“It would be nice to just feel secure”

Parents’ priorities for the next Scottish Government Child Poverty Delivery Plan 2022-2026

December 2021

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**Introduction**

**Purpose**

This research was undertaken to understand what issues parents of young children, who live on low incomes, want the Scottish Government to prioritise in the next action plan to tackle child poverty — the Child Poverty Delivery Plan 2022-26 due to be published in March 2022.

We consulted with parents with a child under two years of age who are experiencing low income to explore the specific challenges they face. Parents with babies - a child under one – are a priority group for the Scottish Government in tackling child poverty. This group are at particular risk of experiencing poverty, with child poverty rates rising to one in three children in this age group compared to one in four children overall. Our goal was to understand which existing Scottish Government initiatives and interventions work well, which could be improved and what support families are lacking. This report will be shared with the child poverty team at the Scottish Government and other key stakeholders.

**The context**

Save the Children Scotland is determined to work with others to challenge poverty, ensure all families have enough money for them and their children to thrive, and every family is able to access the support they need to nurture their children’s wellbeing. Families with young children aged 0-6 are at particular risk of poverty and the impact on children is most pronounced when experienced early.

Currently, more than a quarter (26%) of children experience relative income poverty in Scotland. We know that many families cycle in and out of poverty so that many more children will have experienced poverty at some point in the first six years of life. More than a third of families with a child under one experience poverty, which is why our consultation focused particularly on families in this risk group.

The Scottish Government’s commitment to tackling child poverty is welcome. The scale and the complexity of the challenge means we need a ‘national mission’ to make sustainable reductions. The next child poverty action plan will be critical in meeting the interim child poverty targets and for laying the foundations to reduce child poverty to less than 10% from 2030. We believe the action plan will need to focus on the key structural issues that keep families in poverty and prioritise action that works for each priority group. The focus of this report is on families with babies as a group that has specific needs, face specific challenges and who are often under-represented, even though their experiences point towards changes that would benefit all families with young children.

**Method**

**Who we spoke to**

We consulted with a total of 31 parents. Out of these 31 parents, two were fathers and 29 were mothers, 3 were of minority ethnic background, at least 13 were lone parents, at least 5 parents with 3 children or more, at least 5 were young mothers, and at least 9 parents from families where a child and/or a parent has a long-term health issue or disability. Most parents we consulted were not working - because of the fact that they have very young children.

We worked with a number of community-based partners to identify parents to take part - including Home-Start West Lothian, Home Start Renfrewshire and Inverclyde, Home Start Clackmannanshire, Midlothian Sure Start, Parent Network Scotland, Glenfield ELC and Stepping Stones.

**How we did it**

We ran two focus groups and interviewed ten parents individually by phone – based on parents’ preferences. We also distributed a survey which yielded another ten detailed responses on the same issues and have included survey responses in the analysis. The focus groups and interviews proactively explored themes including financial support provided by the Scottish Government, practical and emotional support available to new parents, cost of living, debt, accessing employment/training, and childcare. The focus
groups and interviews were conducted in November 2021. All responses were de-identified to protect the identity of parents who participated. Participants received a £30 thank you voucher for their time and insights.

This report starts with the key findings which are distilled from the analysis of responses to the key themes we explored with parents. Some findings speak to more than one theme. We then analysed in more detail the different themes we explored with parents, starting with the context in which families find themselves, namely the rising cost of living. Theme 2 explores how the financial difficulties caused by the increase in living costs has led to debt and how debt impacts on families. Theme 3 considers financial support available to families through Scottish Government interventions and support, what works well, what can be improved, and where there are still gaps. The section on practical and emotional support follows on from this, to explore how it dovetails with financial support and acts as an enabler for accessing government support, before we move on to explore the two intrinsically interconnected themes of employment and training on the one hand and childcare on the other.
Key findings

1. Families told us how they struggle to make ends meet with the financial support currently available. Families struggle to meet basic living costs, having to compromise on food and nutrition, or heating their homes. Their children’s participation in activities is significantly constrained. Debt is commonplace. Parents of young children are particularly reliant on social security to boost their income. Social security benefits do not currently provide an adequate safety net that allows a decent and dignified life for this group of families. This can only be addressed by putting more money into families’ pockets, so that parents can make choices that are right for their specific family circumstances. Parents told us that the Scottish Child Payment (SCP) offers an existing mechanism for increasing family incomes, that the Scottish Welfare Fund needs to be more accessible so that families are protected in case of unexpected but essential expenses. Parents suggested that seasonal payments at times of higher living costs, particularly in winter, could prevent debt. Where there is existing debt, a one-off ability to wipe off debt was suggested as a way to help families pull themselves out of the vicious cycle of debt. Parents also suggested extending eligibility of existing mechanisms such as Best Start Foods or bus passes.

2. Parents spoke of the complexity of the benefit system, partly due to having two different benefit systems to navigate which are administered by two different governments. This presented a significant barrier. Social security entitlements need to be better communicated, simplified and linked. Information should be provided with clarity, at points of early universal access, automated/linked with existing benefits and between non-devolved and devolved benefits. This should be supported by access to independent, impartial and empathetic support through advisers who are able to navigate both the UK and Scottish benefit systems. Such advice services should be based in communities in non-stigmatising and accessible places, such as GP surgeries or community centres. Access needs to take account of specific needs to be inclusive. Linking devolved with non-devolved entitlements and reducing the number of applications needed would also help maximise uptake of entitlements.

3. Community-based holistic support for families can be transformative. It meets families’ specific needs, builds relationships of trust and reduces the significant stigma that is still attached to experiencing low income. It provides much needed opportunities for informal and formal peer support, thus empowering parents to support other parents. Such services need to be sustainably funded and their unique role recognised as an important element of family support that can reduce the impact of poverty and empower families to escape the grip of poverty.

