



Strengthening Scottish social security for children and families

January 2026

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1. Introduction

This report presents the findings from a two-year project, *Strengthening Scottish Social Security*, that brought together the expertise of parents, carers, frontline advisers and welfare rights workers in Scotland. Using participatory methods, the project explored why some families on a low income are excluded from or not benefiting fully from Scottish child payment and other Scottish family payments. Through thematic sections, the report sets out the gaps and barriers to accessing support and the corresponding policy recommendations developed by the project team and participants. The report focuses on policy recommendations that are within the Scottish government's current powers and could start to be implemented without delay.

The evidence in this report draws on interviews with parents, carers, and frontline advisers; creative sessions with parents and carers; new information from Social Security Scotland; and case evidence from frontline workers gathered and analysed through CPAG in Scotland's [Early Warning System](#).¹ The project team developed the policy recommendations with participants during workshops and consultation sessions. Expert facilitators used creative participatory methods in sessions to balance power between those with lived and learned experience. This was done with the aim of enabling participants to share their ideas for change in their own words and through different visual formats. These methods were selected after consulting with lived experience campaigners, academics and sector stakeholders who specialise in participatory research and advocacy.

The project captured the stories, creative work and ideas for change generated in these sessions in [Postcards to the Powerful](#)² and [What it Means to Miss Out](#).³ These materials bring the personal impact of the report's themes to life and make a compelling case for the Scottish government to act on the policy recommendations developed through the project. Earlier briefings from the project are also available on the [Strengthening Scottish Social Security project page](#).

Context: the impact of Scottish child payment

Against a backdrop of increasing child poverty across the UK, Scottish child payment and the other four of the five family payments (Best Start grants and Best Start foods) are playing a critical role in shifting the dial on child poverty in Scotland. The latest official statistics show that the proportion of children in Scotland living in poverty fell by four percentage points in the year to 2023/24 and is now nine percentage points lower than the UK as a whole.⁴ Scottish child payment alone is estimated to be lifting 40,000 to 50,000 children out of poverty.⁵ The Scottish government's recent evaluation of the five family payments describes how the payments provide 'intense relief' to families paying for essential household bills and costs, which in turn helps reduce anxiety.⁶

¹ The Early Warning System in Scotland has been gathering case evidence about the impact of changes in the benefit system on families and individuals (approximately 750 case studies a year) since 2013. Read more at cpag.org.uk/ews

² CPAG, *Postcards to the Powerful*, 2025, available at: cpag.org.uk/policy-and-research/policy-briefings-reports/strengthening-scottish-social-security

³ CPAG, *What it Means to Miss Out*, 2025, available at: cpag.org.uk/policy-and-research/policy-briefings-reports/strengthening-scottish-social-security

⁴ Scottish government, 'Child poverty in Scotland falls', 27 March 2025, available at: gov.scot/news/child-poverty-in-scotland-falls/

⁵ Modelling from the Scottish government estimates Scottish child payment to keep 40,000 children out of relative poverty in 2025-26. Scottish government, *Child Poverty Modelling: Update*, 2025, available at: gov.scot/publications/childpoverty-modelling-update/. CPAG's own analysis suggests the payment lifts around 50,000 children out of poverty, while reducing the depth of poverty for many more. CPAG, *State of the Nations*, 2024, available at: cpag.org.uk/sites/default/files/202410/State_of_the_nations.pdf. IPPR Scotland modelling in April 2023 estimated 40,000 children to be lifted out of poverty by the £25 payment. IPPR Scotland, *Poverty doesn't have to be inevitable – it needs political will and investment to eradicate*, 2023, available at: ippr.org/articles/poverty-doesn-t-have-to-be-inevitable-it-needs-political-will-and-investment-to-eradicate

During the project it was also clear that parents, carers and advisers saw and felt the value of the five family payments, and particularly Scottish child payment.

I would say it's definitely had a big impact. There was that point where we had the universal credit £20 uplift taken away, so you were kind of used to it. Then, once the Scottish child payment came, it was actually really good because it's allowed me to be able to afford things that would be a little bit tight. For example, my son has got a swimming lesson tonight. I could afford these little extra things, which is really nice. It's definitely alleviated a bit of the pressure... It's not all gone, but it's definitely helped. It's very helpful to have that extra money. It's been a positive thing.

Fatima (parent) – November 2024

I think [Scottish child payment] is an absolute lifeline for families. Like I say, even if it's just one child, having that money coming in every four weeks makes a huge difference. It's a food shop or it can pay an energy bill, it could put petrol in the car. It's the cost of living just now. They say that inflation's low and the price of things is coming down, but it's not... families are struggling... It's invaluable and I'd hate to think if they get rid of it... Families would be in dire straits...

Gwen (adviser) – July 2024

It is clear from parents and carers themselves, from wider research evidence and from official statistics that Scottish social security is working to reduce child poverty. Yet some families are being left behind.

This report focuses on the situation for families who miss out on, are excluded from accessing, or have unreliable entitlement to Scottish child payment and the other five family payments. For the majority of respondents, the focus of concern was Scottish child payment and the report's findings and recommendations reflect this focus.

Forms of support discussed in this report

The five family payments

The five family payments are paid by Social Security Scotland to families who are getting universal credit or income-related employment and support allowance or pension credit.

Scottish child payment – £27.15 a week, paid four-weekly for each child aged under 16, with no limit to the number of children it can be paid for.

Best Start grant pregnancy and baby payment – A single payment of £767.50 if you have no other children living with you, or usually £383.75 if you have any older dependent children under 16.

Best Start grant early learning payment – A single payment of £319.80 which can be paid between a child's second birthday up to when they reach three and a half.

Best Start grant school age payment – A single payment of £319.80 which can be paid around school-starting age.

⁶ Scottish government, *Five Family Payments: evaluation*, September 2025, available at: gov.scot/publications/evaluation-five-family-payments/documents/

Best Start foods – A pre-paid payment card from the start of pregnancy until the child's third birthday. The card is credited with £5.40 a week, or £10.80 for a child under one, and can be used to pay for milk, fresh, frozen or tinned fruit and vegetables, pulses and eggs.

Best Start grants and Best Start foods can also be paid to:

- parents who are getting housing benefit; and
- parents under the age of 18 regardless of benefit entitlement or income.

Child benefit

Child benefit is a UK-wide benefit of £26.05 per week for the first child and £17.25 for any other school-age children up to age 20, paid weekly or 4-weekly by His Majesty's Revenue and Customs (HMRC), with no limit to the number of children it can be paid for. Child benefit is not means tested, but if a parent earns over £60,000 per year, they are liable to pay additional tax (high-income child benefit charge).

Universal credit

Unless you are under the age of 18 or a dependent 18- or 19-year-old, eligibility for the five family payments depends on you getting a qualifying benefit. Soon, universal credit, and to a lesser extent pension credit, will be the only qualifying benefits for Scottish child payment, as the Department for Work and Pensions (DWP) invites the last people still receiving legacy benefits to claim universal credit and terminates their old benefits through the process of managed migration.⁷

Universal credit is a single, means-tested benefit for households that are both in and out of work. To qualify for universal credit, a claimant must meet certain conditions including having an income below a certain threshold for their household's particular circumstances. To calculate a universal credit award, different elements are added together to make a household's 'maximum amount'. All eligible claimants qualify for a single or couple rate of the standard allowance, plus additional elements including for children and rent.

If a family has no income or capital, they will receive a universal credit award equal to their maximum amount. If a family has income or capital over a certain level, then the universal credit award is calculated by reducing the maximum amount.

Claimants with children qualify for a 'work allowance' in their universal credit calculation, which allows a fixed amount of earnings to be disregarded before the maximum amount is reduced. The work allowance is lower for families who receive help for housing costs (£411 per month) compared to families who do not have any rental costs (£684 per month).

There is a taper in universal credit currently set at 55 per cent, so that each pound of earned income above the work allowance reduces the maximum amount by 55p. Some benefit income, such as maternity allowance, reduces the maximum amount of universal credit pound for pound as it is not affected by the work allowance or the taper. At a certain income threshold, the maximum amount will reduce to zero and a family will have too much income to be entitled to any universal credit.

⁷ Universal credit has replaced the following legacy benefits: child tax credit, working tax credit, income support, housing benefit, income-based jobseeker's allowance and income-related employment and support allowance. This project will refer to universal credit as the main qualifying benefit but in some examples the information will be relevant to pension credit too.

2. Childhood assistance

Scottish child payment was introduced by the Social Security (Scotland) Act 2018. It is currently a top-up benefit, which means recipients must be getting a qualifying benefit, usually universal credit, to be eligible for it. Since then, section 1 of the Social Security (Amendment) (Scotland) Act 2025, 'Childhood assistance', has introduced regulation-making powers that, once the section is commenced, would allow the Scottish government to replicate Scottish child payment as a standalone benefit and extend eligibility beyond those getting a qualifying benefit.

The recommendations in this report largely rely on the Scottish government using these regulation-making powers to replicate Scottish child payment as a standalone benefit, and advise how eligibility could be widened in these regulations.

Any changes made to Scottish child payment should be replicated across Best Start grants and Best Start foods where appropriate to better align the rules of entitlement across the five family payments, making them easier for families to navigate.

3. Families missing out when their child turns 16

Throughout the project, in interviews and creative workshops, parents, carers and advisers described the financial challenges families can face when Scottish child payment ends as children turn 16. This was an issue that was also raised by the Scottish government's evaluation of the five family payments in September 2025.⁸ The quotes from participants below illustrate how pressures on family budgets do not stop when a child turns 16, and how removing the payment can be a 'nightmare' for parents trying to cover the same costs, or sometimes higher costs due to the additional expense of older children.

Obviously, [Scottish child payment] ends at 16 whereas you can keep getting child benefit. So quite a lot of parents are feeling it then because they're thinking, "Well they're still a child and I've still got to keep them." Obviously, the payment stops.

Frankie (adviser) – July 2024

Some clients that they'll say, "oh, I've got a child who lives with me, who's 16/17, and suddenly it [stops] when they turn 16 and there's not really anything to fill in that gap?" ... I did have someone who they were receiving it for their two children and then they had a 16- and 17-year-old and they were using the food bank.

Gareth (adviser) – June 2024

I was used to that payment, so obviously it was a struggle after that... he's still going to school, and I think that should be made until they're 18, as long as they're at school... but yeah, that was just a nightmare.

Megan (parent) – April 2025

At 16 the expenses are more to be honest... because their things cost more money.

Kayla (parent) – August 2025

Age limits for other benefits

Universal credit

A young person can be included in a household's universal credit award until 31 August following their 16th birthday, or until the end of August following their 19th birthday if they are a 'qualifying young person'. A qualifying young person for universal credit is someone aged 16 to 19, enrolled in non-advanced education (including Highers and SVQ level 3 and below) or approved training.

Most young people are excluded from claiming universal credit in their own right while they still count as a qualifying young person.

Child benefit

Child benefit continues until 31 August after the child turns 16, or until the 20th birthday for a young person in full-time, non-advanced education or approved training.

What about education maintenance allowance (EMA)?

EMA is a weekly payment, during term time, of £30 paid to 16- to 19-year-olds in full-time, non-advanced education with a (gross taxable) household income of less than or equal to £24,421 (one child), or £26,884 (more than one child under 16 or under 25 in education). There are some families who will get

⁸ See note 6

universal credit but will not be entitled to EMA because their income is above the threshold. In Scotland in 2023/24, there were 21,540 recipients of EMA⁹ compared with 34,000 qualifying young people included in a universal credit award.¹⁰

Parents and carers told us that EMA is a welcome form of support that helps towards the cost of young people staying in education. However, they felt strongly that EMA is not a substitute for Scottish child payment. EMA is paid to the student and Scottish child payment is paid to the parent or carer. Scottish child payment is often relied on by families to meet essential costs such as buying food or paying for transport. Participants said that these costs often grow as their children do, meaning the loss of Scottish child payment at the age of 16 can come as a particularly untimely financial shock.

I think the EMA should be just an additional thing and I think that should be something that's just specifically tied to education, I think the Scottish child payment is if you're a child. I would just make these things to 18 instead of 16.

Ryan (adviser) – July 2024

Options for extending Scottish child payment beyond age 16

Participants described how there should be consistency across the different children's benefits around age limits.

I would suggest widening it to 18 in certain circumstances, obviously if the child is still in education. A disabled child, potentially, as well. It would seem to make sense to keep it in line with child benefit. It just makes the rules easier for people, as well, if they know that both benefits keep running.

