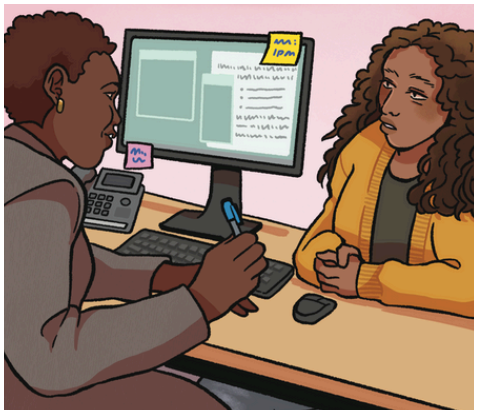
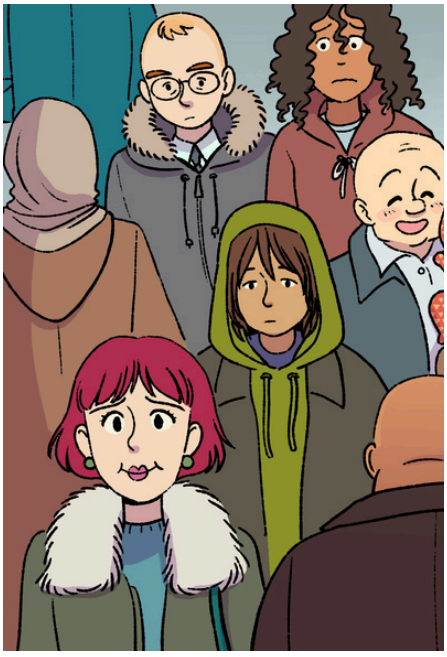
WHAT IT MEANS TO MISS OUT

CPAG IN SCOTLAND

Voices of parents and carers on strengthening Scottish social security.





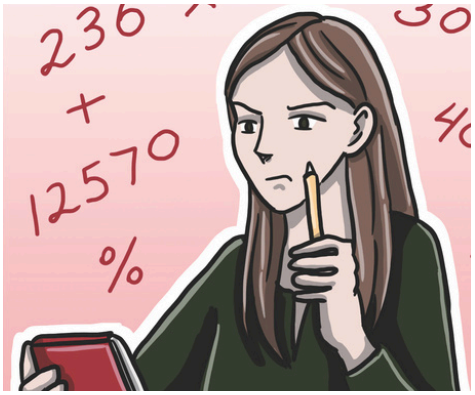












Mary's Story

Poverty is the worst enemy.

I'm a mother of three and back in 2023, I enrolled for a post grad degree in social work.

That first year was fine in terms of finances.

In the second year, my relationship broke down and my domestic situation changed.

So I reached out to the Scottish Social Services Council - the professional body for my studies.

They were extremely supportive, and helped me access a grant.

Eleven thousand pounds for the year, paid in three instalments. I was going to be able to complete my studies.

Because of the relationship breakdown, we had to move - quickly. We required temporary accommodation.

Within a couple of weeks there was a home for myself and the three children.

The benefits system was all very new to me. I've always been economically active.

JOB CENTRE

When I tried to claim housing benefit, or universal credit, it became clear I wasn't eligible because I was a student.

And because I wasn't eligible for universal credit, I was told I couldn't access the Scottish child payment.

Temporary accommodation is more expensive than regular accommodation.

I was paying over £1000 a month.

The only money I would have coming in, is the £11,000 grant.

I was grateful for that, but I was struggling to see how I was going to make ends meet.

I had a part time relief job, but it's a night job. And there's no other parent to look after them.

So we had to live within the means that we had.

We weren't eligible for free school dinners so...

...that meant leftover dinners being used for school lunch

Eventually, I was told that as I had children I might be eligible for housing benefit.

And then I got a rent arrears bill for over £2000!

We managed to survive.

We relied quite a lot on foodbanks to sustain ourselves.

I'm finished my studies now, and I have a job lined up.

This umbrella term of 'people on universal credit'...people should be looked at on a case by case basis.

That way, nobody is left behind.

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

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

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

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

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

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

Acknowledgements

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

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

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