4. Easy to access, affordable and high-quality childcare is an essential requirement for parents who wish to enter or return to work or education/training. The parents we spoke to perceive the childcare system as overly complicated, lacking transparency and as a barrier rather than an enabler for employment. Childcare has to meet the specific needs of each family to be a viable option. Information on how to access childcare and funding for childcare needs to be accessible and clear. Parents suggested that an extension of free childcare to an earlier age and full days would be needed. The cost of private childcare is seen as unmanageable and not a realistic option.

5. Work needs to pay a fair wage that puts families in a better financial situation. Wages need to cover additional costs associated with work (e.g. transport, childcare, clothing) and lead to an increased disposable income for families. It also needs to accommodate parental care responsibilities. Flexible working hours, paid time off for emergency and ongoing health care needs of a child should be a right.

6. Times of transition exposes particular challenges to families with the youngest children. Transitioning from maternity pay/allowance to Universal Credit or transitioning into education/training/work is perceived to raise unknown financial strains that families would struggle
to plan for and manage. The fear of the unknown presents a significant deterrent. Having financial, practical and emotional support during times of transitions both in relation to information available and clarity over options and impact in financial terms could enable transitions. Specific payments for times of transition could soften this cliff edge and alleviate parental concerns.

7. Financial difficulties have a direct negative impact on the mental health of parents. Parents’ mental health can be improved by ensuring they feel secure and able to manage the cost of living. However, parents also told us how urgently mental health services need to be improved and made more readily available and be inclusive of fathers as well as mothers.
1. Cost of Living

Parents shared the impact of the rising cost of living and the struggle to cover even the most basic needs such as food, heating, and housing. Such a precarious financial situation can only be prevented and remedied by increasing family incomes which we will explore in more detail with further suggested actions in section 3.

Actions:

- Many parents suggested that Seasonal payments could help families manage higher living costs in the colder and darker months. Energy efficiency measures and measures to keep energy costs affordable would help families on low incomes to manage living costs.
- Many parents suggested a reduction of the cost of public transport for essential journeys such as commuting to work or college, to hospital appointments or other necessary travel.

The families we spoke to were universally worried about the rising cost of living, especially in colder months and with fuel costs for gas and electricity set to increase.

Parents explained how they struggled to meet essential household costs, such as food, utilities, rent, council tax and transport. Parents felt that the cost of living is going up but their income remains the same. “Even the price of food is going up but where’s the money?” Families simply don’t have enough to make ends meet. Parents told us how tightly they budget, how they prioritise the needs of their children and go without themselves. Some parents even had to cut back on their own food, surviving on one meal and water for days on end:

“Both myself and my partner had to cut back on eating to make sure our son had enough to eat”

“Just now, we often have to do without, we only have one meal at night, otherwise we’re just managing on juice. I badly need pyjamas, I could do with some socks, it’s terrible.”

Yet in spite of this, falling into debt with household bills is unavoidable for most. This will be further explored in the section on debt.

Food and Foodbanks

Food prices have notably gone up and many parents told us that they are going without so that their children can eat. However, even at that, the children are affected if the family needs to rely on foodbanks, due to a lack of fresh and healthy food:

“I sometimes don’t eat so my children can have something to eat at weekends. My children have an unhealthy diet because we rely on foodbanks and mostly get tinned food.”

While foodbanks help families with food costs, they aren’t giving parents the choice they need. They can’t provide fresh food or cater for specific dietary requirements:

“I have a halal diet and food banks don’t ever have halal food or food that I eat in my community / culture. I feel like an outsider sometimes and wish I had more money to feed my kids healthy, nutritious meals every day instead of relying on food banks. I go to food banks often and it is all tinned foods. No fresh foods available. This is a struggle especially during holidays where my children don’t get a hot meal at school or nursery.”

This lack of choice is also profoundly disempowering and stigmatising; even isolating. It affects families deeply that they feel they cannot feed their children and have to rely on hand outs, which is further exacerbated by the probing referral process:

“You feel like you’re being guilt tripped if you ever have to use the food bank. They ask you the question, ‘so why do you not have enough money?’ It’s the questions they ask [when applying] that always puts me off of it. So that makes people not want to apply for the food bank. I admit I’m
gonna have to apply for it this week. Because this week has been so hard for me. I wait until I am literally bare cupboard, bare fridge, bare freezer before I leave and ask.”

Foodbanks are a vital lifeline and exist because families are unable to meet essential living costs. While many families welcome essential support, they can be disempowering, provide limited choice, lack healthy food, and don’t always cater for specific diets. They are a sticking plaster rather than a solution. Parents told us that monetary vouchers or cash for food that allowed for healthy food that meets dietary requirements would be much preferred. Thus, increasing the value of entitlements through existing measures that increase the money families on low income receive, such as the SCP or Best Start Foods would be preferrable to the use of foodbanks.

**Energy bills**
Among household bills, it is energy bills that have risen the most and will rise even further with the imminent removal of the price cap. Rising fuel costs are a real concern for all families. Already, families are struggling to pay their fuel bills. Worryingly, some parents are not heating their homes for fear of high energy bills. Considering the parents we spoke to all had a baby or a toddler and were spending most of their time at home, this is particularly worrying.

"I don’t really manage to pay all essential bills. I’ve not had our heating on all year, only a handful of times and that was when our daughter was born."

"We’re getting a smart meter installed and we have to send in meter readings every month, so the worry is that if we use energy, they’ll make us pay a lot every month, which is what happened to us before. It just kept getting higher for us, to the point that we were in serious debt with them, nearly £1000 in 3 months."