Frank (parent) – August 2025

Participants had varied views on what age the benefit could continue until, and whether it should be linked to education or training status. Some parents suggested that Scottish child payment should be extended to all 16- and 17-year-olds in households receiving universal credit regardless of whether they continued in education or training, purely on the basis of being children in a low-income household. They were concerned that linking Scottish child payment to education and training status could penalise families or create unfairness when children made different choices about their futures but still had the same costs.

It's just stopping at 16 and that's it. A lot of families are still in the same situation, the child's living at home, they've not got a job because they're still at school. I would keep it like child benefit is, keep it until the child's finished education. I think 16 is just too short to cut it off.

Gwen (adviser) – July 2024

I think they should look at children, all of them, under 18... because like my son, he's 18, but he's still living at home. Yeah, he is still eating, he is still doing everything, because almost everything on him stopped around him... It's not easy.

Zina (parent) – April 2025

⁹ Scottish government, *Education Maintenance Allowance 2023-24, 2025*, available at: gov.scot/publications/education-maintenance-allowances-2023-24/pages/2--ema-recipients/

¹⁰ DWP, *Households Below Average Income*, 2025, available at: gov.uk/government/collections/households-below-average-income-hbai-2. Calculated as the three-year average from *Households Below Average Income 2021/22-2023/24*.

My oldest is turning 16 this year and obviously it'll be stopping for her, but she will remain in education. I'm trying not to be just thinking about my own child... It shouldn't penalise parents whose children leave full-time education... because it is the Scottish child payment... that's why you're entitled to it otherwise... it's like the game of life, which way do you go... you could have twins, one could be going to uni that's still living at home and one could be working on a building site and still stay at home. And why? Why is it fairer for one to get the Scottish child payment and for the other one same birthday to not?

Barbara (parent) – August 2025

It shouldn't matter whether somebody stays in education. I know lots of people with kids that are between 16 and 19 who through the curriculum for excellence and through schools pressuring them to do things... so that the school looks good in terms of exam results and stuff that doesn't necessarily translate to that person wants to stay in education or will stay in education.

Cora (parent) – August 2025

What we considered

We considered how feasible it would be for Social Security Scotland to administer Scottish child payment for all young people aged 16 to 17. Social Security Scotland uses receipt of the child element of universal credit or child benefit to identify whether a person is responsible for a child. These continue beyond 16 if the young person is in full-time, non-advanced education or approved training and therefore it should be possible for Social Security Scotland to identify these young people through existing data. It would be administratively more complex for Social Security Scotland to determine whether someone is responsible for a 16- or 17-year-old without linking eligibility to education.

Extending Scottish child payment to 16- to 19-year-olds who are in full-time, non-advanced education or approved training would align more closely with current universal credit and child benefit rules.¹¹ Consistency makes it easier for families to understand and navigate their entitlements across the benefit system. Extending entitlement would also be in keeping with article 28 of the United Nations Convention on the Rights of the Child – a right to education, and the principle that 'children should be encouraged to go to school to the highest level possible'.¹² Extending entitlement would provide financial support to families at a time when young people might feel pressure, or be pressurised, to move into work to contribute to the household income. Families would be able to rely on continuing to get Scottish child payment if their child continues with their education beyond the age of 16, instead of it stopping and reducing the household's income at a stage when parents report their outgoings in relation to their child are even greater than before.

The extension of Scottish child payment should be in addition to payment of EMA. EMA is not available to all non-advanced students in a household that gets universal credit – only those households with the lowest incomes. Continuing to pay EMA alongside Scottish child payment would provide support to families at risk of poverty at a stage when they may no longer have access to free school meals and school clothing grants (for example if the young person is at college).

¹¹ There is a slight difference in the rules about who counts as a qualifying young person for universal credit and child benefit.

¹² Unicef, *Child rights and education*, available at: knowledge.unicef.org/child-rights/child-rights-and-education

We estimate that 43,000 young people would benefit from this extension, at a cost of £43 million to the Scottish government with a 0.3 percentage point reduction in child poverty rates.¹³

Recommendation: extend Scottish child payment to 16- to 19-year-olds who are in full-time, non-advanced education or approved training

Parents told us losing Scottish child payment when their child turns 16 causes financial difficulties at a stage when the costs they face stay the same or increase.

Extending Scottish child payment to 16- to 19-year-olds who are in full-time, non-advanced education or approved training would reduce the financial pressures and associated worry parents face, enhance the choices available to young people as they navigate transitions to adulthood and reduce overall levels of child poverty.

¹³ CPAG's calculations from *Households Below Average Income 2021/22 to 2023/34* and UKMOD tax-benefit microsimulation software. Results presented here are based on UKMOD version B1.13. UKMOD is maintained, developed and managed by the Centre for Microsimulation and Policy Analysis (CeMPA) at the University of Essex. The results and their interpretation are the author's sole responsibility.

4. Families missing out because of fluctuating entitlement

Throughout the project, in interviews and creative workshops, parents, carers and advisers shared the difficulties families face when they have temporary gaps in universal credit entitlement. With Scottish child payment entitlement being linked to receipt of universal credit, families who lose universal credit temporarily also lose Scottish child payment. Participants repeatedly highlighted how challenging it is to budget when universal credit is lost for a short period of time.

From time to time, they get two lots of four-weekly payments in a universal credit month and this can push them over the top and out of entitlement for a month and obviously, yeah, they lose their Scottish child payment for that month which is rubbish... Well they're in a mess... "Well you should've been saving up a bit off every four-week payment to cover this month when it's going to hit you hard." It's not realistic, is it? I mean people are struggling... Asking them to put a bit by every month so that they can get through this nasty month that they may not even anticipate...

Sophie (adviser) – June 2024

The families that we speak to don't actually know that if you get a nil award with your universal credit that your Scottish child payment can be stopped... So normally about Christmas time/January/February that we get phone calls in saying, "Oh I've had nil award from universal credit, my Scottish child payment's been stopped."

Natalie (adviser and parent) – July 2024

What I've found most difficult is families that qualify for universal credit but they get zero payment, and then they can't get the Scottish child payment... they maybe get one payment, then they get zero... And their wages fluctuate... With one family in particular... they applied for Scottish child payment after they got their universal credit. The next month, they got zero universal credit. Scottish child payment must have got in touch with universal credit, who told them they were getting zero universal credit, so they didn't get Scottish child payment...

Lucy (adviser) – June 2024

Gaps in universal credit entitlement

Fluctuating income

It is common for people to lose entitlement to universal credit for one month or longer due to irregular wages temporarily taking them over the financial threshold. This could be caused by zero-hour contracts, overtime or one-off lump sum payments such as bonuses or holiday pay. Many of the participants who took part in this project described the challenges of managing household budgets due to fluctuating wages and the consequences of earning just over the threshold for universal credit entitlement in a month.

Overtime is nice and you feel good for doing it. Especially in hospitality, you get your tips... around Christmastime... even having an extra £5 in your wallet. I'm like, "that's good but... what are the consequences going to be?" If I change my hours too much, everything goes up or down. January is just a dead month so there will be no extra hours... By the time the end of January comes they'll probably think I've had a bumper December so... let's take January's allowances away... It's the months that follow any kind of change.

Barbara (parent) – December 2024

We didn't think we'd get anything this month, but we got £300, but I hadn't done as much shifts as I normally do... And some months I do try and work out, "Oh if I do one more shift we won't get a payment" because it's just so much hassle...

Sabrina (parent) – February 2025

I just think the benefits system needs to be more reactive. Rather than punish people that are trying to work, trying to keep their family with a house over their head type thing, they need to be more responsive rather than feel like a punishment. You don't want to claim benefits all the time, you want to be working, you want to be earning, but it just feels like, in the periods that you're not due to no fault of yourself because it's either a short-term contract, it's a six-month contract and it comes to an end.

Sarah (parent) – April 2025

Universal credit calculation

Families can also lose entitlement to universal credit for one month, even though they have a regular and predictable income, due to the interaction between weekly pay cycle frequencies and the monthly universal credit calculation which is based on a fixed 'monthly assessment period'.

For example, universal credit claimants who are paid four-weekly will receive one wage payment in 11 monthly assessment periods a year but in the remaining monthly assessment period they will receive two wage payments. Households commonly lose entitlement to universal credit for the assessment period in which they get two payments of wages.

I've had issues with parents that get paid four-weekly, with universal credit they put that in the one assessment period, and it looks like they've had two payments, which it's obviously not, it's just the way that the payments have fallen... which then makes it that they've not got universal credit.

Natalie (adviser and parent) – July 2024

The biggest one probably where it knocks it off is... the four week and five week. So if they have two payments... universal credit says you've got no entitlement... That's quite a common thing.

Rory (adviser) – July 2024

If a person's universal credit award ends because they have too much income, the digital universal credit account remains active for the next five assessment periods and produces monthly payment statements displaying an 'award' of £0.00. The DWP calls this a 'nil award.' The award is reinstated automatically if earnings go down. This makes it common for claimants to believe they remain entitled to universal credit when they are not.

Gaps in universal credit and Scottish child payment

When Social Security Scotland makes an award of Scottish child payment, it notifies the DWP that it has an 'interest' in the individual in question. The DWP automatically alerts Social Security Scotland every other day if there are any changes that could affect entitlement to Scottish child payment, which Social Security Scotland staff deal with manually. If Social Security Scotland decides that there is no longer any universal credit entitlement, it will notify the claimant and make a final payment of Scottish child payment, of between one and four weeks of entitlement.

If a parent or carer becomes entitled to universal credit again within the following 12 weeks of their Scottish child payment ending, they can get Scottish child payment again without needing to make a new application.¹⁴

If a parent or carer loses universal credit entitlement for a single assessment period, whether Scottish child payment will continue depends on the alignment of their four-weekly payment cycle for Scottish child payment and their monthly universal credit assessment period cycle.

Most of the time there will be at least one week of universal credit entitlement in each four-weekly cycle of Scottish child payment, meaning that Scottish child payment should continue, albeit only paid at a reduced rate depending on the number of weeks of universal credit entitlement in the cycle.

If a full four-weekly cycle of Scottish child payment occurs in the middle of a month where a parent or carer has no universal credit entitlement there should be a gap in Scottish child payment entitlement and payments.

If the gap in universal credit entitlement is longer than 12 weeks after their Scottish child payment ended, then the DWP will not inform Social Security Scotland when the universal credit entitlement restarts, and the claimant will need to make a new claim for Scottish child payment.

Inconsistent treatment of gaps in Scottish child payment

In interviews with parents and carers, and case studies from CPAG in Scotland's Early Warning System, we found evidence of Social Security Scotland taking different approaches to addressing how a gap in universal credit entitlement affects Scottish child payment. Sometimes, there is the expected corresponding gap in Scottish child payment but in other cases there is no effect on Scottish child payment, or there is no gap in Scottish child payment at the time, but this is followed by notification that Scottish child payment has been overpaid.

In some cases, these inconsistencies will be due to the different interactions of the monthly payment cycle of universal credit and the four-weekly payment cycle of Scottish child payment. In other examples, it appears there is some inconsistency in Social Security Scotland's approach to gaps in universal credit entitlement, which does not always follow the legislation or the process it has set out.

The following cases demonstrate that when Scottish child payment continues in error despite a gap in universal credit, it creates an often welcome financial cushion for families who are already struggling with the gap in their universal credit.

I've got a client who is paid on the 24th of every month... and his assessment period runs from the 25th. So every two months he gets paid a universal credit payment, because his two paycheques count in one, and I have not found a single way administratively to get that sorted... He gets Scottish child payment as well, but as far as I can tell, it's been unaffected by his universal credit problem... I'm very thankful that it's not affected his other benefits, and I think that's either... a human has done this in a way that makes sense, or it's been a delayed reporting, and I'm going to hear about it in about three weeks' time.

Simon (adviser) – July 2024

One parent described how Social Security Scotland had acted inconsistently when he had different gaps in his universal credit entitlement. The parent was under the impression that Social Security Scotland

¹⁴ Schedule paragraph 12, The Scottish child payment Regulations 2020

had kept paying Scottish child payment during periods with no universal credit entitlement after he explained how financially challenging the previous gap had been.

My work is not fixed working time, so it fluctuates.... Scottish child payment, it's not affected by the gap [in universal credit] because I was still receiving even when there was a gap... During my first gap, I didn't receive the Scottish child payment. So I contacted the support and I explained about my situation and that I had a budget in my house... I asked them that they should consider that, and since that time, even when there is a gap [in universal credit], I still receive the amount [of Scottish child payment].

