WHAT IT MEANS TO MISS OUT

CPAG IN SCOTLAND

Voices of parents and carers on strengthening Scottish social security.

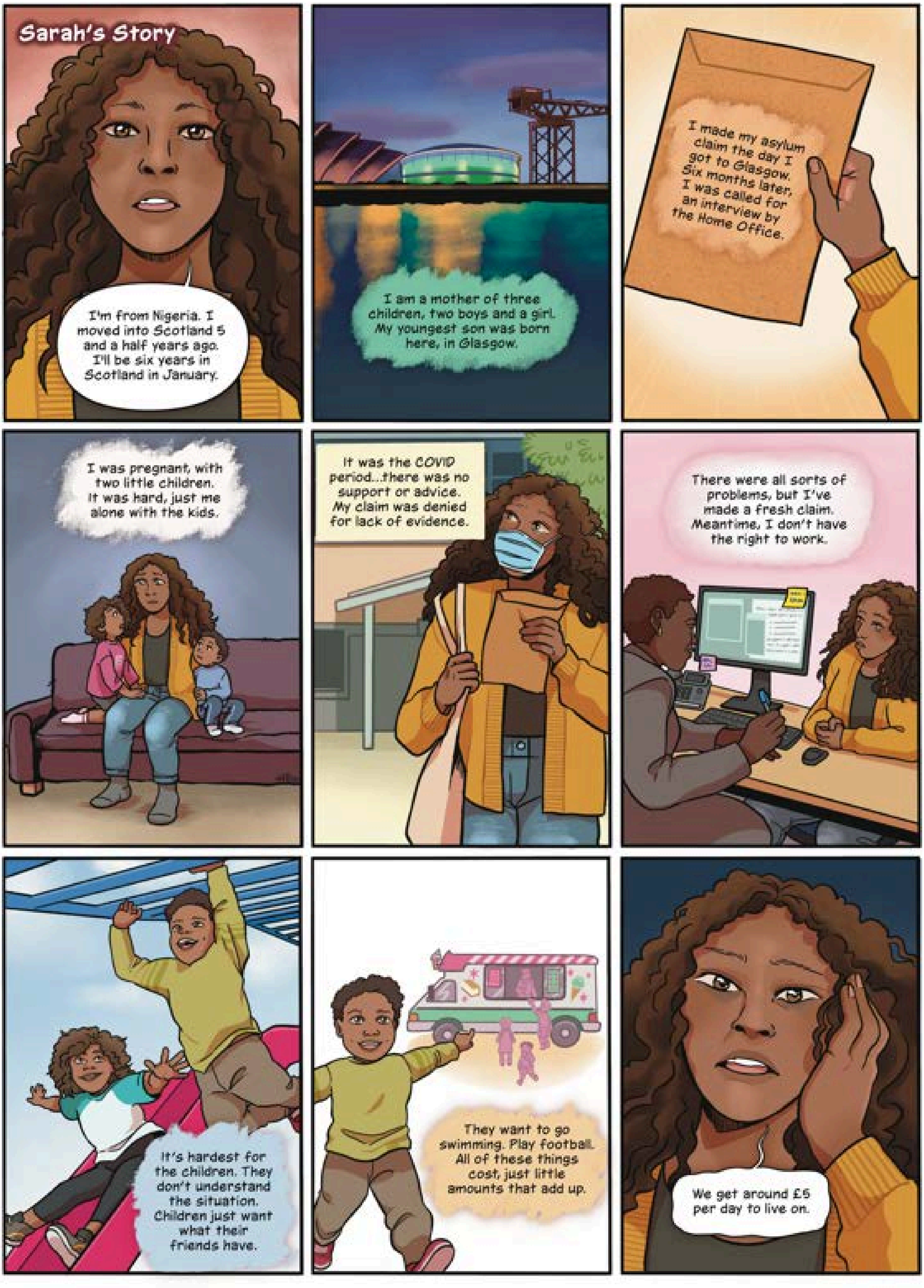
These are some of the experiences of parents and carers who took part in CPAG in Scotland's Strengthening Social Security project, told in their own words. We know from parents themselves, from wider research evidence and from official statistics that Scotland's Five Family Payments – Scottish child payment, Best Start foods and Best Start grants - are working to reduce child poverty. But some families are missing out and being left behind. We have been working with parents, carers and welfare rights advisers to identify why. Families can miss out for different reasons including immigration status, the complexities of universal credit entitlement, or being given the wrong information.

