



Give Me 5 campaign – FAQs

What is the £5 Top-up Campaign?

We are calling for an additional £5 per week paid by the Scottish Government to ‘top-up’ child benefit to help support families, and lift children out of poverty. As a coalition of third sector, civil society and faith groups, we believe that poverty can be solved.

Tackling poverty is good for us all. It helps children take advantage of all the opportunities available to them, and topping up child benefit by just £5 a week for every child could lift tens of thousands of children out of poverty in Scotland.

Why is it needed?

Almost one in four of Scotland’s children live in poverty and this is projected to rise to more than a third by 2021/22.¹ Over 60% of those children live in working families.²

We strongly welcome the Scottish Government’s commitment to introducing a new income supplement for families on low incomes.³ However, while recognising that the Scottish Government is undertaking a process of evaluating options for this, we are concerned that the stated timescale for delivering the income supplement – by 2022 - is not reflective of the urgency required. More and more children and their families will be pushed into poverty in the coming years, particularly as the freeze on working age benefits and the universal credit rollout continue to have an impact.

We believe that topping up child benefit would represent an effective and impactful way of delivering an income boost for families well before 2022.

Who would benefit?

All families in receipt of child benefit would receive a £5 top up per child to their weekly payment. Introducing a single rate top up to child benefit is a simple and effective way to boost family incomes. The near universality of child benefit and the simplicity of making a claim ensures that uptake rates are consistently high (94% in 2015/16).⁴

With administrative complexity, error and delay in the delivery of means tested benefits now a key reason that people are ending up in acute income crisis,⁵ child benefit provides families with secure, reliable protection. Child benefit is not part of universal credit, nor is it affected by sanctions. It constitutes a stable and reliable source of income for families. Increasing its value could help families reach a better standard of living.

¹ Latest 2016/17 Poverty and Income Inequality in Scotland figures, CH 15, table showing: relative poverty in Scottish households with children (AHC) 1994/5 to 2016/17, www.gov.scot/Publications/2018/03/3017/downloads (See Associated tables); Living standards, poverty and inequality in the UK: 2017-18 to 2021-22, (Institute for Fiscal Studies) page 15, www.ifs.org.uk/uploads/publications/comms/R136.pdf

² Living standards, poverty and inequality in the UK: 2017-18 to 2021-22, Institute for Fiscal Studies (IFS) www.ifs.org.uk/uploads/publications/comms/R136.pdf

³ <https://www.gov.scot/publications/child-chance-tackling-child-poverty-delivery-plan-2018-22/>

⁴ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/666846/Child_Benefit_Child_Tax_Credit_and_Working_Tax_Credit_Take-up_rates_201....pdf

⁵ Emergency Use Only: Understanding and reducing the use of food banks in the UK, CPAG, Oxfam, Trussell Trust, Churches Against Poverty, 2015



Topping up child benefit is the most effective way of reaching the families who really need it without creating an additional administrative burden with its associated costs. Child benefit also supports families in and out of work - creating no problems when parents take up work or increase their hours. As circumstances change it remains a stable source of income to help with the costs of bringing up children. This is particularly significant given that over 60% of those children in poverty live in working households.⁶

How much will it cost?

Analysis by IPPR Scotland in 2018 suggests that topping up child benefit by £5 for every child in Scotland would cost between £200 million and £340 million per year, depending on whether the cost includes removing the benefit cap and two child limit.⁷ While this is a significant investment it should be seen in the context of the Scottish Government's overall budget of nearly £32 bn (in 2017/18).

More importantly, we need to take into account the cost of not acting to reduce child poverty. Research conducted for CPAG found that child poverty cost the UK economy £29 billion a year in 2013.⁸ This estimate includes the effects of poverty, as well as the longer term losses to the economy which result from poor children's reduced productivity, lower educational attainment and poorer physical and mental health.

Why now?

Almost one in four of Scotland's children are living in poverty and child poverty rates are increasing in Scotland and across the UK. The Child Poverty Act commits the Scottish Government to eradicating child poverty but unless decisive action is taken child poverty in Scotland is forecast to get worse, not better.

What do you mean by poverty?

For many children and young people poverty means not being able to afford the same things their peers take for granted like trips and school activities, visits to a friend or relatives, or it may mean that their parents are unable to pay the bills at times or they are unable to afford decent, nutritious food. At worst, it can mean going hungry and cold.

Poverty can also have an emotional impact, and negatively impact on the health of those experiencing poverty. Poverty affects us all, either directly or indirectly, and tackling poverty is good for our society and our economy.

Should all families receive a top up?

Increasing child benefit by £5 a week would not only lift thousands of children out of poverty, it would also help keep children out of poverty and help all families cover the additional costs of having a child. Avoiding complicated means-testing also ensures more of those in most need, get the top up.

⁶ <https://beta.gov.scot/publications/poverty-income-inequality-scotland-2014-17/>

⁷ <https://www.ippr.org/research/publications/child-poverty-in-scotland>

⁸ [http://www.cpag.org.uk/sites/default/files/Cost%20of%20child%20poverty%20research%20update%20\(2013\).pdf](http://www.cpag.org.uk/sites/default/files/Cost%20of%20child%20poverty%20research%20update%20(2013).pdf)



How can £5 a week help anyway?

Five a week per child could make a huge difference to families. It could cover, for example: Seven breakfasts of cereal, milk, fruit juice and a banana or over two months, a good quality winter coat, or taking part in a school trip or out of school activity each week.

Will this tackle child poverty?

The £5 child benefit top up is part of a range of measures that our members campaign on to tackle poverty. People can be in poverty for many different reasons but using social security powers can be an effective tool in increasing family incomes for both those in and out of work.

How can increasing families' incomes have a positive impact on children's wellbeing?

Increasing family incomes reduces the financial and emotional stress on families. By topping up child benefit, we would be supporting children's mental and physical wellbeing.

Parents use child benefit to directly improve their child's lives. A survey of parents of children found that over half of respondents spent child benefit on clothes/shoes, just over one quarter spent it on food and one fifth spent it on their child's education or related items.⁹

Shouldn't the money be spent on something else?

We recognise that each government must make difficult choices about our society's priorities and resources, and that this would involve a significant spending commitment. But the ambitious poverty reduction targets set by the Child Poverty Act require equally ambitious – and timeous – action. Investing money now to unlock families across Scotland from poverty does not, we believe, represent a difficult choice. We believe topping up child benefit is a valuable investment in families in Scotland.

We would urge all politicians to prioritise tackling child poverty when considering the Scottish Government's revenue raising and spending plans. We believe there can be no greater priority than ensuring all our children grow up in families with the resources needed to give them the best possible start in life.



⁹ <http://www.cpag.org.uk/sites/default/files/SaveChildBenefit.pdf>