Kaleb (parent) – November 2024

From the claimant's perspective, continuing to get Scottish child payment during a gap in universal credit entitlement provides a level of income stability at a time when fluctuations in universal credit entitlement cause considerable instability. However, there is a risk of being notified of an overpayment in the future.

The DWP should automatically notify Social Security Scotland if a claimant's universal credit ends, but currently the responsibility to notify Social Security Scotland sits with a claimant. This is administratively burdensome if it is a regular occurrence due to fluctuating incomes, especially as in many cases universal credit claimants are not even aware if their universal credit award has not been paid because of a 'nil award' or because it has ended.

One parent described how difficult it was for them to predict whether there was going to be a gap in their Scottish child payment or not, due to the alignment of their Scottish child payment and universal credit cycles. Fear of a future overpayment made them consider cancelling their Scottish child payment award, not because they did not need it but because it was preferable to have a lower income that was predictable and could be relied upon than the worry that they might be required to pay back a large amount of money at any given time.

Scottish child payment's every four weeks, universal credit's every month and my assessment period is the 14th to the 13th. So I got a Scottish child payment on 13th September then [my partner] did his income and expenditures, which obviously covers the period, the five weeks before, and we weren't due a universal credit payment this month... it was nil. So I phone up Scottish child payment and I said, "Does that mean I have an overpayment? ... Or is it just if you get a universal credit payment in the previous four weeks?" and they were like... "Oh it's if you were entitled to it in the last four weeks," and I said, "That doesn't work then because universal credit's a month behind so I don't actually even know yet and you've already paid me it."... I was like, "How do I prevent that in the future?" Well the guy didn't know... he's like, "Oh just send us your statements in"... I had to keep putting up statements... I was like, "Och, do you know what, it'd probably be better just to shut it down, that claim altogether, than 10 years' time get told I've got an overpayment I can't prove otherwise..."

Sabrina (parent) – February 2025

Despite Scottish child payment being a reliable and predictable source of support for many families, the examples above illustrate how structural issues with universal credit can impact Scottish child payment too, causing anxiety and financial pressure.

As the cases above highlight, inconsistent handling by Social Security Scotland when there is a temporary loss of universal credit can exacerbate an already difficult experiences for families, causing confusion and concern regarding overpayments.

For the social security system to be effective, it must be able to ensure predictability for families with a variety of working realities, and not create greater confusion for those who are already navigating wage and benefit fluctuations. Project participants said that they would like the Scottish government to do more to support families in insecure types of work.

What we considered

We considered what solution would help parents manage household budgets when income changes unpredictably.

Other parts of the social security system use 'run-ons' of benefit to provide financial support for a period to allow people time to adjust when circumstances change. A run-on allows a benefit to continue to be paid for a period after entitlement has ended. Run-ons vary from two to 12 weeks.

For example, to allow more time to adjust following a bereavement, Scottish child payment and carer support payment give parents and carers an extra eight or 12 weeks' support. Best Start foods continues for eight weeks after universal credit ends. To ease the transition to universal credit, people get a two-week run-on of their old benefit.

Participants shared during consultation that a 12-week run-on would be the necessary length of support needed to alleviate much of the anxiety that exists around losing benefit entitlement, and that anything less would not create the stability that the run-on intends to provide.

If I was to pick one, I would pick a 12-week run-on. I think it allows people to have more continuity and more forwards planning ability to adapt to whatever change has caused their universal credit to end... four weeks sounds like a really long time, but so much can happen in four weeks that it just you blink and it's gone... And yes, it would cost more, but it's worth it to not have people being so concerned and so stressed and impacting people's health and wellbeing in a way where they can't see the wood through the trees because they're just scared they're going to have like a gap completely in their income.

Cora (parent) – June 2024

Twelve weeks also corresponds with the length of time that Social Security Scotland continues to receive information about a person's universal credit claim from the DWP. A run-on would allow Social Security Scotland to continue paying during this period. If the person becomes entitled to universal credit again, they also become entitled to Scottish child payment again and the run-on is no longer required.

This solution is intended to provide support for people with fluctuating incomes, but it could also be a way to support families who are moving into work or taking on more work. We discuss this more general situation in the section on *Families missing out because their earnings increased*.

Introducing a 12-week run-on of Scottish child payment for families who lose entitlement to universal credit due to their earnings would act as a financial buffer. This solution would be a significant step towards making Scottish child payment a more reliable form of financial support for families who are on the margins of entitlement but rely heavily on the payment as a source of income. We estimate this would benefit 29,000 children at a cost £9 million to the Scottish government a year.¹⁵

¹⁵ There is no data for off flows from Scottish child payment. As such the level of off flows was estimated by estimating the level of onflows as 47,082. Calculated as the number of new approved applications from October 2024 to September 2025 (27,575) multiplied by an estimate of the number of children per application from overall Scottish child payment data (1.71). The total change in claims from September 2024 to September 2025 was -3,560. This implies 50,642 children came off

Recommendation: introduce a 12-week run-on of Scottish child payment

Fluctuating earnings and fluctuating universal credit entitlement can cause temporary disruption to Scottish child payment entitlement. Parents talked about how difficult it is to budget when there are gaps in entitlement. However, some parents spoke about the relief of continuing to get Scottish child payment (possibly mistakenly) when there was a gap in their universal credit payments.

Allowing Scottish child payment to continue to be paid for 12 weeks after entitlement has ended by introducing a 12-week run-on would make Scottish child payment a more reliable form of financial support for families who are on the margins of entitlement but rely heavily on the payment as a source of income.

Scottish child payment. 21,970 children were aged 15 during that same period, so would be expected to age out. This leaves 28,852 children leaving Scottish child payment for other reasons. Providing a full 12 weeks Scottish child payment to each of these children would cost about £9 million.

5. Families missing out because of delayed claims

Scottish child payment cannot usually be backdated. The date a claim is received is usually the date the award starts. Only if someone is already getting Scottish child payment and becomes responsible for another child can their increased entitlement be backdated for up to four weeks before they let Social Security Scotland know.

The Scottish government estimates that 94 per cent of eligible families claim Scottish child payment.¹⁶ This is a high level of take-up but still means that over one in twenty families who could be getting Scottish child payment just now are not. If they do apply, they will not get any of the money they were missing out on before making their claim. This figure does not include families who are eligible for universal credit but have not claimed it. The DWP does not currently publish data about universal credit take-up rates.

Reasons people may not have claimed Scottish child payment include:

- Confusion about eligibility;
- Difficulty in applying; or
- Delaying making an application.

Confusion about eligibility

Our earlier report, [Children's benefits in Scotland: clearing up confusion to maximise take up](#),¹⁷ highlighted that some families miss out on benefits they are entitled to because of confusion about eligibility.

Advisers reported that many families seeking advice had a lack of understanding that Scottish child payment is paid in addition to child benefit for families receiving a qualifying benefit in Scotland.

A few people misunderstood and thought Scottish child payment was an alternative to child benefit... You're informed through your afterbirth process about child benefit, but not so much Scottish child payment... they already had child benefit in place [and] just assumed that they wouldn't be entitled to that, or that it was a Scottish version of child benefit.

Chloe (adviser and parent) – June 2024

I do case reviews for people and one of the things I have to say is, "You have to double check it's Scottish child payment," because people will say "I'm getting it" but it'll be child benefit they're getting, not Scottish child payment... they put the two together.

Ryan (adviser) – July 2024

Backdating would allow families to claim money that they would have been entitled to had they known to apply earlier.

Difficulty applying

Some families miss out on Scottish child payment because they struggled with the application process. Scottish child payment can be applied for by telephone, online or by paper form, with some applicants required to send in additional evidence, such as evidence of kinship care arrangements, either in the post or by uploading it online. If the application is not completed in the correct way with all

¹⁶ Scottish government, *Take-up rates of Scottish benefits*, October 2025, available at: gov.scot/publications/take-up-rates-scottish-benefits-october-2025/pages/2/

¹⁷ CPAG, *Children's benefits in Scotland: clearing up confusion to maximise take up*, 2025, available at: cpag.org.uk/policy-and-research/policy-briefings-reports/strengthening-scottish-social-security

the required information, Social Security Scotland can reject the application without determining eligibility.

There have been quite a few I've had where they've applied for the Scottish child payment, they've been asked for extra evidence and because of the stage of their journey they're in, it's totally overwhelmed them, and they've just left it at that until support has been brought in... there have been quite a few where they've just been like, "Oh, they needed this, this and this and I just couldn't do it," so that's why they've not been claiming it.

Patrycja (adviser) – July 2024

A lone parent with learning difficulties always got help from her mum with benefit applications until she passed away. The lone parent has not received any Best Start grants or Scottish child payment despite two of her children being under the age of five. An application for Scottish child payment was started but was rejected after eight months because the lone parent was not able to provide supporting evidence requested without her mum's help.

Early Warning System – June 2022

Delayed applications

Some parents and advisers are aware that parents must be getting universal credit before they can get Scottish child payment and delay making a claim until universal credit is in payment, causing families to miss out.

A mum claimed Scottish child payment once she was awarded universal credit. She successfully challenged the date the universal credit was paid from so that it was paid from the date she first applied, five months earlier. If she had claimed Scottish child payment at the same time as she claimed universal credit, Scottish child payment could have been paid from the date five months earlier too, but because it currently cannot be paid from a date before the application was received, this is not possible.

Early Warning System – September 2023

If we were doing a universal credit claim, we've learned not to do the Scottish child payment claim until at least they've been notified of getting universal credit. If we did the two applications at the same time, then they would get knocked back for the Scottish child payment. There were just so many people getting knocked back and we had to do a redetermination or had to reapply again, just because we were too early putting it in.

Gwen (adviser) – July 2024

What we considered

We considered how backdating could be introduced to support families who have missed out because of a delay in claiming Scottish child payment. Backdating is an established feature of the UK social security system. For example:

- Child benefit can currently be backdated for up to three months before the date it was claimed. This ensures a claimant is not disadvantaged by delays that can occur such as registering the birth or getting out of hospital following complications affecting the mother or baby. These factors will also influence the timing of a claim for Scottish child payment.
- Carer support payment can be backdated to the start of the cared for person's disability benefit award (eg, adult disability payment or child disability payment) so long as carer support payment is claimed within 13 weeks of the disability benefit being awarded.

Regulations could be introduced to allow Scottish child payment to also be backdated to ensure that families do not miss out on support that they would have been entitled to had they applied at an earlier date. While Scottish child payment remains a top-up benefit, backdating will still have to be linked to universal credit entitlement, but it is possible to remove this requirement if the powers in the Social Security (Amendment) (Scotland) Act 2025 are used to change the legislative footing of Scottish child payment from a top-up benefit to a 'standalone benefit'.

Regulations could be introduced now. These would only be able to backdate Scottish child payment to the date that universal credit or another qualifying benefit began. If the regulation-making powers are used to make Scottish child payment a standalone benefit so that gaps in qualifying benefits do not end entitlement, then the regulations could allow for further backdating.

For example, one of the participants in our storyboard session, Sally, shared how her universal credit stopped when she turned 66 and started getting her state pension. She did not realise she could claim pension credit (another qualifying benefit for Scottish child payment). When Sally claims pension credit, it can be backdated for three months. Regulations could be introduced just now that would allow Scottish child payment to be backdated to the same date as pension credit – but not before.

In Sally's case, even with backdating, there was still a gap between universal credit ending and pension credit beginning. Future regulations could allow Scottish child payment to be backdated to when universal credit stopped rather than when pension credit begins.

You can read more about Sally's story, in [What it Means to Miss Out](#).

Recommendation: establish backdating for Scottish child payment

Families sometimes miss out on Scottish child payment that they were entitled to because of:

- Confusion about eligibility;
- Difficulty in applying; or
- Delaying making an application.

Backdating should be established to allow families to receive Scottish child payment that they would have been entitled to if they had applied at an earlier date.

6. Families missing out because they are in supported or temporary accommodation

Families in temporary or supported accommodation have their housing costs paid by housing benefit rather than universal credit. Housing benefit is not a qualifying benefit for Scottish child payment. Families might be in temporary accommodation because they are homeless and in accommodation arranged by the local authority, or in a refuge because of domestic abuse, for example.