We used creative methods such as collage to make sure parents with different experiences could meaningfully take part and be heard, and to attempt to address some of the unequal power dynamics between people with lived experience and researchers with learnt experience.

A small number of parents and carers took part in individual storyboarding sessions with Magic Torch Comics, who are a social enterprise specialising in working with community groups to tell stories using comics. These sessions were designed to enable participants to share the most meaningful parts of their experience in their own words through an accessible, visual form. Parents and carers have shared their experience of struggling to access social security payments and described the changes they would like to see.

Please note: The stories present parents and carers' own ideas of the benefit system based on the advice they have received or understood, which includes some advice and information that is incorrect. It is important to read the accompanying narrative for each story about what should have happened. All the names have been changed. We hope these stories will give you a snapshot of what it is like for parents and carers who have struggled to access social security for their families despite being on a low-income.

To read more about the policy recommendations, that have been developed with project participants, please see the Strengthening Social Security page on the CPAG in Scotland website.


Sarah's Story
I'm from Nigeria. I moved into Scotland 5 and a half years ago. I'll be six years in Scotland in January.
I am a mother of three children, two boys and a girl. My youngest son was born here, in Glasgow.
I made my asylum claim the day I got to Glasgow. Six months later, I was called for an interview by the Home Office.
I was pregnant, with two little children. It was hard, just me alone with the kids.
It was the COVID period...there was no support or advice. My claim was denied for lack of evidence.
There were all sorts of problems, but I've made a fresh claim. Meantime, I don't have the right to work.
It's hardest for the children. They don't understand the situation. Children just want what their friends have.
They want to go swimming. Play football. All of these things cost, just little amounts that add up.
We get around £5 per day to live on.


The situation that hurts me most is my youngest son. This is his country, even if I don't have the status yet. This is where he was born.
Why is he not entitled to what other children are entitled to?
Of course I know about things like the Scottish child payment and the cards and vouchers you can get.
My oldest son knows, he speaks to his friends and they talk about how their family get this money.
He was asking me, why don't we get the same money? Like, do you get it? And you don't use it for us? Really heartbreaking.
They miss out on so many things. I've got three kids. All three of them want a different kind of food.
I feel like any child living in Scotland should be treated the same, whatever the status of their parents.
All children should be treated equally.

Sarah is seeking asylum in the UK for herself and her three children, the youngest of whom was born in Scotland.

For the last five and a half years her family has lived off approximately £5 per person per day in asylum support as she is prevented from working or claiming any benefits because she is an asylum seeker.

Sarah doesn't think it is fair that children in Scotland are treated differently because of their parents' immigration status.

