellbeing of parents, carers and their children.

The biggest impact of FFP on the mental health and happiness of parents and carers was from a reduction in money-related stress and anxiety. However, being able to provide for their children, choose new or better quality items, and the ability

to 'say yes' to treats and special items made them feel good, with some sharing that it helped their relationship with their child(ren) and made them feel like better parents or carers.

Parents and carers also felt happy seeing the positive mental and physical health impacts FFP had on their children. They shared that their child(ren) being able to have similar items to their friends and enjoy activities with their peers increased their child(ren)'s confidence and happiness. Participating in social and educational activities also made their child(ren) feel included and enabled them to develop social and personal skills that parents and carers thought would help them throughout their lives.

FFP are also having a positive impact on the physical health of both children and parents and carers by helping families to afford healthy foods. BSF, SCP and BSG were all reported as enabling families to buy and eat healthy foods. BSG helped parents and carers meet the cost of formula milk and supplement the food expenditure while BSF helped with healthy foods in early years. SCP helped with ongoing food costs for children over the age of 3 when BSF ends, but for some, this is at the expense of other child-spend (e.g. activities for children). However, it is important to note that rising prices have made affording healthy food more challenging, with families sharing that FFP are helping towards, but not always meeting, these increased costs.

9.4. Reduced barriers to education and the labour market

For the majority of families, FFP are not having an impact on their work and education decisions. However, there is evidence that SCP is helping reduce barriers to work and education, for a small proportion of parents and carers.

SCP helped families to: pay for work and educational related costs such as travel and equipment, look for and start work and educational courses, and stay in work or work longer hours. There were also parents and carers that said FFP helped them by enabling them to stop or reduce their working hours so they could meet the caring needs of their families. For example, receiving FFP allowed some parents and carers to reduce their hours at work to help them look after a disabled partner and/or child. Others reduced their working hours to fit around school schedules and childcare.

Although there were parents and carers who expressed a desire to work, they faced barriers in finding flexible employment that fitted around their family needs. Furthermore, as a result of UC being a qualifying benefit for FFP and other benefits, there were parents and carers who would face income loss if they worked, or worked longer hours, as they would then be over the UC income threshold.

9.5. Priority family groups at increased risk of poverty

This study has found some variation in the impact of FFP on different priority groups. For example, large families with three or more children and households with a disabled family member(s) were more likely to report that SCP helped pay for

household essentials (compared with households with one or two children or without a disabled family member). Interviews with parents, carers and those who support low-income families provided some context to these findings. There are families facing greater overall costs due to the size of their family. Others have limitations on their income as a result of being the sole carer or because they cannot work, or can only work limited hours because they care for a disabled family member(s).

However, it is important to note that many priority families share one or more of the priority characteristics and the analysis undertaken for this study does not control for these interconnected characteristics. This makes it difficult to determine which individual factor, if any, is driving the relationship with particular outcomes. To understand the relative independent weight that individual variables (e.g. ethnicity) have on an outcome measure (e.g. improved mental health), multivariable regression analysis of the survey data would be advisable.