While some families who get housing benefit will also be entitled to universal credit, some people in these types of accommodation will not be entitled to a qualifying benefit and therefore miss out on Scottish child payment. There were 4,940 families with children in temporary accommodation in 2024/25.¹⁸

I recently dealt with a young parent who was under the age of 25... She was pregnant, working full time so wasn't eligible for anything. And she was in temporary accommodation... so she had to pay the full amount for temporary accommodation. She then had her son, and she still wasn't eligible for universal credit or anything, so [that] meant that she wasn't eligible for Scottish child payment... I was like, "While you're in this temporary accommodation it's stopping you from being eligible for universal credit..."

Natalie (adviser and parent) – July 2024

Mary was in her second year of a postgraduate degree in social work when her relationship broke down and she moved to temporary accommodation with her three children. 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. Eventually, Mary did start receiving housing benefit, but she wasn't eligible for Scottish child payment because housing benefit is not a qualifying benefit. 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.

Mary's story from the What It Means to Miss Out storyboard

The level of these parents' incomes takes them over the threshold to get universal credit because their housing costs are not considered in the calculation of their entitlement. If they were in other accommodation they would get help to pay the rent from universal credit, bringing them back into entitlement for Scottish child payment, but because they are in temporary accommodation help to pay for the rent comes from housing benefit.

What we considered

We considered what would help families who are excluded from Scottish child payment because they live in temporary accommodation. Even when other income prevents someone from getting universal credit for their family's living costs, their income is often low enough to get housing benefit. A simple solution is therefore to make housing benefit a qualifying benefit for Scottish child payment.

Scottish child payment is a 'top-up' benefit (it tops up an existing benefit such as universal credit). The Scotland Act prohibits topping up a benefit that is specifically for housing costs,¹⁹ in this case housing

¹⁸ Scottish government, *Homelessness in Scotland: 2024-2025*, 2025 available at: gov.scot/publications/homelessness-in-scotland-2024-25/pages/temporary-accommodation/

¹⁹ Schedule 5, part II, F1, exception 5 of the Scotland Act 1998

benefit. It is therefore not possible to make housing benefit a qualifying benefit under the current legislative footing for Scottish child payment.

The Social Security (Amendment) (Scotland) Act 2025 contains regulation-making powers that allow the Scottish government to change the legislative footing of Scottish child payment. These powers could be used to make housing benefit a qualifying benefit for Scottish child payment. This would support families in temporary accommodation who are missing out on Scottish child payment simply by virtue of the kind of accommodation they are staying in.

We estimate that 3,700 children would benefit from this policy at a cost of £5 million to the Scottish government.²⁰

Recommendation: make housing benefit a qualifying benefit for Scottish child payment

Families told us that they are missing out on Scottish child payment while they are staying in temporary accommodation because housing benefit is not a qualifying benefit for Scottish child payment.

The Scottish government should use the regulation-making powers in the Social Security (Amendment) (Scotland) Act 2025 to make housing benefit a qualifying benefit for Scottish child payment.

²⁰ CPAG's calculations from housing benefit data from April 2018 and children in universal credit households, Stat Xplore, DWP, August 2025

7. Families missing out because of their immigration status

Within the participant group recruited by the project, parents with no entitlement to benefits due to their immigration status were well represented despite not being targeted specifically. Many of these participants were asylum seekers who are wholly reliant on Home Office asylum financial support and accommodation. Participants spoke strongly about the deep poverty that their children have experienced, often for many years, due to a lack of adequate financial support and a bar on parents' right to work.

My wee boy that was born here, he was born in the hospital here, he's registered, he's got his birth certificate here, I mean, why will he not get the Best Start grant that other children are getting? Why can't he just get the Scottish payment?

Sarah (parent) – November 2024

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.

Exclusion from social security based on immigration status

Whether or not people from abroad are entitled to benefits is usually dependent on their immigration status.

EU nationals

EU nationals who have 'settled status,' have the same rights to benefits as UK nationals, but EU nationals with 'pre-settled status' will mostly not be eligible for benefits unless they are working, are the family member of someone who is working, or fit into some other limited groups. Unless they are joining a family member who already has settled status, EU nationals who have come to the UK since January 2021 are likely to have a 'no recourse to public funds' condition attached to their visa which will prevent them from claiming benefits, even if they are working.

The cases below were shared with CPAG in Scotland's Early Warning System and are illustrative of the difficulties families can face when trying to access social security support.

A young EU national with a three-month-old baby has applied for universal credit and been refused six times on the basis that she does not have a status that will entitle her to any benefits. Her housing support worker does not know how to help her - we have provided details of specialist advisers.

Early Warning System – January 2024

An EU national with pre-settled status and her three-year-old are facing destitution having fled domestic abuse. They have been refused universal credit and therefore will have no entitlement to the Scottish child payment, Best Start grant and Best Start foods either. (Note: Recent case law has allowed some families facing destitution to claim universal credit.)

Early Warning System – February 2024

Non-EU nationals

Many non-EU nationals are excluded from getting benefits because they are a 'person subject to immigration control.' This group includes:

- Migrants who require leave to enter or remain in the UK but do not have it;
- Most asylum seekers;
- People who have leave to remain in the UK but on condition that someone else supports them; and
- People who have leave to remain in the UK but have a no recourse to public funds condition.

There is some overlap between the list of benefits that people subject to immigration control are excluded from and the list of public funds that they cannot access if they have no recourse to public funds. For example, a person cannot get universal credit if they are a person subject to immigration control and it is also a public fund.

People subject to immigration control cannot currently get Scottish child payment because eligibility depends on getting a reserved benefit (a benefit delivered by the UK government). The relevant reserved benefits are benefits that people subject to immigration control cannot get. If eligibility for Scottish child payment was not dependent on getting a reserved benefit, a person subject to immigration control would not be prevented from getting it, but a person with no recourse to public funds still would be, because it is on the list of public funds.

Asylum-seeking parents who took part in the project shared similar experiences of surviving for many years on Home Office support with their children, experiencing severe financial insecurity and mental health impacts. Many participants were distressed by the opportunities their children missed out on because of their lack of income.

To me it feels really wrong. I feel like all children should be treated fairly. The children have access to bus passes, they have access to nursery schools, to big schools, so why are they not allowed to have the Scottish child payment? The Scottish child payment is supposed to end poverty... . My son loves football, but I cannot afford the kit for him. He comes home asking why he can't have what his friends have, it is so difficult to make him understand.

Zara (parent) – June 2025

What we considered

Participants considered how the Scottish government could support children in families who miss out on Scottish child payment and other benefits. The rules around eligibility and immigration status are discussed in more detail further on. Participants felt strongly that it is wrong that some families face such deep levels of poverty due to their immigration status, and focused on solutions that they felt the Scottish government could reasonably be expected to take.

Could they wiggle it so that the Best Start foods that this population of people get is just re-evaluated? So if they're already getting that, can they not change that so that it's a wee bit more so that it supports them? They could extend the Best Start grant but maybe doing it in a way that's continuous. So instead of just being a one-off payment, although I do think getting those wee bits of payments throughout your child's life is never going to be a harm to anybody.

Cora (parent) – August 2025

I think if we could maybe have a Scottish offer for families that come over. I don't think we're going to change sort of what the Home Office does, but if there was something for people with children.

Access to things like Citizens Advice and charities to get food vouchers and stuff like that is great, but it's not sustainable, you know, it needs to be more at a government level... I think Scotland should maybe start smaller and concentrate on what we can do.

Barbara (parent) – August 2025

We considered how to most effectively provide support to families with no recourse to public funds, while reducing the risk of new forms of support being placed on the UK public funds list and therefore undermining the purpose of the solutions.

This cannot be easily resolved by the Scottish government as decisions about which benefits are classified as public funds, and therefore not accessible to people with no recourse to public funds, are made by the UK government.

Childhood assistance

The Social Security (Amendment) (Scotland) Act 2025 contains regulation-making powers that allow the Scottish government to change the legislative footing of Scottish child payment so that entitlement is not dependent on receipt of a reserved benefit. If these new regulation-making powers are used this could potentially open access for people who are subject to immigration control. However, in October 2023, Scottish child payment was added to the list of public funds. It is likely that if it becomes a standalone benefit, it would also be added to the public funds list. This would mean that people with no recourse to public funds would still be excluded from getting it.

However, as a standalone benefit, a small – and shrinking – group of families such as EU nationals with pre-settled status, who are currently excluded from Scottish child payment because they cannot get universal credit, could potentially be included.

Local authority payments

In exceptional circumstances, families, including those with no recourse to public funds, may be given financial assistance by the local authority under section 22(3) of the Children (Scotland) Act 1995.²¹ COSLA's guidance on migrants' rights and entitlements provides some detail on how this provision might be exercised, but states: 'As the Children (Scotland) Act 1995 does not proscribe the amount of financial support, or subsistence, that should be provided to meet the needs of a child in a no recourse to public funds household, the local authority must determine this.'

Funding and guidance could be provided to local authorities to allow for payments at least equivalent to that of Scottish child payment to be made to families with no recourse to public funds under section 22. Without access to social security benefits, the assumption should be that low-income families with no recourse to public funds will be experiencing 'exceptional circumstances'.

Best Start foods

Currently, some people with no recourse to public funds can get Best Start foods on an extra statutory basis. There are four potential ways that Best Start foods eligibility could be extended to provide greater support to families with no recourse to public funds or no immigration status. These are:

- Lift the current income eligibility levels to allow more families to access it.
- Extend the current age limit and make the card accessible to eligible families with children up to 16-years-old.
- Expand access to pregnant women who meet the income requirements.

²¹ Children (Scotland) Act 2025, available at: legislation.gov.uk/ukpga/1995/36/section/22

- Increase the weekly value of the card, although this could be subject to a challenge under the Human Rights Act as it would result in paying one group more than other groups.

The organisation Praxis estimates there may be 382,000 children in poverty in the UK impacted by the no recourse to public funds condition.²² Using this figure as a baseline, CPAG estimates 28,000 children in Scotland subject to the no recourse to public funds condition meet the current income thresholds for Best Start foods and could therefore benefit from expanding the age limit or increasing the weekly value of the card.

Best Start grants

Entitlement to Best Start grants is usually dependent on getting universal credit, however it can be paid to parents and carers under the age of 18, including those who are subject to immigration control or who have no recourse to public funds. Entitlement to Best Start grants could be extended to parents and carers over the age of 18 and mirror eligibility for Best Start foods.

As with childhood assistance, there is a risk that extending eligibility for Best Start grants and Best Start foods could result in them being placed on the public funds list and therefore not assist people with no recourse to public funds as intended. For this reason, we did not feel able to recommend these options. However, we urge the Scottish government to give further consideration to the viability, and any risks, of using Best Start grants and Best Start foods as mechanisms for increasing the support available to children currently missing out on Scottish child payment due to immigration status.

Recommendation: use other mechanisms to expand financial support to families missing out due to immigration status

Parents who are excluded from getting benefits because of their immigration status told us about the deep poverty that their children have experienced, often for many years, due to a lack of adequate financial support and a bar on parents' right to work.

The Scottish government should use the regulation-making powers in the Social Security (Amendment) Scotland Act 2025 to change the legislative footing of Scottish child payment so that entitlement is not dependent on getting a reserved benefit. This could allow people who are subject to immigration control but not subject to a no recourse to public funds restriction to get it. However, the cost, benefits and trade-offs involved in establishing a new means test or other proxy mechanism for establishing low income would need to be carefully considered (as discussed further in the next section).

The Scottish government should provide funding and guidance to local authorities to allow for payments at least equivalent to the value of Scottish child payment to be made under section 22 (3) of the Children (Scotland) Act 1995 to provide financial support to children whose families may not get any other form of income.

²² Praxis, *Lifting children affected by No Recourse to Public Funds restrictions out of poverty - Joint Briefing*, 2025, available at: www.praxis.org.uk/briefings/nrpf-2025

8. Other families on a low income missing out on Scottish child payment

Evidence from parents, carers, advisers and the Early Warning System highlights that some low-income families, who would typically be expected to qualify for Scottish child payment, are missing out. This is largely due to how entitlement is calculated for universal credit.

To get Scottish child payment, a parent or carer must get at least one penny of a qualifying benefit, usually universal credit. However, once a family's income exceeds a certain threshold, they lose entitlement to universal credit, and consequently to Scottish child payment as well. This threshold varies depending on household size, circumstances and housing costs. As a result, some families lose entitlement to universal credit and therefore to Scottish child payment at lower income levels than other families with similar needs and circumstances. This creates unfairness in the system.

Who misses out?