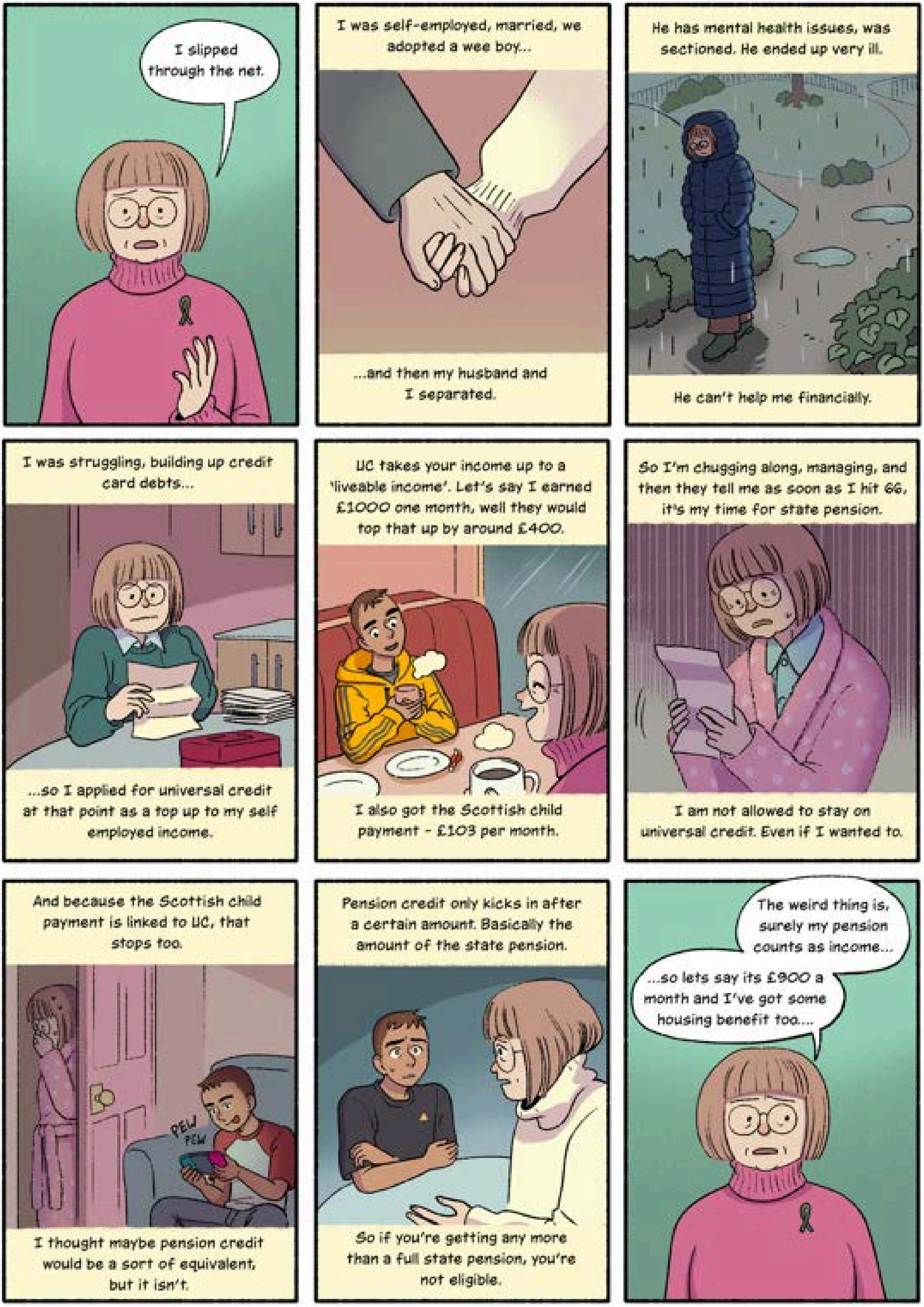
Sarah finds it particularly difficult that her youngest son isn't entitled to Scottish child payment and the Best Start grants even though he was born in Scotland.