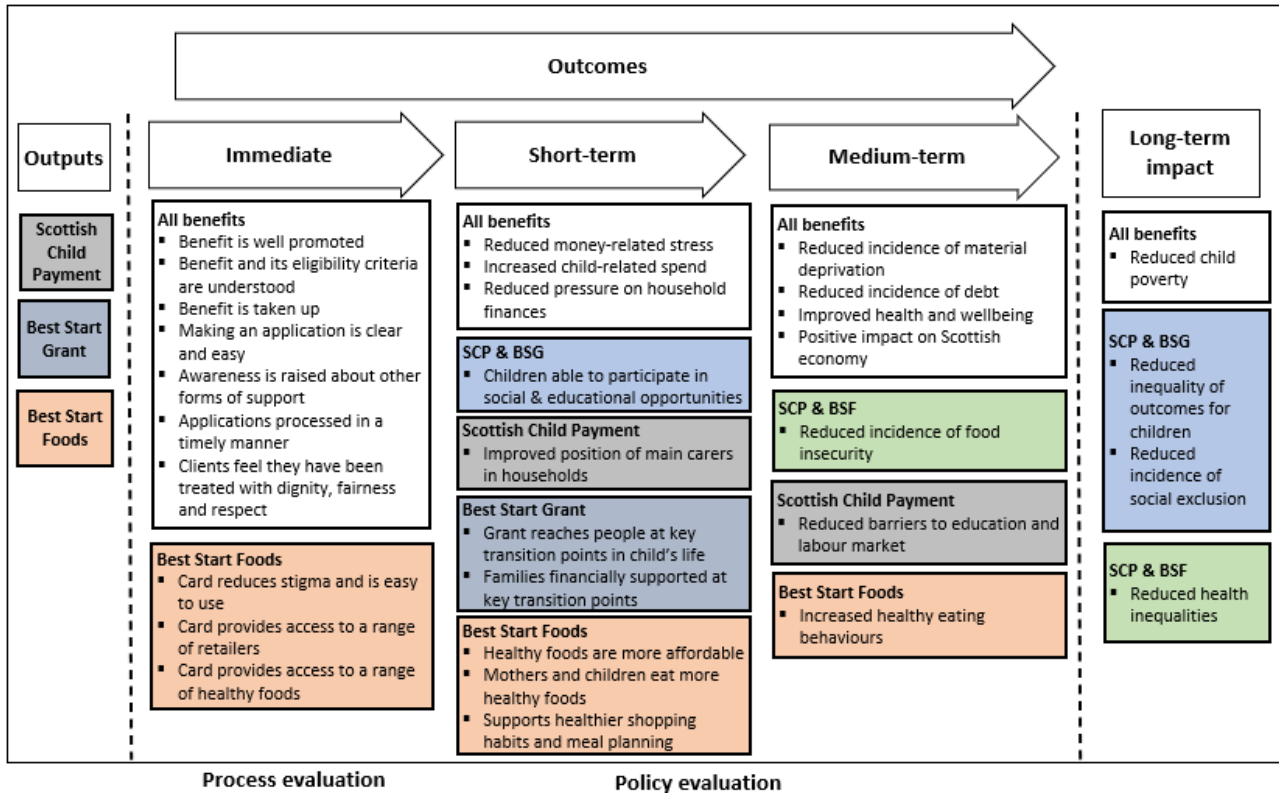
9.6. Policy considerations

Evidence from this study suggests that overall the FFP are meeting their short-term, and a number of the medium-term, outcomes for many families, and their impacts are being perceived positively. However, families have highlighted the ongoing impact of rising costs for essentials such as food, household bills and clothing. Therefore, continued monitoring of the impact of FFP is required to ensure that the payments continue to meet their short, medium and long-term outcomes.

While FFP are perceived positively, parent, carers and stakeholders have suggested a number of ways in which their experience of receiving FFP could be improved (Chapter 8). While extending the eligibility and value of FFP are mentioned, most suggestions relate to improving awareness and understanding of FFP among low-income families, and those who support them, to increase take-up amongst families currently eligible for the payments. Access to specialist support from those with an in-depth knowledge of the benefits system was particularly highlighted as important to help increase the take-up of FFP.

Finally, Universal Credit as a qualifying benefit was highlighted as a barrier to FFP because completion of the application form was perceived to be challenging and onerous, with the result that some did not complete it at all whereas others were rejected initially due to errors in the application. Without Universal Credit, many families could not claim FFP. Council Tax reductions were proposed as an alternative qualifying mechanism.

Appendix A. Five Family Payments logic model



Immediate outcomes

- The benefit is well promoted (All benefits)
- The benefit and its eligibility criteria are well understood (All benefits)
- The benefit is taken up (All benefits)
- Making an application is clear and easy (All benefits)
- Applications are processed in a timely manner (All benefits)
- Awareness is raised about other forms of support (All benefits)
- Clients feel they have been treated with dignity, fairness and respect (All benefits)
- Card reduces stigma and is easy to use (Best Start Foods)
- Card provides access to a range of retailers (Best Start Foods)
- Card provides access to a range of healthy foods (Best Start Foods)

Short-term outcomes

- Increased child-related spend (All benefits)