Parents getting maternity allowance

Maternity allowance is paid to individuals who have not worked long enough for the same employer or earned enough to qualify for statutory maternity pay. As a result, women with less stable employment and/or lower earnings are more likely to receive maternity allowance than statutory maternity pay. Both are payable at the same rate, but when calculating an award of universal credit, maternity allowance is deducted in full, whereas only a portion of statutory maternity pay is deducted. This means that the parent getting maternity allowance will lose entitlement to universal credit and Scottish child payment at a lower income level than the parent getting statutory maternity pay.

Most disadvantaged by this difference are:

- **Lone parents with one child** who have no housing costs or are living in temporary accommodation.
- **Couples** where the partner earns enough that only a small amount of universal credit is payable, meaning the different treatment of these maternity payments can eliminate their entitlement entirely.

The ones that I have come across... young mums or couples who have worked, but they're not meeting the criteria for statutory maternity pay, but they meet the criteria for maternity allowance. Now, if you're a single mum, no matter what age, lives in the family home so she's no housing costs, all she's going to get, even when the baby is born is maternity allowance, because of the taper on universal credit. So, she's missing out on Scottish child payment, and the Best Start grants. But if they're under 25, we've got mum and dad of the baby, they're under 25, living in mum's house... she lets the boyfriend move in... her maternity allowance knocks him off universal credit... So, you've got a couple, and a baby, and their only income is maternity allowance. They're not entitled to anything else. I'm coming across it frequently...

Beth (adviser) – June 2024

I reapplied [for universal credit] after he was born... they're still giving me a zero payment. They're just saying no... If I was on maternity pay, they would take only 50 per cent of it into consideration, but they don't because I'm on maternity allowance... £700 to live on in a month is a bit crazy... it's just bizarre that they think that's ok.

Hazel (parent) – February 2025

We've received one round of universal credit since I was made redundant last year ... because I was also getting jobseeker's allowance at that time. Now that I'm getting maternity allowance, we don't qualify for universal credit... if we're not entitled to universal credit then we're not entitled to the Scottish child payment and the stuff along with that... My main concern is that because of the maternity allowance just tipping us over the threshold a little bit... I think it's a few pounds, that it then disqualifies us getting an extra £200 a month plus any additional money on the card for buying, like, milk and things, so that's the main kind of thing that's worrying me about it.

Michelle (parent) – March 2025

Please see more of Michelle's story in [What It Means To Miss Out](#).

Some advisers suggest mothers do not claim maternity allowance in order to retain some universal credit entitlement. However, maternity allowance can be an independent source of income for some women.

They have a universal credit claim and dad is treating the universal credit like it's his money and he gives her pocket money. A maternity allowance claim in that respect would actually mean that she has access to her own money, that's hers.

Alex (adviser) – July 2024

What we considered

We considered whether maternity allowance should be a qualifying benefit for Scottish child payment. Women earning less than £25,000 are the most likely recipients of maternity allowance.²³ However maternity allowance is not means tested, so not all families in receipt of maternity allowance will be on a low income. We know this would be a departure from the normal approach of using means-tested benefits as a qualifying benefit. However, an example of where a similar approach is used to include groups who would otherwise miss out is in the scheme to provide NHS help with health costs. This scheme primarily relies on universal credit or low earnings to qualify but people are also entitled if they receive a war pension (which is not means tested).²⁴

Recommendation: consider making maternity allowance a qualifying benefit

Parents told us they are missing out on Scottish child payment because maternity allowance is not a qualifying benefit for Scottish child payment.

The Scottish government should give consideration to making maternity allowance a qualifying benefit.

Students

Most full-time students are excluded from claiming universal credit, one exception being students who are also parents. However, student parents often find that their student income precludes them from getting universal credit and therefore Scottish child payment. Student income is deducted when

²³ Maternity Action, *The Impact on Mothers and Families of Low Maternity Payments and the Cost of Living Crisis*, November 2023, available at: maternityaction.org.uk/wp-content/uploads/LitReviewFinaltext05122023.pdf

²⁴ NHS Business Services Authority, *NHS Help with Health Costs*, available at: nhsbsa.nhs.uk/check-if-youre-eligible-help

calculating universal credit even though student funding is often in the form of loans requiring repayment. How to treat students and student income is a complex part of the social security system and mistakes are often made.

Am I grateful to have secured student [finance]? Absolutely, however this came with financial restrictions and instability for me and my three young children... I was ineligible for universal credit, ineligible for Scottish child payment... the current universal credit thresholds locked me out of financial support and locked me in extreme financial hardship, particularly given my current full-time student status...

Mary (parent) – January 2025

Where I'm tending to see the gaps is if there are mums who are going to become students and their SAAS [Student Awards Agency Scotland funding] wipes out their universal credit... There was one case I dealt with fairly recently with a mum... she was applying for universal credit, she was not able to work anymore, she'd just had a child... she had submitted her SAAS payments... From the initial breakdown, there was no entitlement to universal credit... which would be so important for establishing that Scottish child payment... we looked at the rules and said, "Actually, you need to condense the averages that you're considering the SAAS over." ... After doing that it just pipped her into the universal credit bracket so that was one thing, universal credit administration can sometimes be a barrier to getting the universal credit as you can imagine.

Alex (adviser) – July 2024

Other reasons families miss out

The examples above emerged from our discussions with parents, carers and advisers and we discuss other groups who miss out in other sections of this report or previous briefings.

Homeowners lose entitlement to universal credit at a lower income level than renting counterparts in similar circumstances (this is covered in more detail in the section *Families missing out because they are homeowners*).

Parents under the age of 25 – A lone parent under the age of 25, or couple both under the age of 25, lose entitlement to universal credit at a lower income level than parents over the age of 25. This is because under 25s have a smaller standard allowance than those over 25.

Effect of missing out on universal credit and Scottish child payment

Throughout the project, we heard repeated examples of families on low wages who are struggling to manage but are not eligible for Scottish child payment because they are not entitled to universal credit.

I was on maternity leave, the first time. It was brutal. I was having to use a baby bank for clothes... It was really... Hardship... [In farming] there is no income... and there's no profit, it's just servicing a debt. But we're not eligible for anything because... you look asset-rich and cash-poor... And it just goes on childcare. And the nursery fees are £74 a day, less the 20 per cent through the tax-free childcare... I work three days... By the time I've paid for the nursery and what used to be a good food shop, and now it's barely anything... I've got really severe dietary [restrictions] so I'm paying really high food costs, to cover not being sick... And you're rural... you need a car, you need to pay for fuel... you pay the higher costs... So the rural poverty and the fuel poverty is such a massive, massive issue, but there's just no support for it... The house is cold. The baby's bedroom is at 11°... The fear of turning on the heating because it's a big oil [heater], we've got single-pane glazing, and my baby's favourite is when I get the hairdryer and warm him up... I'm not on free school meals, I'm

not on a benefit... At what point do you say your child is in poverty?... I'm eating my children's leftovers. I'm living off toast... it's not a fun situation...

Wendy (parent) – February 2025

We do get parents that do come in and there's nothing that we can help them with... And what else can you do? ... they're not eligible for anything just because they're over that threshold... But then again, they don't get help with anything else, as I say, full rent, full council tax, they might have a car, they might have childcare fees and stuff like that so, yeah, it can impact on them massively being able to just get food or being able to pay for their gas and electricity.

Natalie (adviser and parent) – July 2024

Not being eligible for universal credit, and therefore Scottish child payment, too often leaves parents struggling with costs, including costs (such as childcare) that are incurred when taking on extra hours at work.

Because of the dual income, we weren't entitled to any kind of universal credit, but our costs were still the same. We still had nursery fees, full-time nursery fees and all of this kind of things to pay, but it stopped my Scottish child payment as well, which was just over £100 a month, which, to me, was incredibly useful because it got my little girl, it got her just that little bit of extra clothing or trainers and things like that. So, you feel the loss of that.

Parent at collage workshop – August 2025

For some families we identified an alternative qualifying benefit which, if Scottish child payment was established as a standalone benefit, could be used to establish eligibility for Scottish payments. For example, making housing benefit a qualifying benefit would ensure families in temporary or supported accommodation are not excluded (see section on *Families missing out because they are in supported or temporary accommodation*).

However, for many families who are missing out, no obvious existing benefit or proxy criteria to establish entitlement was identified. Such gaps in entitlement (and the challenges, explored further in the section *Families missing out because their earnings increased*) are common when taking a means-tested approach to social security, especially when basic rates of support are as low as they are in universal credit. There will inevitably be winners and losers depending on how income is treated in establishing eligibility.

Some gaps arise because the basic rate of support provided by universal credit is low. Relatively small levels of income, whether from earnings or other income such as maternity allowance or a student loan, are enough to remove entitlement. Other gaps arise because of the design of universal credit. For example, there is no work allowance for second earners in couples. If a work allowance was introduced by the UK government (as recommended by CPAG²⁵) more low-wage couples would be eligible for universal credit and therefore Scottish child payment.

What we considered

Some parents and frontline advisers suggested there should be a new separate income assessment created to establish eligibility for Scottish child payment, to include more families struggling to meet the costs of living and raising a family.

²⁵ CPAG, *CPAG's 2025 Budget Submission*, 2025, available at: cpag.org.uk/news/cpags-2025-budget-submission

I would say make the financial requirements ease up a bit so that then the access to Scottish child payment is easier... either you lower the threshold for universal credit so that people can get universal credit and then they get the Scottish child payment or you separate these two benefits... I think separating it makes it easier. Make it their own requirement.

Danila (adviser) – June 2024

Others suggested Scottish child payment should be available as a (near) universal benefit.

... why can't it be like child benefit? Where it's for everybody... You know, like the child benefit. And then all children can get it... So it doesn't have to be tied to a benefit. Because there are a lot of other families where the parents are not entitled to benefits, right? However, they are just coping. Just coping. But because they're looked at as not entitled, they're not getting that extra help and support...

Sadia (adviser) – June 2024

These views reflect the fundamental considerations that need to be taken into account when examining how best to further develop the delivery of social security support for families in Scotland.

[A standalone benefit?](#)

If, as recommended, Scottish child payment is established as a standalone benefit, one option would be to introduce a new standalone means test within the Scottish social security system. Another option would be to make Scottish child payment universal, either as a top-up to UK child benefit, as suggested by CPAG and others when social security powers were first devolved to Scotland, or as a universal standalone benefit for all children in Scotland.

Both approaches involve tradeoffs and need thorough consideration in terms of costs and benefits. Previous work under CPAG's [Secure Futures project](#) explored the advantages and disadvantages of means-tested and universal approaches. It highlighted the tradeoff between targeting resources at those at greatest risk of poverty on the one hand, and ensuring high take-up and a predictable and secure income for families to help prevent poverty on the other. The Secure Futures project concluded that the ideal system would include some universal benefits, which would act as an 'income floor' on which to build with other types of income. Such an income floor also increases work and earnings incentives as it is not withdrawn as earnings rise.

It was clear from parents and carers who participated in the Strengthening Scottish Social Security project that issues with the predictability and security of Scottish payments reflected the in-built disadvantages associated with means testing more generally. Introducing another means test into the mix of UK and devolved social security would inevitably create another level of complexity, which would likely affect take-up. It could be designed to include struggling families who miss out currently but would exclude others because of likely lower take-up and the difficulties people have navigating complex systems. Issues with how income and capital are assessed for universal credit are the most common problem on CPAG's advice line, affecting one in seven cases. A new additional means test in the Scottish system would also require significant additional investment to establish and administer.

Delivering Scottish child payment as a universal or near universal payment on the other hand would ensure all children benefit, and parents would not face the worry of losing entitlement as their earnings increase. However, a universal approach comes at significant additional cost at a time when the priority for additional spending is on maximising further progress towards meeting the statutory 2030 child poverty targets.

Directing new resources at either establishing a separate means test or moving to universal provision needs to be balanced against the urgent need to increase the value of Scottish child payment.

Recommendations

The Scottish government should keep under active review the implications of the current means-tested approach to Scottish child payment. The risks associated with means testing must be recognised. Any consideration of a separate standalone means test to potentially plug gaps and tackle cliff edges (discussed in section 10) needs to be subject to a thorough options appraisal of the risks and benefits.

The option of universal approaches, and the stability and security such approaches can provide, must remain under active consideration as Scottish social security develops.