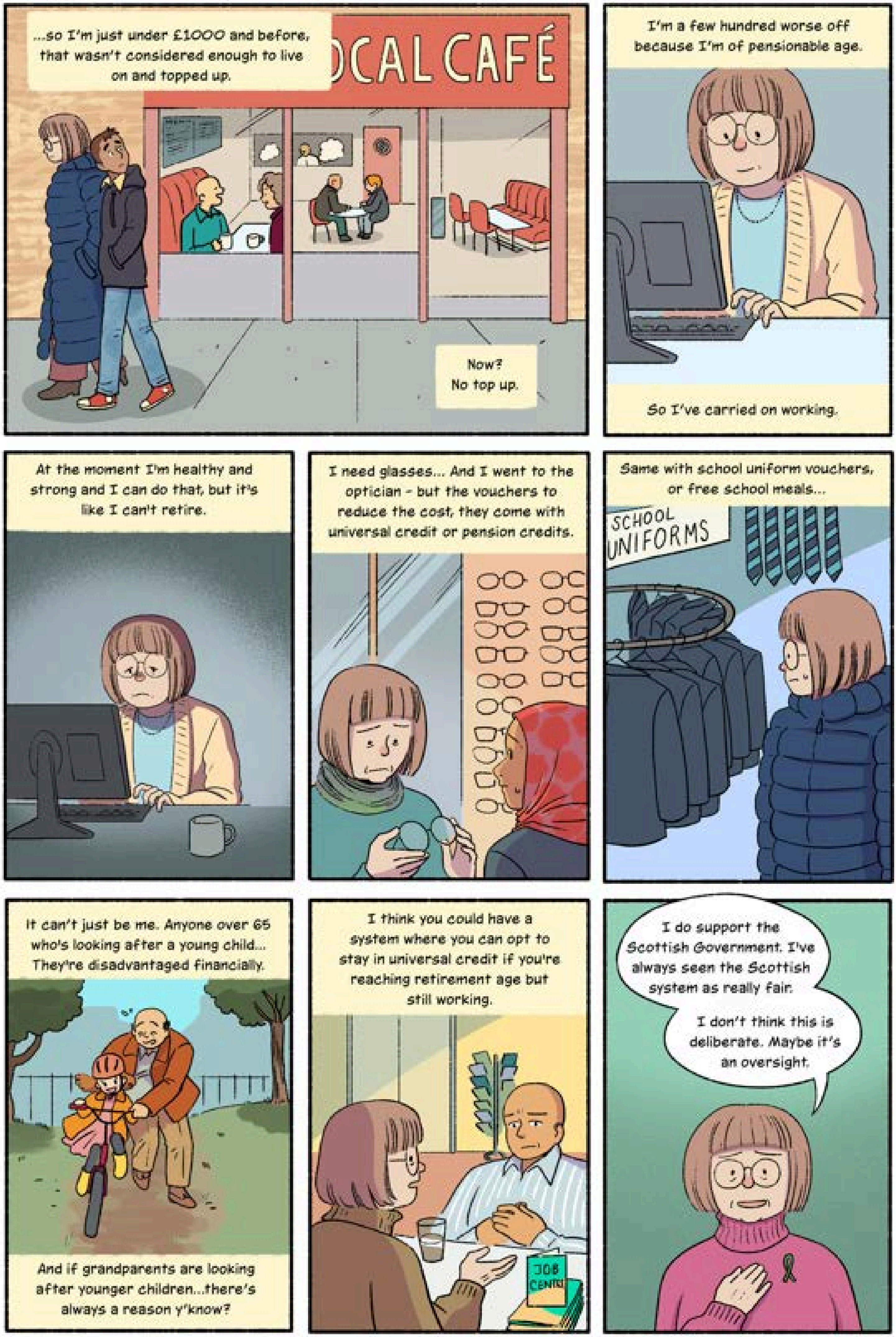
This example highlights the plight of many families who are excluded from claiming benefits because of their immigration status.

Recommendation: The Scottish Government should use other mechanisms to expand financial support to families restricted by immigration status.

Please see the Strengthening Social Security project page for further information on this policy recommendation.

Sally's Story




...so I'm just under £1000 and before, that wasn't considered enough to live on and topped up.
OCAL CAFÉ
Now? No top up.
I'm a few hundred worse off because I'm of pensionable age.
So I've carried on working.
At the moment I'm healthy and strong and I can do that, but it's like I can't retire.
I need glasses... And I went to the optician - but the vouchers to reduce the cost, they come with universal credit or pension credits.
Same with school uniform vouchers, or free school meals...
SCHOOL UNIFORMS
It can't just be me. Anyone over 65 who's looking after a young child... They're disadvantaged financially.
And if grandparents are looking after younger children...there's always a reason y'know?
I think you could have a system where you can opt to stay in universal credit if you're reaching retirement age but still working.
JOB CENTR
I do support the Scottish Government. I've always seen the Scottish system as really fair.
I don't think this is deliberate. Maybe it's an oversight.

Sally was getting universal credit and Scottish child payment for herself and her adopted son (age 14), but they both stopped when she turned 66 and started getting her state pension. She was a lot worse off but mistakenly believed that she would not be entitled to pension credit and would have to carry on working.

If Sally lived alone, her state pension would be too high for her to get pension credit. But her circumstances mean her pension credit calculation would include an amount to support her son and so her income would be below the threshold. She should have been able to stop working, get pension credit, full housing benefit and Scottish child payment. She could also get support to get new glasses.