"[The increase in fuel prices -] that’s scaring me, maybe I’m going to have to choose whether I’m going to have heating or not."

Winter grants could help families budget for the higher costs of energy bills in winter.

**Transport**
Many parents told us about the burden of public transport costs on their family budget. Essential travel such as to work or college, to hospital appointments, to advice services, to school and to relatives, presents a financial strain.

While we explore the theme of employment in a different section, it’s prudent to mention in this context that the cost of commuting to work for those on low pay and part time employment poses a significant strain on family finances, which disproportionately affects women.

"Come Saturday, I’m begging friends for a single bus ticket."

"I’ve got enough for me to get on the bus in the morning, but not enough for my son to get on the bus. So I have to walk to school. So I’m walking in the rain, walking in the high winds is hard going, especially when you have a chronic illness."

"I rely on buses to get to their school and nursery as I am in temporary accommodation. This costs me a lot of money every single day. It leaves me struggling for basic things like food and clothes."

Reducing the cost of public transport by extending eligibility of free bus travel would be welcome by many families, and enable them and their children to participate more fully in community life.

Our consultation with parents showed that families routinely struggle to meet essential living costs. This demonstrates that the social security safety net does not yet enable families to have a decent and dignified standard of living. **Essentially, families need more money in their pockets that allows them to make the right choices for their family without stigma and the need for referrals in times of crisis.**
2. Debt

Actions:

- **Provide a top up maternity payment** to bridge the gap between the end of maternity pay/allowance and the end of maternity leave to ensure a liveable income for the first year of their baby’s life.
- **Introduce one-off grants or an option to wipe local authority debt** (debt relating to household bills and council tax), to help manage existing debt.
- **Improving the accessibility and extending the eligibility criteria of the Scottish Welfare Fund** would help families manage unexpected expenses which often trigger debt.

Most families we spoke to have or had experience of debt which is a clear indication that families reliant on the social security system do not have enough money to cover the basic cost of living, and one of the ways they cope with this is accessing debt. We heard how energy bills, council tax, increased costs due to COVID19 and unexpected expenses such as white goods breaking down, often lead to debt. These are essential expenses rather than luxuries and should never lead to debt. Debt often occurs because parents rightly prioritise their children’s basic needs over household bills.

“Feeding my children is more important than paying council tax. I’m now paying through a debt recovery company. I have £150 a month to pay to them. And that cripples me. It’s a lot of money that could go towards a decent food shop.”

“I had council tax debt, that was when I first moved into my house and I didn’t know about council tax. I knew I was getting these letters through but I didn’t actually know how serious it was or what council tax was. So I got a letter through saying we’re going to remove your stuff if you don’t pay.”

Many parents simply can’t afford to pay Council Tax and consideration should be given to how Council Tax debt is managed. A monthly loss of £150 of income for a struggling family is not sustainable and bound to lead to further debt.

Other parents told us that they fell into arrears when their maternity allowance dropped and then ended and they transitioned to Universal Credit. This seems to be a particularly vulnerable time for families when they should be able to focus on their newborn child.

Another parent told us that she slipped into debt because she returned to employment:

“So that’s kind of where the debt’s came from, starting the job and Universal Credit need to see your wage before they decide what you get, but you don’t get to know till like four days before.”

The impact of debt is significant, serious and stifling for families. It causes stress, a feeling of inadequacy and guilt. It often causes poor mental health:

“It is causing me so much anxiety and I struggle to sleep at night worrying about it.”

Debt is a strain on family relationships between partners and between parent and child. It also means that children miss out on opportunities that would support their early learning:

“It caused a lot of arguments between me and my partner. I was in charge of paying the rent, so when the rent was in arrears it felt it was my fault, I felt guilty, like we could have lost the roof over our heads”

“I’m on anti-depressants and stuff, like it really affects me mentally and I feel like it affects xxx [child] because it can make me quite short tempered if I’m stressed about money. I lose sleep”

“We took our son only to local places such as a walk in a park.”
Debt often causes a spiral of financial difficulties for families.

“It’s a lot of worry and stress, no matter how much we tried, every time we felt we’d paid off, a new amount of rent would come onto the account.”

“Once you get into debt it’s really hard to get out of it, and there’s not really any help or advice to help you out of it.”

“I feel like I am drowning at times”

Considering how many parents on low incomes have experience of debt and how debt leads to a spiralling out of control of financial difficulties, it would be prudent to consider ways to wipe or reduce debt on a case-by-case basis. Increasing cash-based initiatives as mentioned in Chapter 1 could prevent debt.
3. Financial Support

Actions:

- **Boost the value of interventions that increase family incomes** to ensure every family has a decent income to live a dignified life where all basic needs are met ensuring they do not depend on unsuitable crisis interventions, and where their children can participate fully in community life. Parents suggested that this could be through increasing the value of the SCP. ¹

- **Extending eligibility** of existing benefits by scope, age or income threshold was suggested by many parents. The SCP should be extended to children aged 6-16, the Best Start Food Card to children over 3 and cover a wider range of foods, and the Scottish Welfare Fund should be accessible for a wider range of situations than is currently the case.

- **Provide information on entitlements in an inclusive way**, which takes cognisance of specific individual needs. Provide information early and comprehensively through existing universal services (e.g. Midwives, Health Visitors, the Baby Box); enhanced by targeted support (e.g. Family Nurses). Establish community-based information and support with accessing all eligible financial support (e.g. at GP surgeries, community centres, libraries). Parents with limited mobility require this support though either home visits or telephone appointments. Parents also asked for early notification of pending changes to enable them to budget accordingly.