In the meantime, pressure should be put on the UK government to:

- restore the value and reach of child benefit as a secure bedrock of social security support for families, reducing the impact of the unpredictability inherent in means-tested UK and Scottish benefits; and
- improve the adequacy and design of universal credit, including by:
 - abolishing the benefit cap;
 - increasing the value of the different elements of universal credit – this could be done by uprating by more than CPI year-on-year to reach a longer-term goal of increased benefit adequacy; and
 - introducing a second earner work allowance.

9. Families missing out because they are homeowners

It emerged during project interviews and creative workshops that some families with mortgages are missing out on Scottish child payment that would have been available to them if they had been renting instead. For example:

We come across the working groups who are on a low income, maybe just not scraping the entitlement to universal credit... If they were renting, we know that they would qualify for universal credit, which would then give the entitlement to Scottish child payment. Because they're mortgaged, they're homeowners... they're missing out on everything. They've got probably less money in the pot, after paying all their bills, than the people that are renting. So, it's having a massive impact. These kids that have mums and dads who have got mortgages, they're living in poverty because they've not got access to the benefits. And Scottish child payment, even if it was two kids in the household, it would be an extra £200 a month. But it's not available because of mortgage versus rent... It's that clump of people that are living in poverty that are – I suppose if you can afford a mortgage, then you don't need it. But it's not the case.

Beth (adviser) – June 2024

We are owners, well, mortgaged owners... last year my husband was made redundant... I only work 16 hours so... [we] had done the benefits calculator then to find out that we weren't entitled to anything at all... we then didn't qualify for Scottish child payment... for the Early Start grant to obviously help with having the baby... but I would say we were probably on the cusp... That's a devolved grant that's hinged on a non-devolved process. So in order to qualify for universal credit that's obviously not a Scottish qualification, that is a qualification that's very tight now... because it doesn't actually take into account people's living situations. And it also doesn't take into account the massive cost of living crisis that we're in... I work 16 hours a week not on a minimum wage job... We live very frugally, we don't smoke or drink or do anything basically, which is fine, but... to basically say to us at that time, "You have enough to get by"... if I had worked half an hour less a week we could have potentially got that... That payment still would have made such a massive difference to us.

Cora (parent) – March 2025

One parent remarked she was a homeowner because of the lack of affordable rented properties.

21 per cent of children in relative poverty (after housing costs) in Scotland live in a home with a mortgage.^{26 27}

Mortgage payments increased in Scotland by an average of 61 per cent, or £2,660 a year, between 2021 and 2024.²⁸

Universal credit does not include help to pay mortgage costs but can include help to pay rent. This results in households with a mortgage having less money left after their housing costs are paid than a similar household that pays rent.

²⁶ Scottish government, *Poverty and Income Inequality in Scotland 2020-23*, March 2024, Table 24b, three-year averages, available at: data.gov.scot/poverty/download.html

²⁷ Only mortgage payments towards repaying interest are included as housing costs in the official after housing cost poverty measure. Scottish government, *Poverty in Scotland: Methodology*, October 2019, available at:

²⁸ Zoopla, 'Mortgage repayments up 60% since 2021', 29 April 2024, available at: zoopla.co.uk/discover/property-news/mortgage-repayments-up-60-since-2021/

Take, for example, two lone parents, with one child each, who earn the same and have the same housing costs, but where one pays rent and the other pays a mortgage.

	Anna – renter	Sorsha – mortgage payer
Earnings	£1,400	£1,400
Universal credit	£996.68	£299.15
Scottish child payment	£117.65	£117.65
Total income	£2,514.33	£1,816.80
Housing costs	£847.68	£847.68
Income after housing costs are paid	£1,666.65	£969.12

Sorsha's universal credit award is less than Anna's because Sorsha cannot get help with her mortgage through universal credit. This means that Sorsha is left with less to live on than Anna after her housing costs have been paid.

In some cases, households will have almost identical circumstances, but the renting household will get universal credit and the household with the mortgage will not. In this example, both are couple parents with one child.

	Patrycja and Alex - renters	Jess and Jack – mortgage payers
Earnings	£2,476	£2,476
Universal credit	£535	£0 (ineligible)
Scottish child payment	£117.65	£0 (ineligible)
Total income	£3,128.65	£2,476
Housing costs	£800	£800
Income after housing costs are paid	£2,328.65	£1,676

After housing costs have been paid, Jess and Jack (mortgage payers) fall below the relative child poverty threshold for a couple and one child household, but Patrycja and Alex (rent) do not.

Scottish child payment is a key Scottish government policy to reduce child poverty. However, as Scottish child payment can currently only be paid to families getting universal credit, not all families in poverty or at risk of poverty are benefitting. In the case above the family with a mortgage are below the poverty line but are not entitled to the support that might help lift them above it.

Universal credit work allowance

Universal credit claimants with children can earn a specified amount, 'the work allowance', before their maximum universal credit award is reduced in relation to their earnings. The work allowance is lower for families who get help with their rent (£411 a month) compared with families who do not get help with their housing costs through their universal credit (£684 a month), which might be because they do not pay rent or because they are paying a mortgage.

For families with a mortgage, the larger work allowance falls far short of mitigating the difference in incomes after housing costs have been paid.

Support for mortgage interest loans

Families who are getting universal credit can apply to the DWP for a 'support with mortgage interest loan' on interest of up to £200,000 of their mortgage.²⁹ The loan will usually be paid back in a lump sum, with interest, when the home is sold. Payments start after a person has been getting universal credit for three months. Families who do not get universal credit or another qualifying means-tested benefit are not eligible for this support.

As the example above demonstrates, not all families in poverty will be eligible for universal credit and therefore support with their mortgage payments. Mortgage holders lose entitlement to universal credit at a lower income level than their renting counterparts because housing costs are not included in the universal credit calculation. This effectively restricts support for mortgage interest payments to those with the very lowest incomes. In May 2025, only 935 households in Scotland were getting a support for mortgage interest loan.³⁰

What we considered

Just over a fifth of children in poverty in Scotland live in a property with a mortgage and yet little is known about this cohort. Before we can develop robust policy recommendations further research is needed to identify:

- Who are these families?
- How deep is the poverty they are experiencing?
- How many more children are in poverty if 'after housing costs' includes the repayment component of a mortgage payment as well as the interest component?
- How many families could get a support for mortgage interest loan but do not?
- How many families miss out on universal credit and therefore support for mortgage interest payments, but would get help with rental costs?
- How many of these families are missing out on Scottish child payment and other support intended to reduce child poverty, simply because they are paying a mortgage rather than rent?

This information will also be useful for the Scottish and UK governments to identify gaps in support for the one in five children in poverty who live in a household with a mortgage, so that appropriate action can be incorporated in their respective child poverty strategies. Otherwise, it is possible that there is a cohort of children who are simply being forgotten.

Recommendation: conduct research to get a better understanding of low-income families with mortgages

Low-income families who have a mortgage are missing out on financial support for their children that would have been available to them if they were renting.

Research must be carried out to identify the nature and extent of families missing out on Scottish child payment and other support intended to reduce child poverty because they are paying a mortgage rather than rent.

²⁹ Gov UK, *Support for mortgage interest (SMI)*, available at: gov.uk/support-for-mortgage-interest

³⁰ SMI Loans in Payment, Support for Mortgage Interest, DWP Stat-Xplore, 2025

10. Families missing out because their earnings increased, but who are still struggling financially

At a certain income threshold (specific to individual families and their circumstances), a family will have too much income to be entitled to universal credit and will therefore lose entitlement to Scottish child payment too. When an increase in earnings takes a family off universal credit, the size of the increase determines whether a family will be worse or better off. This was only one of several factors that participants considered when they were making decisions about work.

Scottish government research found that Scottish child payment is not negatively affecting labour market participation at scale,³¹ and independent analysis published by the IFS finds that the Scottish child payment ‘has not in practice reduced labour supply, including for secondary earners,’ and that ‘the evidence suggests that concerns that the [Scottish child payment] creates work disincentives are overplayed.’³² CPAG analysis³³ also shows that households in Scotland are no more likely to be claiming very low amounts of universal credit (as might be expected if Scottish child payment was holding them back from increasing their earnings).

Fear of financial implications

Families often prioritise keeping their incomes as stable as possible, due to the disruption and unpredictability caused to universal credit payments by any fluctuations in earnings. Changes cause difficulties for managing tight budgets. Participants describe how the monthly means test in universal credit can feel like a ‘punishment’ for working when their universal credit award is reduced to take into account additional earnings.

I was having this conversation with my mother the other day, because I've been offered extra hours this week and next week. My mum was like, "What's the point? Universal credit are just going to see what you've earned and then just take that straight off you." ... You're constantly having to calculate exactly how much to earn to still get an entitlement... I don't fully understand the whole process about it... it does go through your mind, "What's the point in doing plus, plus, plus, plus, plus hours when I'm going to get penalised for this and they're going to pay me less anyway?" ... Sometimes you feel, "Is it worth going into work and completely tiring myself out if the benefits are going to go down?" It's like, "Well I'll just do less, then the benefits will remain where they are." ... it's about trying to keep everything the same.

Barbara (parent) – December 2024

I'll just stop taking [on work] – because every day... I'll have messages coming in, "Take this... That'll be £10 £30." They're all little ones... I'm careful not to go over each month, but a year ago... it did, and what happens is it stops universal credit. I think, if it's just a month, you can restart it, but it becomes a nightmare.

Aisha (parent) – January 2025

These quotes illustrate how difficult it can be for families to anticipate how earnings will impact their benefits, which causes a fear of upsetting the status quo, which at least can be relied on. Research

³¹ Scottish government, *Scottish Child Payment and the labour market*, 2024, available at: gov.scot/publications/scottish-child-payment-labour-market

³² S Nesom, K Stewart and E Tominey, *Does the Scottish Child Payment weaken work incentives?*, IFS, 2025, available at: ifs.org.uk/publications/does-scottish-child-payment-weaken-work-incentives

³³ CPAG's calculations from Households on Universal Credit, August 2025, Stat-xplore, DWP. 2 per cent of households with children were receiving a universal credit award of £100 or less in Scotland, the same figure as for the UK as a whole.

carried out by the DWP found that only 38 per cent of participants knew how much they could earn and still claim universal credit.³⁴

Better off doing some work

Families will nearly always be financially better off doing some work rather than none, due to the work allowance in universal credit. The work allowance allows parents to earn £411 (if there is help with rent through universal credit) or £684 (if there are no housing costs through universal credit) a month before their universal credit award will start to be reduced in line with their earnings.

Sometimes people have a question... Is it worth them going to work and then sacrificing the time... to take care of their children or are they better off, or is it more reliable, to be able to not work and maybe look after the children? So that's the sort of decision many people come across. Or, "If I work, let's say, 20 hours part time, what is my universal credit entitlement...?" You know, "Am I still going to be eligible for Scottish child payment?" ... That's the sorts of decisions we come across on a daily basis... It tends to be better off that the clients still work a little, rather than not working, because of the way the calculation works out, they're still better off... It depends what stage the children are at.

Danila (adviser) – June 2024

There is no separate work allowance in universal credit for a second earner in a household. This means if the first earner earns more than the work allowance, all of the second earner's wages will lead to a reduction in universal credit.

Does this create a cliff edge?

Sometimes this creates a cliff edge, but not always. Cliff edges in the social security system are where a small increase in earnings can result in a larger loss in benefits or other benefits in kind (for example, free school meals), leading to a reduction in total income.

One of the specific aims of universal credit was to remove cliff edges by introducing a simple taper so that income is withdrawn at a consistent rate.³⁵ However, by using universal credit as a passporting or qualifying benefit for additional payments, such as Scottish child payment, Best Start grants and Best Start foods, new cliff edges have been introduced for some families.

If a family increases their household earnings, they could find themselves in one of three situations:

- Significantly better off due to income solely from employment or a combination of employment and social security.
- Slightly better off if an increase in earnings is offset only in part by a reduction in benefits.
- Worse off if the increase in earnings is not high enough to compensate for the reduction or loss of universal credit and Scottish child payment.

In that sense, the cliff edge is more like a riverbank. Families might find themselves in the river (worse off) or over the other side of the river (no dip in income and sometimes better off).

³⁴ DWP, *Universal Credit Full Service Omnibus Survey: findings from four waves of tracking research with recent universal credit full service claimants*, 2024, available at: gov.uk/government/publications/universal-credit-full-service-omnibus-survey-findings/universal-credit-full-service-omnibus-survey-findings-from-four-waves-of-tracking-research-with-recent-universal-credit-full-service-claimants#overall-understanding-of-universal-credit-1

³⁵ DWP, *Universal Credit: welfare that works*, 2010, p15, available at: gov.uk/government/publications/universal-credit-welfare-that-works

Advisers were far more aware of the consequences of increasing incomes on Scottish child payment than parents, who tended to focus on the impact on universal credit.