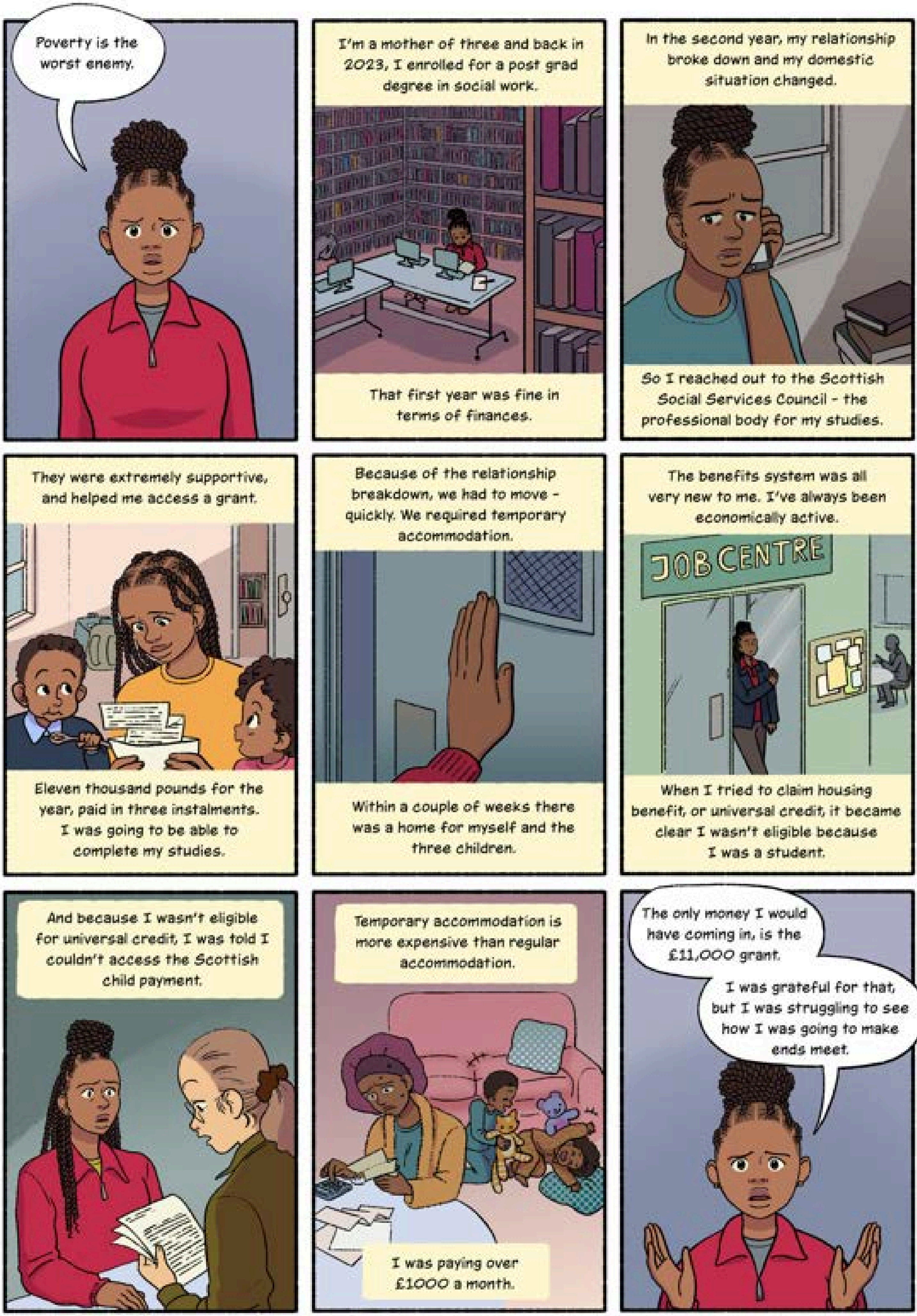
Sally may have missed out on a lot of financial support she was entitled to because she didn't have the correct information. If Sally claims pension credit and housing benefit now, she may be able to get both benefits backdated for up to three months if her earnings were low enough, but she cannot get a backdated payment of Scottish child payment.

This example shows the complexity of the benefit system and the need for advice and information to support people to identify the benefits that they might be entitled to.

Recommendation: The Scottish Government should introduce backdating for Scottish child payment and provide sufficient investment to fund the expansion of income maximisation and advice services, including the training of new advisers.

Please see the Strengthening Social Security project page for further information on these policy recommendations.

Mary's Story



Poverty is the worst enemy.
I'm a mother of three and back in 2023, I enrolled for a post grad degree in social work.
That first year was fine in terms of finances.
In the second year, my relationship broke down and my domestic situation changed.
So I reached out to the Scottish Social Services Council - the professional body for my studies.
They were extremely supportive, and helped me access a grant.
Eleven thousand pounds for the year, paid in three instalments. I was going to be able to complete my studies.
Because of the relationship breakdown, we had to move - quickly. We required temporary accommodation.
Within a couple of weeks there was a home for myself and the three children.
The benefits system was all very new to me. I've always been economically active.
JOB CENTRE
When I tried to claim housing benefit, or universal credit, it became clear I wasn't eligible because I was a student.
And because I wasn't eligible for universal credit, I was told I couldn't access the Scottish child payment.
Temporary accommodation is more expensive than regular accommodation.
I was paying over £1000 a month.
The only money I would have coming in, is the £11,000 grant.
I was grateful for that, but I was struggling to see how I was going to make ends meet.