- **Maximise uptake by removing existing barriers.** Raise awareness, simplify and automatise application process (including between non-devolved and devolved benefits), provide proactive support that identifies specific needs that may act as barriers, and ensure support is accessible and non-stigmatising.

- **Work with the UK Government to ensure all advice services adhere to a rights-based and supportive approach** and are able to act as a one-stop-shop ensuring that families can access all devolved and non-devolved entitlements in one place. Advice workers should display respect, a non-judgemental attitude, empathy and compassion to reduce stigma and stress.

The distinction between devolved and non-devolved benefits and support was not always clear or relevant to parents. This means that quite a lot of the feedback we received does not clearly distinguish between devolved and non-devolved support received. However, we tried to obtain as much specific feedback on Scottish Government initiatives while also capturing the general experience of accessing financial support. To families, the distinction between devolved and non-devolved support can be confusing and lead to additional worry. For example, parents worried that losing the £20 Universal Credit (UC) uplift would also mean losing the Scottish Child Payment. They also raised that there were so many different entitlements that they had to apply for that they were worried about missing out or mistakes being made.

**What works well?**

All parents were positive about Scottish Government initiatives aimed at increasing income. Cash-based support allows families to make choices for themselves and put money towards essentials that they could otherwise not have afforded. Both the **Best Start Grant** and **Best Start Foods** were considered helpful: “We used the Best Start Grant to buy a cot bed.” The **Scottish Child Payment** was also very welcome: parents commented on how the form was easy to complete, and that they were contacted proactively if they had previously accessed Best Start Foods or the Best Start Grant: “I get the Best Start Food and got a letter saying I could apply for it. The communication was good.” **Linking benefits works well for families.**

¹ We welcome the announcement of the doubling of the Scottish Child Payment as of April 2022 and its expansion to all children under 16 by December 2021. The consultation interviews predate this announcement.
Where personal and relationship based financial support was available to families, this worked well and increased uptake. Parents noted a variety of professionals who provided signposting and support services, ranging from Health Visitors to Housing Associations and community-based support services such as Home-Start. Parents reported that where they obtained support in accessing benefits through such trusted professionals, they felt supported. Financial advice was also available to some parents through advice shops, which helped families navigate the system.

“I know that I do need [the support], even though I’m rocking it. I don’t know everything and these women and men that work along Stepping Stones and other support networks, they want to help and they want to make your life better and easier. Aye if it wasn’t for them, I wouldn’t get as much support. I wouldn’t know about grants. If I was on my own, I wouldn’t. I would probably really struggle.”

“Because I’m part of Home-Start, I’m friends with quite a lot of mums in the same position I’m in. They say the same thing, so like I’m just glad that it isn’t just me because it can feel like that.”

**What could be improved?**

Only some parents had experience of applying for the Scottish Welfare Fund (SWF) and their experience was negative. They particularly commented on the length and complexity of the form:

“I couldn’t get it every time I applied for it, it just kept kicking me out. It wouldn’t let me do the application over the phone, it kept saying failed.”

“I went online to look at the form which I think was about 20 pages. When you are working with a young child it’s difficult to get the time to complete a long form, so I started it and then I abandoned it.”

At the same time, many parents had resorted to accessing a budgeting loan to help them manage extraordinary but essential costs (such as replacing white goods or essential home repairs). The loan is paid back via deductions from Universal Credit. They were used for expenses that parents believed should have been covered by the Scottish Welfare Fund. By making the Welfare Fund more accessible, it would provide an effective means for families to manage unexpected expenditures without long term impact of debt on their income.

While the majority of parents found accessing the Scottish Child Payment easy, some experienced difficulties and delays:

“It was such a hassle, it took quite a few weeks to get it all updated and sorted. Then the amount wasn’t correct and it took another couple of weeks. It was quite stressful, especially after having a baby.”

Some parents we spoke to also had older children and commented that eligibility of many Scottish Government benefits was linked to Free School Meals (FSM) entitlement. They felt that the eligibility ceiling was very low and working families on low income but not in receipt of FSM may struggle which “may disadvantage those working and struggling.” Extending eligibility of such benefits would make the transition to work easier and prevent a cliff edge between those eligible and those just outwith the eligibility criteria.

Most parents started their parenting journey with limited knowledge of their entitlements and depended on professionals to find out about and access them. This led to missing out on or delays in accessing entitlements, rejection of claims, or even giving up on applications. Such dependency on professionals to access financial support suggests that the information that is currently provided does not reach parents effectively and this may be reducing uptake. The information on financial entitlement needs to be provided in a universal and accessible way, taking into account specific accessibility needs (e.g. English as an Additional Language, literacy).
"I missed the 2-3 year-old payment because I didn’t know about it."2

"I didn’t know I was entitled to [the SCP] and I didn’t know how to apply for it."

"If the forms that you needed had been in the Baby Box or had been in a package coming out of the hospital that would have been easier."

"I never knew about any grants until I had a support worker" (young parent of 3)

"Only because I went to citizens advice and I went to the independent resource centre, I think if I hadn’t gone there I don’t think I would of known about everything and they helped you do the calculations - because when you start to do the calculations on yourself on the Turn to Us website, apparently it’s not always accurate."

"They had it down that I only have one child when I have 2, so I told them about that and then they told me that I wasn’t accepted for the warm home discount. They’re saying I’m unsuccessful when I come under all the criteria. I actually started crying in front of my mum."

The information on entitlements is not provided in a way that was easily understood. There were language barriers for families new to the country, a reliance on filling in forms which can cause difficulties and significant stress for those with dyslexia or literacy issues. Many parents only have a phone to complete online forms. Where parents needed support to apply for benefits, they were reluctant to access this due to the stigma attached to poverty and/or their support needs (e.g. poor literacy). Another barrier was the complexity of the benefit system itself. Some parents thought they were not entitled to the SCP for their 3rd child due to the two-child limit within Universal Credit or that they would lose out on SCP once the UC uplift comes to an end. Financial advice services were sometimes not available locally, incurring transport costs and making it difficult to fit in an appointment during school/nursery hours.