You actually could do the maths that you would be better off not working more... we would say, "If you increase your hours, you will lose your universal credit, which means you will lose this and you will lose this." ... but I haven't yet seen someone then not working because of it.

Skye (adviser) – July 2024

The income level at which families lose entitlement to universal credit and therefore Scottish child payment is difficult to predict because it varies according to the size of the family, and any additional help a family is getting in universal credit for housing or childcare or for the extra costs of disability.

The other side of the riverbank

For some families, an increase in earnings will make them better off. Again, how much a parent needs to earn for this to be the case will depend on the size of the family, and any additional help they are getting in universal credit for housing or childcare or for the extra costs of disability.

We do 'better off in work' calculations. So... a single mum, for example, working 16 hours a week, and she's getting her child benefit, Scottish child payment, her universal credit... they've been offered more hours at work, "what do I do?" ... Depending on the job, if they jump from 16 to 30, then yeah, they're going to be better off taking that job at 30 hours. If you look at the weekly income, break it down between earnings and benefits. But if it's only taking them up 22 hours a week from 16, you're actually telling them... "You're better off not taking that extra work" because the benefits system basically is failing them." ... And we come across that a lot. So, we do offer people better off calculations, and give them lots of scenarios, so that they can think about it. But sometimes, they're asking to work an extra five, six hours a week, and they'll gain overall, they'll gain £5-£10."

Beth (adviser) – June 2024

Better off calculations are a common part of welfare rights advice and can help people make an informed decision about how much work they need to do to increase their income.

Autonomy to make decisions about work

Ideally, parents and carers would always have the freedom to make their own decisions about when to increase or decrease hours, or to change employer. However, in practice, many people have limited control over the number of hours they work due to pressures from employers, the DWP or elsewhere. Parents and carers on universal credit can feel under pressure to increase hours from the Jobcentre due to conditionality and the risk of sanctions. Under universal credit, those with a child aged three to 12 are usually required to be available for work 30 hours a week in term time, although a lone parent earning over £952 a month (18 hours at the minimum wage) or a couple earning £1,534 a month (29 hours at the minimum wage) should be under 'light touch' conditionality where sanctions are not usually applied. Families sometimes face pressure to increase their hours even if it means they will end up financially worse off, or in work that does not suit their family circumstances.

I had one particular family, they both worked part time, and then the wife got a second job... because her hours were low and the Jobcentre was at her to increase her hours... So she was cleaning in the morning and then she got another job after work. Because they had a disabled child, so her husband was at home for... And it was 5am or something, she started. And that then tipped them over... And then she lost her universal credit as well, over the period with her new income kicking in. So they lost out.

Anna (adviser) – July 2024

Looking for a wee job at 12 or 14 hours is great, but then... there's more pressure coming on at the Jobcentre, you're in a sticky spot.

Lewis (adviser) – July 2024

They have fluctuating income because they're zero-hour contracts... it's mostly after the summer break... they've covered for holidays, for colleagues, and... they've got extra money but then that's taking them out of qualifying for these other things. I have had a discussion with one family particularly, where they were talking about working extra hours, and they had several children. But I did remind her of the fact that, "If you do, you'll lose your universal credit entitlement, you've lost that extra universal credit, but you'll also lose that Scottish child payment for the children per week." So offsetting that, you really need to see what that difference would be, with what you're going to gain with wages. And it's a difficult thing, because if they want to work or they feel obliged to cover holidays... but then to flat-out refuse can be a bit difficult at times.

Anna (adviser) – July 2024

Money isn't the only consideration

Welfare rights advisers can provide information on the financial aspects of the calculation, but for families there are many other considerations beyond their total household income. The parents, carers and advisers engaged in this project describe some of the other considerations that come into play when making decisions about work. These included childcare, providing care for disabled family members, flexible work around school hours and wanting to be there for their children.

Throughout this project, parents and carers have spoken about their struggles to find appropriate and accessible childcare and flexible, well-paid jobs. For lone parents, larger families and families with a disabled household member these challenges are particularly difficult, as parents and carers are stretched between their competing caring responsibilities and work.

The main one is childcare, if I can get childcare... my eldest is 15 and she can do limited babysitting, especially for overnight work, I've got to have childcare so it's got to be, usually, my mother or my partner...

Barbara (parent) – December 2024

The only thing that was delaying me is my little one. So she's in Primary 1... Whenever the job comes on, then I'm good to go... I've been applying since August... I just wanted something that fits in my routine, as in I can pick kids up from school, I can drop them... Give them their lunch... but it hasn't come up... I was thinking maybe if that doesn't work, then I have to start my own business. So you can stop the business, go pick them up, then continue... For the cleaning one, this company wouldn't take me on. They say, "You have a degree" ... I was like, "I just need something around my children." I don't mind the degree... I'm professionally a teacher, but I don't want to teach. So whatever comes along, I'm ready for it... I'm sure it's going to affect [my benefits] ... I look at them differently. I'm just using them for the need, but it's not what I want... As long as I bring in

something that I'm happy with, I don't mind... the little one is now five... there's no excuse that I have a little one to look after now. She's at school. So I want to do something which is permanent, not temporary.

Zina (parent) – April 2025

If you've got a disabled child, and you're the lone parent working, and you have to get called in for meetings or to get the child, if they're disruptive or upset... then that's having an impact on your ability to work, and also keep your job.

Anna (adviser) – July 2024

Single parents' number one barrier is getting into work and money and financial things, and you're one parent and you're having to take care of the kids and take them to school and childcare... So, yeah, I would say work and childcare.

Natalie (adviser and parent) – July 2024

What we considered

We considered how to support people who lose entitlement to Scottish child payment because their earnings increase. There are two groups:

- People who are thinking about increasing their earnings (eg, working more hours or accepting a promotion).
- People who do not have autonomy over how much they earn, or who have already increased their earnings but found themselves worse off.

People who are thinking about increasing their earnings

The point at which someone loses entitlement to universal credit depends on the size of their family, whether they have housing or childcare costs, and whether they are entitled to any help with costs associated with disability or caring. Whether someone will be worse off after they lose entitlement to universal credit depends on the amount they are earning and the number of children they have. Eg, a parent with one child will not have to earn as much as a parent with four children to compensate for the loss of Scottish child payment (although those parents are more likely to experience other barriers to working such as childcare).

A better off calculation can identify the point at which universal credit will be lost and the subsequent impact ie, whether the family will be worse or better off and by how much. It can also determine how many additional hours would need to be worked to end up better off.

There are benefit calculators online which can be used to get an idea of the impact of increasing earnings. However, the complexity of the benefit system means that parents and carers will get a much more accurate calculation if they seek assistance from a welfare rights worker. This then allows parents and carers to make informed decisions about their working patterns.

People who find themselves worse off

Some people will find themselves worse off following an increase in earnings, either unwittingly or because they had no autonomy over increasing their earnings. We considered the idea of introducing a tapered decrease of Scottish child payment, using the new power to make the payment a standalone rather than top-up benefit. This would require Social Security Scotland to carry out income assessments and create an additional means test. As discussed in the section *Other families on a low income missing out*, inserting a new means test in the Scottish system carries significant risks, including increased

complexity and lower take-up. It would be especially inadvisable to introduce a taper at an income level below universal credit entitlement as this would remove financial support from people who have already been assessed as having low incomes (for the purpose of getting universal credit.) Also discussed in the section *Other families on a low income missing out* above was the option of delivering Scottish child payment as a universal or near universal payment. Such an approach would ensure parents would not face the worry of losing entitlement as their earnings increase, and remove any of the potential work disincentives.

In the section *Families missing out because of fluctuating entitlement*, we recommend a 12-week run-on of Scottish child payment after entitlement to universal credit ends, in response to families missing out because of fluctuating entitlement. This same recommendation would also benefit people who find themselves worse off following an increase in earnings.

Such a solution could mean that some people continue to get Scottish child payment for 12 weeks despite potentially being on a relatively high income, however this must be balanced against developing a solution that does not add administrative complexity and expense.

Obviously when people get universal credit they then qualify for Scottish child payment so a run on would really support families, mums going back to work following mat leave. It would help them to support their child going into childcare. It also just generally it would be a support if there was a run on.

Cora (parent) – April 2024

Recommendations: invest further in advice services and introduce a 12-week run-on for Scottish child payment

Parents told us they worried about the impact of increasing hours on their universal credit award. Advisers were aware of the subsequent impacts on Scottish child payment. To remove the fear of the unknown impact of work, families need tailored better off calculations so that they can make informed decisions about how increasing hours will impact their income.

- Social Security Scotland should communicate the importance of getting a better off calculation when families are considering changes to working arrangements.
- The Scottish government should provide sufficient investment to fund the expansion of income maximisation and advice services, including the training of new advisers.

Some families will find themselves worse off if their earnings increase, unknowingly, or knowingly but because they do not have autonomy over their working pattern or during a short-term change in working pattern (for example an increase in hours worked in retail in the run up to Christmas).

Providing additional financial support by introducing a 12-week run-on of Scottish child payment after universal credit entitlement ceases would give parents confidence to increase their hours or take a promotion, safe in the knowledge it would continue to be paid even if universal credit stops. In cases where loss of entitlement has resulted from short-term earning opportunities and there will be a return to universal credit entitlement (and therefore Scottish child payment entitlement) it would ensure continuity and stability of income. Our best estimate is that a 12-week run-on would cost around £9 million a year.³⁶

³⁶ Calculated from Social Security Scotland, *Scottish Child Payment statistics to 30 September 2025*, 2025. Available at: socialsecurity.gov.scot/publications/2025/11/scottish-child-payment-statistics-to-30-september-2025. See note 15

11. Families missing out because they did not get the right advice

Throughout the project we identified instances where parents and carers missed out on getting Scottish child payment and other benefits because they did not know they could get it or when to make a claim, or because they were misadvised about their eligibility for benefits or misunderstood the information they received.

Many of the parents and carers described doing their own research online, calling individual benefit departments or using benefit calculators. Some described getting conflicting and incorrect information from benefit agency staff.

Going through this, there were times we were given the wrong advice by the Jobcentre. I feel like maybe the staff aren't as educated in the benefits system as they could be.

Michelle (parent) – July 2025

I didn't know what to do. I just assumed I wasn't eligible. I feel like the information is just not for me. They don't reach out to you, so you've got to do all the work yourself. So, when I did do the work, it wasn't very clear.

Daphne (parent) – April 2025

I was getting housing benefit but they stopped it again... The council have terminated the housing benefit, they're now saying that universal credit should pay it, and universal credit are saying "No, I'm not paying it," basically, "It should be the council." So it's someone at the council and someone in universal credit just aren't talking to each other.

Hazel (parent) – February 2025

Families in Scotland may be eligible for benefits from the DWP, HMRC, Social Security Scotland and the local authority. Information is available on gov.uk and gov.scot which covers all the individual benefits, but it can be difficult to work out how they link together. Individual benefit agencies usually do not tell claimants about other benefits they may be entitled to, particularly if they are delivered by a different agency.

The experiences of the parents and carers who took part in the [What it Means to Miss Out](#) storyboard sessions demonstrate the importance of tailored advice to ensure people get all of the benefits they are entitled to:

Sally mistakenly believed she could not get pension credit when her universal credit stopped because she reached pension age – causing her to miss out on six months' Scottish child payment and at least three months' pension credit and housing benefit (the latter two can be backdated).

Michelle wondered if she could withdraw her claim for maternity allowance in order to get universal credit and Scottish child payment back, but kept getting conflicting advice from the Jobcentre.

When Mary first moved into temporary accommodation, she was told that she could not get housing benefit because she is a student. It was only after she built up rent arrears that she found out that she could claim housing benefit.

Advisers told us families did not claim because of:

- confusion about eligibility;
- difficulties in applying; or
- delaying making an application while waiting for a decision on their universal credit claim.

What we considered

The Scottish government estimates that 94 per cent of eligible families claim Scottish child payment.³⁷ This figure does not include families who are eligible for universal credit but have not claimed it. The DWP does not currently publish data about universal credit take-up rates.