I had a part time relief job, but it's a night job. And there's no other parent to look after them.
So we had to live within the means that we had.
We weren't eligible for free school dinners so...
...that meant leftover dinners being used for school lunch
Eventually, I was told that as I had children I might be eligible for housing benefit.
And then I got a rent arrears bill for over £2000!
We managed to survive.
FOOD BANK
We relied quite a lot on foodbanks to sustain ourselves.
I'm finished my studies now, and I have a job lined up.
This umbrella term of 'people on universal credit'...people should be looked at on a case by case basis.
That way, nobody is left behind.

Mary was in her second year of a post graduate degree in social work when her relationship broke down and she moved to temporary accommodation with her three children. Most students can't get universal credit, but students with children can if their income is low enough. Families in temporary accommodation must claim housing benefit to help with their rent rather than universal credit.

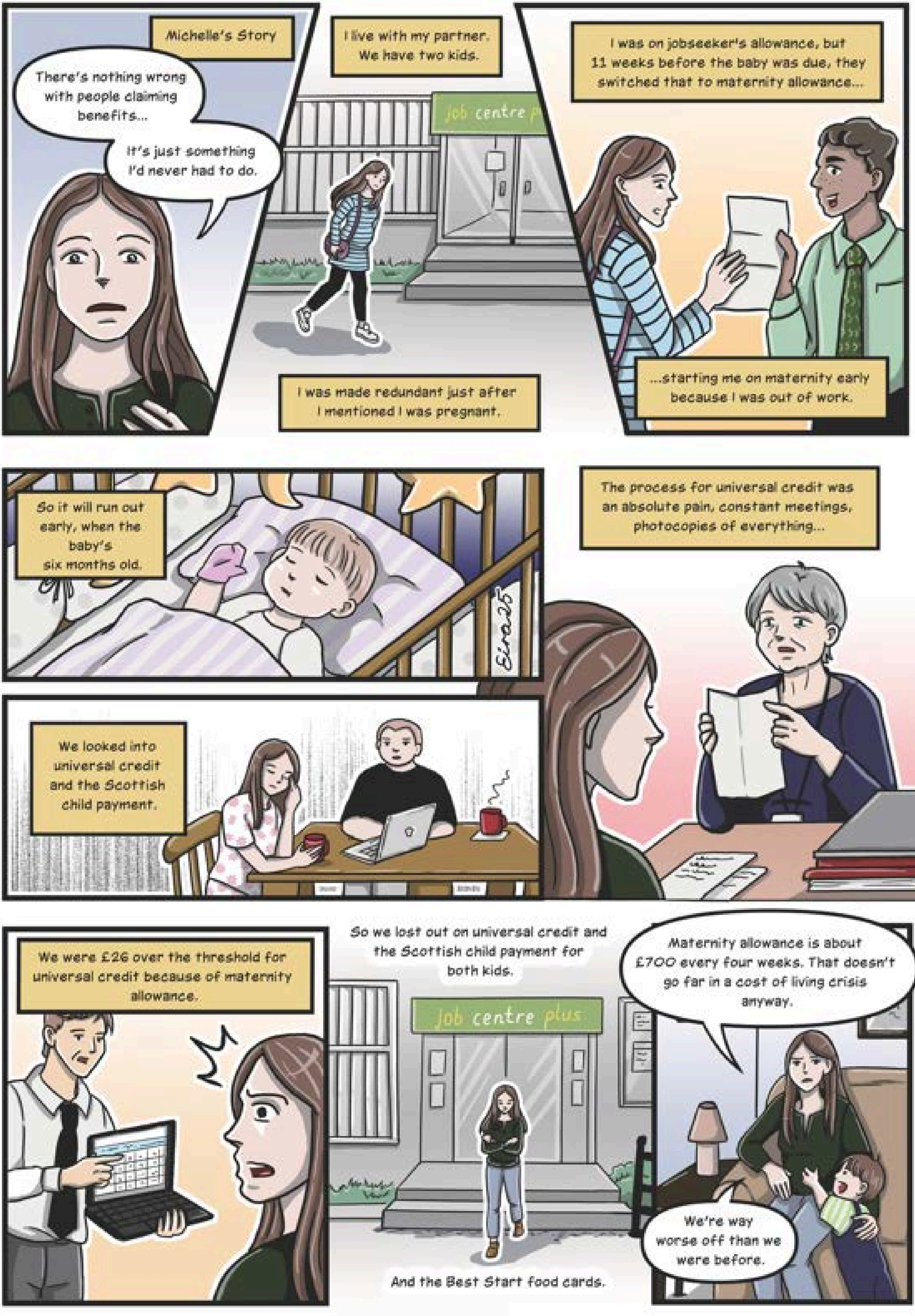
Mary tried to claim universal credit and housing benefit but was told that she wasn't eligible for either because of her student status and student income, and therefore she also wasn't eligible for Scottish child payment.