"I need someone to sit and do [the forms] for me because I can’t write."

"I know I’m in the right if they [the advice shop] check it."

Parents found the criteria for certain benefits difficult to rationalise. They queried why Best Start Foods only included fruit, vegetables and milk and was only available until their child was three, or why only children under six were eligible for the SCP. The Best Start Food card presented some challenges:

“Now you have to check constantly at an ATM or you have to phone up, there’s no app to check how much is on it. An app would take a lot of stress off.”

“We get a fruit and veg card as well, but after they turn 3, you don’t get the money on it anymore because they say they’re too old but they still drink milk and eat fruit and veg so I don’t understand that”

Overall, parents noted that the financial support they received was not sufficient to cover their basic living expenses and that increasing the SCP, child benefit or access to lump sum payments at critical times of the year (such as in winter or for the school holidays) would be helpful. They also noted that the Carer Allowance was not sufficient. The reliance on budgeting loans for unexpected expenses such as washing machines, necessary home improvements indicates that the social security system does not cover basic living expenses. Putting more cash in families’ pockets that allows choice and a dignified life would best address this.

"I’ve seen that they’re trying to put the £10 [SCP] per week up £20 so I definitely think that would be a big help for families."

"I’m grateful for the money I receive but it isn’t very much. I do struggle to get by. [Increasing the SCP] would really help a lot of parents and children."

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2 This parent referred to an older child born before the introduction of the baby payment which led to her missing out on the 2-3 year payment when it had come into place.
“Working on the Scottish child payment is a very, very big thing that I think would help a lot of people. Making it bigger and raising the age limit.”

Many parents told us that they felt judged and looked down upon when they applied for or sought advice on benefits. They did not distinguish between UK Government or Scottish Government social security system. They reported a lack of empathy, compassion, understanding and respect.

“They treat you like dirt on your shoes.”

“They don’t understand the struggles that we go through.”

“Job centres and universal credit people look like they are trying to catch us out rather than support us.”

“If you’re thrown a curve ball there’s no compassion for certain circumstances.”

Overall, the complexity of both the UK benefit system and the additional Scottish Government benefits was perceived as hugely stressful to navigate, impacting on mental health and wellbeing. Parents also told us how within the Universal Credit system, reporting changes to working hours caused additional stress. Even minor changes of circumstances lead to adjustments which are perceived as not being transparent and are also communicated late. This makes it difficult to budget. One parent commented that she felt:

“It’s not designed to help us live but it’s designed to help us survive,”

while another said that “it would be nice just to feel secure.”
4. Practical and Emotional Support

**Actions:**

- Build on what works well by **supporting relationship and community based, holistic support** such as the support provided by Family Nurses and organisations such as Home-Start. This support is trusted by families, as long as it is provided in a non-judgemental, respectful and empathetic way.
- **Improving access to perinatal mental health services needs to be improved and more consistently available** in communities. Particularly, it needs to be more accessible to fathers.
- **Ensure all professionals who support families are providing this support in an inclusive, non-judgemental, and empathetic way and are able to grow relationships built on trust.**
- Access to **parent support groups**. Baby and toddler groups and playgroups needs to be prioritised. Parents should never feel isolated or alone as they enter parenthood.

Practical and emotional support is as important - if not more important - to parents than financial support. It can make a huge difference to families, and particularly at the time of greatest transition after becoming a parent and adjusting to the responsibility that caring for a newborn baby brings. Relationship-based support that meets the parent where they are, without stigma, judgement but with empathy and understanding, which enables and empowers can make a lifechanging difference to families.

**Health Visitors**

Without doubt, relationship-based support that is empathetic was viewed as a powerful enabler for parents regardless of the situation they found themselves in. Many parents told us how exceptional their Health Visitor was:

“I had a Health Visitor who was amazing.”

“I had PND [postnatal depression] so had doctors and Health Visitor check in on me regularly, they’re fantastic, I really love my Health Visitor.”

On the flipside, some parents told us that they didn’t have a good relationship with their Health Visitor because they felt judged and criticised which resulted in a barrier for seeking support and accessing health services.

“I don’t like going to the Health Visitors unless is absolutely necessary. She was just too rude and I’m not brave enough to ask for a different one.”

We also found evidence that Health Visitors were stretched and were not always available when support was needed. Many parents told us that additional contact with Health Visitors, particularly contact that was routine and an informal check-in with families would be useful. This would also help to see them as a positive resource of information and support rather than limiting contact when a parent is experiencing difficulties.

**Family Nurse**

Parents who had been allocated a family nurse commented on how invaluable that support had been for them. One of the biggest positives of this initiative that supports first time mothers who are 19 or under was that there was continuity of care from pregnancy until the child turned two. This allowed time to build trust and relationships and for the Family Nurse to get to know the family well and provide tailored support and signposting. Crucially, Family Nurses also provided holistic support and enabled parents to access financial support as well as practical and emotional support.

“The support that I got did work in my favour and now I don’t have those problems that I had when I was young.”
"I think if I didn’t have them (Family Nurse and Home Start), I wouldn’t know about anything that I was entitled to."

"Some people think that having a support worker is like you need help, they feel ashamed of it, but I’ll take all the support that I can get. If you have connections to people then you’re one step ahead, aren’t you?"

Considering how positive the feedback on this service was from all the parents we spoke to who had experience of it, this is a service that could be built upon.