- Reduced pressure on household finances (All benefits)
- Reduced money-related stress (All benefits)
- Children able to participate in social and educational opportunities (Scottish Child Payment, Best Start Grant)
- Improved position of main carers within households (Scottish Child Payment)
- Grant reaches people at key transition points in child's life (Best Start Grant)
- Families financially supported at key transition points (Best Start Grant)
- Healthy foods are more affordable (Best Start Foods)
- Mothers and children eat more healthy foods (Best Start Foods)
- Supports healthier shopping habits and meal planning (Best Start Foods)

Medium-term outcomes

- Improved health and wellbeing (All benefits)
- Reduced incidence of material deprivation (All benefits)
- Positive impact on Scottish economy (All benefits)
- Reduced incidence of debt (All benefits)
- Reduced incidence of food insecurity (Scottish Child Payment, Best Start Foods)
- Reduced barriers to education and labour market (Scottish Child Payment)
- Increased healthy eating behaviours (Best Start Foods)

Long-term outcomes and impacts

The long-term impacts in the logic model (reduced child poverty, reduced inequality of outcomes for children, reduced incidence of social exclusion, and reduced health inequalities) relate not only to the Five Family Payments but to the wider government outcomes for children and families, and are influenced by all social security interventions, as well as other interventions designed to support families with children across the Scottish Government. As such, the Five Family Payments will play an important, but not exclusive, role in contributing to these.

Appendix B. Additional survey respondent demographics

Financial circumstances of survey respondents

Respondents were asked 'how well would you say you yourself are managing financially these days', with responses ranging from 'living comfortably' to 'finding it very difficult'. Only 4% of respondents said that they were 'living comfortably'. Around two-thirds of respondents (65%) said they were 'doing alright' (26%) or 'just about getting by' (39%). Under one-third of respondents (27%) said they were 'finding it quite difficult' (18%) or 'very difficult' (9%), with 4% selecting 'prefer not to say'.

Table 1. How survey respondents are managing financially

How well respondents feel they are managing financially	Percentage of respondents (%)
Living comfortably	4
Doing alright	26
Just about getting by	39
Finding it quite difficult	18
Finding it very difficult	9
Prefer not to say	4
Unweighted base: All respondents	3,922

Food insecurity

Over half (54%) of respondents said 'yes' when asked 'during the past 12 months, was there a time when you were worried you would run out of food because of a lack of money or other resources?'. One-third (33%) said 'no' and 13% preferred not to say.

Respondents most likely to report that there was a time in the past 12 months they were worried they would run out of food because of a lack of money or resources were:

- Households with a disabled family member (62%, compared with 42% of households without a disabled family member).
- White ethnic families (57%, compared with 41% of minority ethnic families).
- One parent/carer households (57%, compared with 51% of two or more parent/carer households).

All respondents were asked 'How often has your household used a food bank or similar service in the last 12 months?'. Around two-thirds (65%) of respondents had

not used a food bank or similar services in the last 12 months. Around one-fifth (21%) of respondents had used a food bank or similar services in the last 12 months: ranging from less than once a month (11%); about once or twice a month (7%); to at least weekly (2%).

Respondents most likely to report using a food bank or similar service in the last 12 months were:

- Households with a disabled family member (39%, compared with 31% of households without a disabled family member).
- Minority ethnic families (42%, compared with 34% of white ethnic families).
- Households living in 20% most deprived areas (26%, compared with 18% of households living in 20% least deprived areas).
- One parent/carer households (38%, compared with 32% of two or more parent/carer households).

Health

The majority of participants (76%) reported that their health in general was 'very good' (8%), 'good' (33%) or 'fair' (35%). Around one-fifth (22%) reported their health in general was 'bad' (16%) or 'very bad' (6%). Respondents from a household with a disabled family member were significantly more likely to report their general health was 'bad' or 'very bad' (34%) than respondents without a disabled family member (3%).

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This publication is available at www.gov.scot

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The Scottish Government
St Andrew's House
Edinburgh
EH1 3DG

ISBN: 978-1-83691-956-8 (web only)

Published by The Scottish Government, September 2025

Produced for The Scottish Government by APS Group Scotland, 21 Tennant Street, Edinburgh EH6 5NA
PPDAS1629055 (09/25)