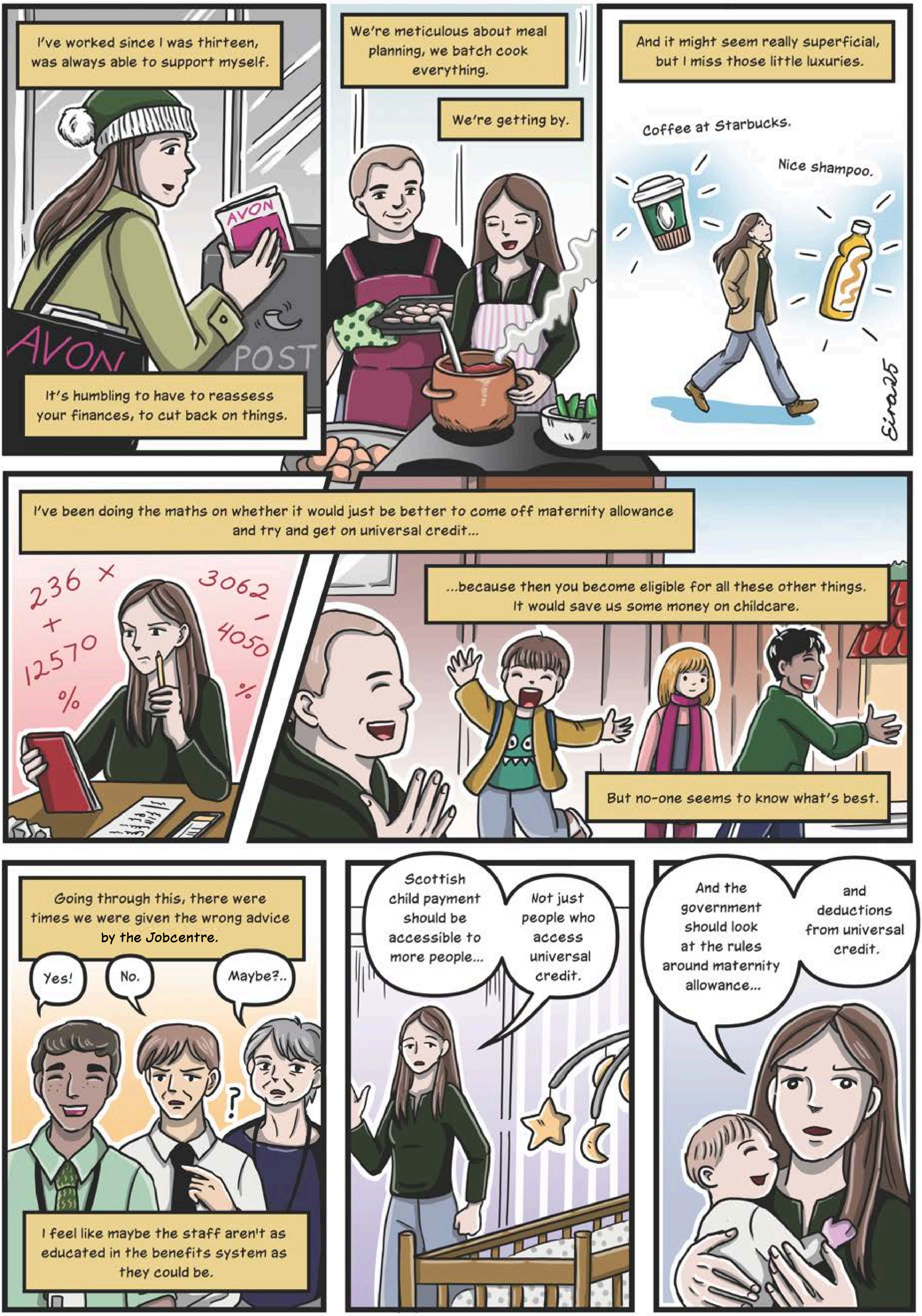
How to treat students and student income is a complex part of the social security system and mistakes are often made. Eventually, Mary did start receiving housing benefit, but she still wasn't eligible for Scottish child payment because housing benefit is not a qualifying benefit for Scottish child payment. If Mary was in standard rented accommodation, her housing costs would be included in her universal credit calculation, and she would receive universal credit and Scottish child payment instead.