**Community based organisations**

It is worth noting that the parents we spoke to had contact and support from community-based organisations. They therefore all had access to support and signposting, yet in spite of this, families still struggled to live a dignified life. **This suggests that some those families without access to such support, will miss out on entitlements and may struggle even more than the families we spoke to.**

Community based support such as that provided by organisations like Home Start or Stepping Stones among others, was particularly highlighted as meeting the needs of parents. Parents felt they had a relationship with a trusted individual at the organisation who provided both practical and emotional, as well as financial support. Some parents described this as their “family,” the village that is behind the parent to raise their child. Parents particularly pointed out that there was empathy, a non-judgemental approach, and that they provided signposting services. Another crucial element of the role of community-based support is that it connects parents and enables informal peer support. This reduces isolation, strengthens parental confidence and builds social capital which in itself has been demonstrated to be key in improving outcomes for children as well as helping their parents access new opportunities.

"If it wasn’t for Home-Start I wouldn’t be here"

"[Home Start worker] has made the biggest difference of them all, she’s been the best both during my pregnancy and after. She’s just been brilliant."

“I don’t really have Mum friends. Taking him to the nursery isn’t what it used to be like, you’re not allowed to sit and talk to people, no-ones together and able to get chatting, it’s just drop your child off and leave again. You don’t find out anything.”

Informal parent to parent support can play a significant role as it normalises the emotional rollercoaster of becoming a parent and is also a route for accessing information and support. COVID19 curbed such opportunities, and it is essential that they are prioritised in the recovery phase.

In general, parents valued where support was provided in a way that enabled and empowered them. However, some parents struggled to access the support they needed. Fathers particularly noted the lack of support and check ins with them available. They felt they missed out on involvement in matters relating to their child, some of it caused by COVID19 restrictions but with ongoing impact.

"My partner wasn’t allowed in at any point, he wasn’t allowed to see scans or be there for procedures and test. he felt really disconnected, he felt like he wasn’t part of it. He was upset and angry he felt he was being treated differently, like he was not as important”

While we spoke to a limited number of fathers, it was astonishing how strong the feeling of being excluded and forgotten was amongst them, and that these views were further cemented by what some mothers explained. A strong message from parents was that fathers need to be supported in the transition to parenthood too and that they felt that mental health support was not always available or accessible to them. We discussed in section 3 how parents generally felt the toxic stress of poverty which affects both parents equally. Financial worries impact on mental health which makes the need to have responsive and accessible mental health support even more urgent.
Disabled parents and parents of disabled children explained how they had not been able to access the care and support that they needed and how this has impacted on them emotionally or even led to giving up trying:

"I asked the perinatal mental health team, I asked the Health Visitor, I asked a social worker that came out to the house to evaluate the place… I lost count, I gave up after a while."

"Have not been able to access any additional support for my disabled child."

"I was really unwell and the support wasn’t there. That was really hard. My partner struggled bonding with his daughter because of it. He felt pretty left out. Which was really sad. For me, it took a toll on my health and emotions. I never had to rely on anybody like that."

The experiences of the parents we spoke suggests that where there are more complex needs, particularly in relation to disability, it appears to be much harder to access practical and emotional support when it should be easier to do so.
5. Employment and Training

Actions:

- **Parents need information and support with managing the transition into employment or training and from training into employment.** Existing support through the employment support fund are not reaching all families as its lack of awareness amongst parents demonstrates. All parents need to be able to access this support and it needs to be sufficient to manage the cost of transitioning effectively and reliably into employment.

- **Wages need to be at a level** that ensure a decent income for families. Work needs to pay. Mothers particularly are more likely to find themselves in lowly paid and precarious employment. Encouraging economic measures that ensure a fair wage that values the contribution of female dominated sectors to society are one step out of many the Scottish Government must take.

- **Work needs to allow parents to combine employment and caring for their children.** Parents would like flexible working hours, working hours that fit around childcare and paid time off to attend to medical and health needs of children needs to be supported by employers.

Returning to work and employment presents a significant transition for many parents we spoke to. Most parents haven’t made the transition yet but it is on the horizon. For some, this is not an option in the near future, due to poor physical or mental health, disabilities, or care responsibilities. Some parents had experience of the transition to work and shared the difficulties this brought.

The majority of parents we spoke to would like to enter employment if they are not already but feel that this is not possible for them. The main barrier and fear are that employment presents an unknown change of circumstances and their current ability for precarious budgeting will be disrupted. Families worry how a return to work will affect income and outgoings and fear they will not be better off. Although the social security system does not provide an adequate safety net for a dignified life, it was felt that the current ‘known’ precarious situation is preferrable to the ‘unknown’ of having significantly more diverse outgoings. There was concern about whether the combination of waged income and Universal Credit top ups would actually render them better off financially.

"I feel since I started work I was worse off."

"When you’re working, your Universal Credit changes so much you never know what you’re getting coming in."

"[when you’ve a career] it’s a lot more expensive lifestyle and it’s hard. Unless your career pays a lot of money, sometimes you’re actually better off on benefits"

"I want to work. Unless I suddenly make lots of money I’m going to struggle"

"Even my friends that are working are struggling."

A few parents told us that they had to stop working because their working hours were not compatible with their children’s needs or available childcare hours. They also lost their jobs due to having to attend to their children’s medical needs. This incompatibility of demands from employers and the needs of children must be removed because it doesn’t give parents the choice or ability to work.

"I’m not going back to the company I was with because it’s too much travel for me, they wanted me to do sleepovers and with the baby that wasn’t possible, so I gave up my job."

"I used to work. I couldn’t hold the job down because of the amount of hospital visits I had to do because of my daughter’s epilepsy."