While take-up of Scottish child payment by those in receipt of a qualifying benefit is very good, evidence from this project indicates that there are families who are missing out because they are not getting, but appear to be eligible for, one of the qualifying benefits such as universal credit or pension credit. They are not accounted for in the Scottish child payment take-up statistics. There is scope to maximise the take-up of Scottish child payment further, by improving take-up of the qualifying benefits. This can be achieved by ensuring everyone can access good quality, independent welfare rights advice.

Funding for advice has been demonstrated to represent good value for money with analysis showing that every £1 of local authority funding invested in money and welfare rights advice results in £13 of financial gain for clients.³⁸

Recommendation: invest further in advice services

We identified instances where parents and carers missed out on getting Scottish child payment because they did not know they could get it, or when to make a claim, or because they were misadvised or misunderstood information about their eligibility for benefits.

The Scottish government should provide further investment to fund the expansion of income maximisation and advice services, including the training of new advisers.

³⁷ Scottish government, *Take-up rates of Scottish benefits*, October 2025, available at: gov.scot/publications/take-up-rates-scottish-benefits-october-2025/pages/2/

³⁸ Improvement Service, *Advice Insights Framework report 2023/24*

12. Summary of recommendations

The recommendations in this report largely rely on the Scottish government using the regulation-making powers in the Social Security (Amendment) (Scotland) Act 2025 to replicate Scottish child payment as a standalone benefit. They demonstrate how eligibility could be widened in these regulations.

Any changes made to Scottish child payment should be replicated across Best Start grants and Best Start foods where appropriate to better align the rules of entitlement across the five family payments, making them easier for families to navigate.

Extend Scottish child payment to 16- to 19-year-olds who are in full-time, non-advanced education or approved training

Parents told us losing Scottish child payment when their child turns 16 causes financial difficulties at a stage when the costs they face stay the same or increase.

Extending Scottish child payment to 16- to 19-year-olds who are in full-time, non-advanced education or approved training would reduce the financial pressures and associated worry parents face, enhance the choices available to young people as they navigate transitions to adulthood and reduce overall levels of child poverty.

Introduce a 12-week run-on of Scottish child payment

Fluctuating earnings and fluctuating universal credit entitlement can cause temporary disruption to Scottish child payment entitlement. Parents talked about how difficult it is to budget when there are gaps in entitlement. However, some parents spoke about the relief of continuing to get Scottish child payment (possibly mistakenly) when there was a gap in their universal credit payments.

Allowing Scottish child payment to continue to be paid for 12 weeks after entitlement has ended by introducing a 12-week run-on would make Scottish child payment a more reliable form of financial support for families who are on the margins of entitlement but rely heavily on the payment as a source of income.

Some families find themselves worse off if their earnings increase, unknowingly, or knowingly – for example because they do not have autonomy over their working pattern, or they have a short-term change in working pattern (such as an increase in hours worked in retail in the run up to Christmas).

Providing additional financial support by introducing a 12-week run-on of Scottish child payment after universal credit entitlement ceases would allow time for families to adjust when income from work initially takes them out of universal credit entitlement. In cases where loss of entitlement has resulted from short-term earning opportunities and there will be a return to universal credit entitlement (and therefore Scottish child payment entitlement) it would ensure continuity and stability of income.

Establish backdating for Scottish child payment

Families sometimes miss out on Scottish child payment that they were entitled to because of:

- Confusion about eligibility;
- Difficulty in applying; or
- Delaying making an application.

Backdating should be established to allow families to receive Scottish child payment that they would have been entitled to if they had applied at an earlier date.

Make housing benefit a qualifying benefit for Scottish child payment

Families told us that they are missing out on Scottish child payment while they are staying in temporary accommodation because housing benefit is not a qualifying benefit.

The Scottish government should use the regulation-making powers in the Social Security (Amendment) (Scotland) Act 2025 to make housing benefit a qualifying benefit for Scottish child payment.

Consider making maternity allowance a qualifying benefit

Parents told us they are missing out on Scottish child payment because maternity allowance is not a qualifying benefit.

The Scottish government should give consideration to making maternity allowance a qualifying benefit.

Keep the means-tested approach to Scottish child payment under review

The Scottish government should keep under active review the implications of the current means-tested approach to Scottish child payment. Recognising that there are risks with introducing more means testing, any consideration of a separate standalone means test to potentially plug gaps and tackle cliff edges needs to be subject to a thorough options appraisal of the risks and benefits.

The option of universal approaches, and the stability and security such approaches can provide, must remain under active consideration as Scottish social security develops.

Conduct research to get a better understanding of low-income families with mortgages

Low-income families who have a mortgage are missing out on financial support for their children that would have been available to them if they were renting.

Research must be carried out to identify the nature and extent of families missing out on Scottish child payment and other support intended to reduce child poverty because they are paying a mortgage rather than rent.

Use other mechanisms to expand financial support to families missing out due to immigration status

Parents who are excluded from getting benefits because of their immigration status told us about the deep poverty that their children have experienced, often for many years, due to a lack of adequate financial support and a bar on parents' right to work

The Scottish government should use the regulation-making powers in the Social Security (Amendment) Scotland Act 2025 to change the legislative footing of Scottish child payment so that entitlement is not dependent on getting a reserved benefit. This could allow people who are subject to immigration control but not subject to a no recourse to public funds restriction to get it. However, the cost, benefits and trade-offs involved in establishing any new means test or other proxy mechanism for establishing low income would need to be carefully considered.

The Scottish government should provide funding and guidance to local authorities to allow for payments at least equivalent to the value of Scottish child payment to be made under section 22 (3) of the Children (Scotland) Act 1995 to provide financial support to children whose families may not get any other form of income.

Invest further in advice services

Parents and carers are missing out on getting Scottish child payment because they do not know they can get it or when to make a claim, or because they are misadvised or misunderstand information about their eligibility for benefits.

The Scottish government should provide further investment to fund the expansion of income maximisation and advice services, including the training of new advisers.

Maintain pressure on UK government to restore the value and reach of child benefit and improve the adequacy and design of universal credit

In the meantime, pressure should be put on the UK government to:

- restore the value and reach of child benefit as a secure bedrock of social security support for families, reducing the impact of the unpredictability inherent in means-tested UK and Scottish benefits; and
- improve the adequacy and design of universal credit, including by:
 - abolishing the benefit cap;
 - increasing the value of the different elements of universal credit – this could be done by uprating by more than CPI year-on-year to reach a longer-term goal of increased benefit adequacy; and
 - introducing a second earner work allowance.

13. Methodology

Project aim

To strengthen social security by reshaping the delivery of Scottish child payment and other Scottish payments, so they provide greater financial security and stability for those on the margins of entitlement or excluded altogether.

To develop new ways of bringing together the voice of lived experience and social security expertise to ensure Scottish social security provides maximum possible financial security for low-income families.

To combine our expertise with families' lived experience and identify detailed policy solutions that will ensure families can get the support they need.

Methods

We have used qualitative research methods and taken a participatory approach:

- Semi-structured interviews with 26 frontline advisers.
- Semi-structured interviews with 21 parents and carers.
- An examination of case studies from frontline advisers from CPAG in Scotland's Early Warning System.
- Facilitated collage sessions with 20 parents and carers.
- Facilitated storyboard sessions with four parents and carers.
- Questions sent to Social Security Scotland.
- Recommendations consultation session with 11 parents and carers.

Research questions

Which groups and in what circumstances are low-income families missing out on the five family payments in Scotland, and specifically Scottish child payment?

Participatory approaches

The project team consulted academics, lived experience campaigners and sector stakeholders to ensure the methods used aligned with established best practices for working with people with lived experience.

We used creative methods to increase accessibility and encourage meaningful engagement for parents and carers. To facilitate open conversation and idea generation, creative facilitators ran sessions that were designed to re-balance the unequal power dynamics that too often exist between those with learnt and lived experience. Efforts were made to ensure parents and carers were influencing and helping to develop the recommendations as well as sharing their own experiences and knowledge of the issues. These sessions were:

- Two group collage sessions with the artist and creative facilitator Jean McEwan, attended by 20 parents and carers who explored barriers to accessing social security and conversations about the changes they would like to see. These ideas were presented on postcards to decision makers and have been collated into a [Postcards to the Powerful booklet](#).³⁹

³⁹ The Postcards to the Powerful exercise was developed by the Navigating Digital Welfare Project. Please see Bennett et al, Navigating Digital Welfare Methods Report, 2022, available at: research.ed.ac.uk/en/publications/navigating-digital-welfare-methods-report/

- Individual storyboarding sessions with four parents and carers and Magic Torch 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.
- All parents and carers contributed their ideas for change throughout the project, culminating in a workshop to develop and test recommendations with 11 parents and carers.

Advisory group

CPAG in Scotland has an advisory committee to the Board of Trustees made up of social policy academics, and those working in public health and third sector organisations tackling poverty. The committee provided advice, guidance and feedback throughout the Strengthening Scottish Social Security project.

Participants

We advertised for frontline advisers to participate in the research via CPAG in Scotland's second-tier advice service.

We advertised for parents and carers via the frontline advisers taking part in the research, via other research projects that CPAG in Scotland is part of, and by placing an advert on the Entitledto online benefits calculator.

Parents and carers received vouchers in recognition of their contributions, of either £25 or £50 depending on the activity.

There was a budget available to pay for childcare, transport or any other form of accessibility requirement to ensure barriers to participation were removed.

Interviews

Participants who responded to the adverts were provided with an information sheet and consent form. The researcher discussed anonymity and confidentiality at the beginning of each interview to ensure participants were giving informed consent. Participants were told they were welcome to skip any questions they didn't want to answer or to revise answers afterwards. The interviews were semi structured and based on a topic guide. Interviews were conducted by a researcher with welfare rights expertise who was able to identify discrepancies between parents' experience or understanding of the benefit system compared to their rights and entitlements under the legislation. Such discrepancies were a common theme throughout the research. The interviews were recorded on Microsoft Teams and transcribed using a paid-for transcription service. Participants were provided with a transcript of the interview or the specific sections of the interview which were to be reproduced in reports in advance of publication. All documentation is stored in accordance with data protection requirements.

Early warning system

The Early Warning System in Scotland has been gathering case evidence about the impact of changes in the benefit system on families and individuals (approximately 750 case studies a year) since 2013. The case studies are gathered from frontline advisers who either contact CPAG in Scotland's advice services for second-tier support or submit case studies to the Early Warning System directly.

Data analysis

We used thematic analysis to code the interview transcripts and Early Warning System evidence using Nvivo. The code and theme development was inductive and emerged from the data.

Limitations

Significant time was given to researching different participatory approaches and we consulted with academics and lived experience campaigners before agreeing on our methods. The project aim was relatively narrow in terms of policy focus, meaning there was not huge scope for project participants to freely discuss and develop ideas outwith the project parameters. We acknowledged this throughout the project when working with participants, as we aimed to be as transparent as possible about the policy areas that we could influence, and the topics that were outside of our focus area.

Ethics

There are numerous ethical considerations to take into account when exploring parents' and carers' experiences of the social security system. Although the project team was not intentionally asking parents and carers to reveal distressing experiences, it is impossible to separate social security policy from complex and sensitive issues such as the experience of poverty. The project team took a constant and active role in researching ethical considerations, including the risk of re-traumatisation, and took steps to prepare for and mitigate these risks, such as building trusting relationships and preparing for any verbal or visual signs of discomfort.

There are ethical issues with being an expert social security advice organisation and not providing advice directly to parents and carers taking part. CPAG in Scotland does not provide frontline advice, therefore if potential advice issues were raised during the research process we highlighted them with participants and signposted them to local advice services.

14. Acknowledgments

CPAG in Scotland would like to thank all the parents, carers and frontline advisers who took part in the project.

We would also like to thank Tom Lee, Social Security Scotland, the members of CPAG in Scotland's Advisory Committee, Jean McEwan, Magic Torch Comics, Dr Hayley Bennet, Mishka Pillay and Ana Asatiani, as well as the parents, policy professionals and officials who participated in roundtable and online discussions of the draft report findings and recommendations. Your comments and insights were invaluable.

We are grateful for everybody's time and expertise.

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About CPAG in Scotland

Child Poverty Action Group (CPAG) in Scotland works for the over one in five children in Scotland growing up in poverty. We collect evidence from families living in poverty and campaign for solutions to bring about a society where children have a fair chance in life free from hardship. We provide training, advice and information on social security to frontline workers to make sure families get the financial support they need.

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Child Poverty Action Group is a registered charity in England and Wales (294841) and Scotland (SC039339). cpag.org.uk