This example highlights that there are people who miss out on Scottish child payment, just because they stay in temporary accommodation which must be paid for by housing benefit rather than universal credit.

Recommendation: The Scottish Government should make housing benefit a qualifying benefit for Scottish child payment.

Please see the Strengthening Social Security project page for further information on this policy recommendation.


Michelle's Story
There's nothing wrong with people claiming benefits...
It's just something I'd never had to do.
I live with my partner. We have two kids.
job centre p
I was made redundant just after I mentioned I was pregnant.
I was on jobseeker's allowance, but 11 weeks before the baby was due, they switched that to maternity allowance...
...starting me on maternity early because I was out of work.
So it will run out early, when the baby's six months old.
Eira25
The process for universal credit was an absolute pain, constant meetings, photocopies of everything...
We looked into universal credit and the Scottish child payment.
We were £26 over the threshold for universal credit because of maternity allowance.
So we lost out on universal credit and the Scottish child payment for both kids.
job centre plus
And the Best Start food cards.
Maternity allowance is about £700 every four weeks. That doesn't go far in a cost of living crisis anyway.
We're way worse off than we were before.


I've worked since I was thirteen, was always able to support myself.
AVON
AVON
POST
It's humbling to have to reassess your finances, to cut back on things.
We're meticulous about meal planning, we batch cook everything.
We're getting by.
And it might seem really superficial, but I miss those little luxuries.
Coffee at Starbucks.
Nice shampoo.
Eira25
I've been doing the maths on whether it would just be better to come off maternity allowance and try and get on universal credit...
236 ×
+
12570
%
3062
-
4050
%
...because then you become eligible for all these other things. It would save us some money on childcare.
But no-one seems to know what's best.
Going through this, there were times we were given the wrong advice by the Jobcentre.
Yes!
No.
Maybe?..
?
I feel like maybe the staff aren't as educated in the benefits system as they could be.
Scottish child payment should be accessible to more people...
Not just people who access universal credit.
And the government should look at the rules around maternity allowance...
and deductions from universal credit.

Michelle lives with her partner, child and new baby. Michelle was made redundant when she was 5 months pregnant. Michelle briefly claimed jobseeker's allowance, universal credit, Scottish child payment and received a Best Start grant. Eleven weeks before her due date, Michelle claimed maternity allowance and found she was no longer eligible for universal credit or Scottish child payment.

If Michelle had still been employed, she would have been entitled to statutory maternity pay instead of maternity allowance and would have kept getting universal credit and Scottish child payment. This is because maternity allowance is deducted in full as income when calculating universal credit whereas statutory maternity pay is only partially deducted.

Michelle has received lots of contradictory information from the jobcentre and needs a full benefits check from an adviser to ensure she is receiving everything she is entitled to. It is possible that she may be able to establish entitlement to universal credit and Scottish child payment again, but she will need expert advice to navigate this.

This example demonstrates the complexity of the benefit system and the importance of timely expert advice to ensure that people can access their maximum benefit entitlement.

Recommendation: The Scottish Government should provide sufficient investment to fund the expansion of income maximisation and advice services, including the training of new advisers.

Please see the Strengthening Social Security project page for further information on this policy recommendation.

Acknowledgements

The Strengthening Social Security project was funded for two years by The Robertson Trust.

Please see the project website for the project report and other publications. We are grateful to the participants who have shared their stories with us as part of this project.

https://cpag.org.uk

CPAG
IN SCOTLAND

The
ROBERTSON
Trust

MAGIC TORCH
COMICS