There are many hidden costs associated with returning to work or training. We look in detail at the cost of childcare in the next section. Other hidden costs are clothing and transport, not just to the workplace but also to the childcare provider and/or children’s school.
"I'll have them travel expenses come January. I'm now trying to work out how the hell I'm gonna do college."

Further education in college which enables parents to access better paid jobs comes with its own challenges. As with the transition to work, parents worried that if they were to receive education-based support such as SAAS (Student Award Agency for Scotland) or bursaries, they would be worse off. Parents feared this would have a negative impact on Universal Credit payments which made them reluctant to seek or take up financial support. One parent even decided not to take up a bursary she was entitled to.

"If I apply for bursary, it takes it out of my universal credits [the bursary would count towards income and therefore UC payments would reduce]. So I don't get support from the college because I don't want money coming in. That sounds silly. I don't want money coming off on my universal credits. I did apply for a bursary before COVID. And it was something silly like 20 quid a month coming off my universal credits, 20 pound is probably nothing to you. But for a single parent that's already struggling £20, that's like £100."

"My partner is getting a bursary and that meant we had money taken off UC which was a shock, it depends on the time we get paid the bursary and UC. With him being at college it's all changed, we're down over £100 a month than we were."

"Eventually my UC will stop and it will turn to SAAS. That does worry me because I'm in debt just now."

There is a distinct lack of information and clarity on how the transition from work to training or from training to work will impact on family finances. Financial support that may be enabling is therefore not accessed and families are disempowered and unable to move out of their current circumstances:

"I had so many goals for myself that I wanted to do and I feel it was taken from me and it's all been spiralling since then and it seems harder to pick myself up and go for those goals because there always seems to be obstacles in the way."

Parents fear spiralling cost and debt if they make any changes to their current circumstances, including work and taking up bursaries or financial support for further education and training. If the current situation is precarious, any change is a threat to keeping this precarious financial balance:

"That's kind of where the debt has come from, starting the job and Universal Credit need to see your wage before they decide what you get, but you don't get to know till like four days before."

"Right now the rent gets paid and if went to work it could only be a certain amount of hours or money would be taken away and then would there be enough to pay the rent and everything else- it's such a stress."

So while work may be the best route out of poverty, it is beyond reach as the transition is too insecure and stressful for many. These barriers need to be removed so that parents are given a fighting chance to escape the grip of poverty.
6. Childcare

**Actions:**

- **Clear and accessible information on existing support for childcare costs needs to be available.** This includes the eligibility criteria for 1140 childcare hours for 2-5 year olds, support for childcare cost, how to access financial support for childcare, and local availability/provision.
- **Free childcare/Early Learning and Childcare (ELC) hours need to meet parental employment and training needs.** Consideration is needed to consider extending entitlements beyond term time and beyond traditional session times / the setting’s administrative needs.
- **Extend eligibility to free hours to an earlier age** with clear criteria, ideally the end of maternity leave.
- **Alleviate parental concerns about childcare.** Appropriate settling in periods and parental access to the childcare setting needs to be enabled, to ensure trust and child wellbeing.
- **Offer respite childcare on a needs basis** for families who experience disability or health issues.

Most parents we consulted were not currently working because they have very young children. This is a specific characteristic of the group of parents we consulted, having focused on parents with a child under 2. Therefore, most of the parents we consulted did not yet access childcare. Many views on childcare were thus based on experiences of other parents with older children, rather than first-hand experience.

**Childcare was clearly identified as a key lever to enable parents to access work, education or training.** At the same time, it was seen as entirely out of reach by many. A lot of investment has been made into extending free hours particularly for those on the lowest income, which must be strongly welcomed as a way of supporting children’s development and supporting parents to meet parenting and employment responsibilities. Yet this hasn’t yet translated into a childcare system that leverages families out of poverty through work. **Childcare is still more of a barrier to work than an enabler,** and the parents we spoke to agree on the reasons for this. Childcare is a huge area of worry and concern for families with very young children.

The majority of parents believed that their child would only be able to access childcare once they turned three. There was also a perception that funded hours would only be available during school hours. Some parents were aware of the eligible 2-year old childcare scheme but were not sure how to access it or had in fact been rejected.

Only one parent was confident explaining that the provision of free childcare through the college she attends enabled her to continue her education. What worked well for her was not available to other parents.

"The costs were covered because I was at college so they covered it, but if that hadn’t been the case I wouldn’t have been able to go to college."

Even in this situation where college provided access and funding for childcare, the parent was not clear how this would translate to hours where she would work rather than attend college:

"College pay for my childcare the days I’m supposed to be at college. I don’t work extra days because I’m not sure how that would work."

When it comes to childcare to support employment, it is apparent that the system of support is so complex that it is not well understood. **Parents feared unmanageable additional costs that they would not be able to budget for.** This prevents parents from taking up employment. Parents didn’t know how financial support for childcare costs worked, or what the criteria for accessing free hours, particularly for 2 year olds, were. **Effectively, the support available is so complex to access that it has become inaccessible.**

"I don’t know anything about childcare, I don’t know what’s best, how it works, how it’s going to affect my Universal Credit I have no idea. And that’s the thing that’s put me off going back to work. "

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Save the Children
“We looked into childcare but it’s £200 for four days a week [per week]. [If I try to get money back for childcare] then I lose money from my UC. I can’t really afford to lose money from my UC. It’s catch 22.”

The **cost of private or partnership childcare is extremely off putting** for families who manage on very tight budgets with no money to spare. Tax credit support through Universal Credit is backdated, may be delayed, and there may be upfront deposits or upfront fees to pay, or additional snack/lunch/toy expenses. All of this means that parents do not know how much childcare costs will impact on their family budget and what will be covered by financial support. This puts parents in an uncertain financial position.

