Strengthening Scottish social security for children and families - summary

January 2026

Introduction

The 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 to explore why some families on a low income are excluded from or not benefiting fully from Scottish child payment and other Scottish family payments.

The policy recommendations are within the Scottish government's current powers and could start to be implemented without delay.

Recommendations

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.

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

Further reading

Read the full Strengthening Scottish Social Security report

Contact

If you would like to discuss the recommendations in more detail please contact kmckechnie@cpagscotland.org.uk

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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