"If you have to work and your child is under 3, they can’t go in, or you’ll have to pay. It costs a fortune."

"I have to wait until my baby is three to gain free childcare as going to a private nursery would cost as much as I’d make working full time."

A parent who is in employment and is using childcare explained how the subsidised help with childcare costs through Universal Credit is causing additional difficulties due to payment schedules which are not synchronised:

"You have to pay the nursery fees on the 1st of the month and I get paid UC on the 12th so you have to keep money aside from the previous month to make sure this can be paid for"

On top of these worries, there is also a **lack of availability**, as well as **not knowing how to find out about local childcare places**, or which local providers have spaces available at a given time.

"There’s no space for kids at nursery."

"Where I am childcare is full. If I was to get a job and I wanted a childminder, I would have to travel out with where I stay and then travel to the job and do it all again to get back home. It doesn’t make sense."

Another concern was that **childcare would not match employment hours**. Many nurseries may still only offer specific hours for 1140 provision which does not cover even a normal working day plus commute. "[Childcare] is like 8:30a.m.-3:30p.m. and try to find a career that fits into that." Parents are concerned that in some cases the implementation of free provision is not designed around supporting work patterns. While a lot of progress is being made on aligning childcare availability with working patterns, there may be local variation and significantly, parents may still strongly perceive that childcare and employment are not aligned in a way that they are responsive to one another.

Some parents were not sure if childcare was safe or beneficial for their child, while **worrying that they would lose out on time with their child**. Parents need to know that childcare is of high quality and that it benefits their child’s learning and development.

"It’s the worry about not being there for your children. I’ve seen all my other kids’ firsts. But I worry that I won’t get to see xxx’s firsts."

"I’m worried about a stranger looking after my child"

These worries can only have been exacerbated by the change to settling in practices at childcare settings due to the pandemic with ongoing restrictions on parents’ access. Trust and the relationships between staff who look after children and parents are important and need to be nurtured and enabled. A gentle settling in approach and stay and play opportunities are excellent routes to remedy such worries but are not currently available to parents. We heard of how the stress of separation from their mother at nursery drop off without normal settling in routines impacted on children and parents.
Conclusion

- Families with the youngest children are at a greater risk of poverty due to not being in employment and therefore with a significant reliance on social security.
- Parents with a baby or toddler are navigating new systems for the first time at a time of significant change to family dynamics. This adds stress at a time that should focus on the transition to parenting a newborn child.
- At the same time, the first 1001 days are a critically crucial time for babies to experience nurturing and responsive care that is put in jeopardy by the stressors of poverty which do not allow parents to meet their family’s most basic needs.
- Parents of a baby or toddler spend a considerable proportion of the day at home. This can cause additional costs associated with heating and maintaining a habitable home. It also means that support for families now more than ever needs a place and community-based approach.
- In the early days of their child’s life, parents access most services through the route of health services, which may be overstretched or not trained to provide the holistic support required.
- COVID19 has significantly impacted on the experience of earliest childhood and early parenthood on this generation of children with potentially long-term effects.
- The transition to work is particularly fraught and precarious for this group of parents.

We set out to listen to the experiences and views of parents with a child under 2 who are experiencing low income to understand their individual situation and the challenges they face in order to understand how policy can better support them. We hope that this will help inform priorities for tackling poverty amongst families with babies and toddlers, which could also have considerable benefits for other groups.

It is important to note that while most of the families we spoke to would fit within the families with babies one and under priority group, most or all would also fit the criteria of at least one of the other at-risk groups -- family with disability, family with three of more children, family with young mother. This intersectionality of experiences presents interdependencies that must be address in policy responses. It speaks to the need for systemic solutions that reach out into all policy portfolios while ensuring individual needs-based solutions for families experiencing low income. Both the causes and the impact of low income are systemic and cannot be solved with action in one policy area alone. A concerted effort is needed to bring different policy areas together, to tackle and end child poverty sustainably.

In addition, we found that parents often experience multiple issues or barriers and that the cumulative impact of experiencing this variety of barriers to accessing support, makes it harder for families to get the right support for them while presenting significant challenges for policy-makers in providing tailored solutions.

Being a parent of a very young child makes it particularly difficult to access employment due to the cost of childcare. Parents of a child under one are also often hit by the cliff edge of income when maternity allowance comes to an end but Universal Credit hasn’t yet started. These specific vulnerabilities of parents of the youngest children are compounded if there are health needs that lead to regular appointments or hospital visits, which often translate to job losses for the mother and occasionally also the father. Lone parents, 92% of whom are women,³ are particularly at risk of giving up employment or training in order to care for their children.

For example, employment and childcare need to be mutually supportive. Employees should be protected to attend to their parenting responsibilities without detriment to their employment status. Likewise, childcare needs to meet the needs of the working parent to be an enabler for parents to take up employment.

A common thread was that there is a significant lack of clarity and information in relation to returning to work and obtaining financial support for childcare or any other changes to the current situation of the parent. This presents a significant barrier which contributes to a reluctance for change due to fear of being even worse off. It is essential that work represents a reliable route out of poverty.

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Low income and poverty has a devastating impact on parental self-efficacy and mental health. A social security system that is only letting families survive but not thrive as one parent phrased it, does not provide a sense of agency and choice which is essential for changing the situation families find themselves in. Families find themselves in the grip of poverty, unable to free themselves for fear of slipping further into debt and poverty. This is hugely disempowering. We must find solutions that give financial stability and appropriate security, in every situation a parent may find themselves in. Only from such a basis of security can families plan, work towards and achieve the goals they have.

“It would be nice to just feel secure.”