

# Targeting support at young parent families through the Scottish Child Payment

## Briefing

March 2023



**EQUALITY | RESPECT | LOVE**

# Background

Families with a younger mother (under 25) are one of the six priority groups in the Scottish Government's Tackling Child Poverty Delivery Plan. This group has a dramatically higher rate of child poverty (55%), compared to 24% of all children in Scotland.<sup>1</sup> Due to the urgent situation facing young parent families in Scotland, we believe a targeted approach is required to contribute to reducing the poverty they face.

We have been sounding the alarm for the past two years that many young single mothers and their children are increasingly having to go without even the basic essentials. The inadequacy of the UK social security system is a key driver of this, with the basic rate of support within Universal Credit (UC) not only at a historic low, but even lower for parents under 25.

People under 25 years are paid a lower rate of UC than older claimants in the same circumstances. The impact of this on young parents, who were entitled to the same rate of support under the 'legacy benefits' system, has been described as a "young parent penalty".<sup>2</sup> A wide range of organisations working with children, families and women around the UK, alongside academic experts in poverty and cross-party MPs have called for a reversal of this policy.<sup>3</sup>

This is an issue of inequality for young people and for women, and one which is not based in any objective assessment of living costs, as parents under 25 face the same costs as other parents.

This inequality in social security means that food, utility and other essential costs make up a much higher proportion of the income of young parents, so they are one of the groups hardest hit by the cost-of-living crisis.

A briefing from CPAG estimates it would cost £200m per year to eliminate the young parent penalty across the UK, lifting an estimated 10,000 children out of poverty.<sup>4</sup> This would also help to address the starkly gendered impacts of the cost-of-living crisis<sup>5</sup>, and would likely have a particularly positive impact on further marginalised groups of women, including Black and minority ethnic young (BAME) mothers and disabled young mothers. The most effective, straightforward, and impactful solution to this disparity would be for the UK Government to address it at source by not discriminating by age in UC payments.

However, the depth of poverty being faced by young parent families means it is also necessary for the Scottish Government to take action to support these families as a matter of urgency.

We recommend that the Scottish Government provide a 'top-up' through the Scottish Child Payment (SCP) to all households with parents under 25 in receipt of UC. At a minimum, this payment should bring young parent families' support through social security in line with that received by parents aged 25 and over in the same circumstances. We estimate a cost of around £20m for implementing this top-up.

# What is the young parent penalty?

UC replaces several legacy social security benefits (e.g., Jobseekers' Allowance, Income Support and Employment Support Allowance, Tax Credits). When a younger parent is getting UC they receive less than parents over 25, purely based on their age. This is different from the legacy benefits systems where all parents are entitled to the same basic allowance, regardless of their age. This recognises that the costs parents face are similar regardless of age.

The direct result of this change is that under UC:

- Couple parents under 25 are approximately £100 a month worse off than couple parents over 25.
- Single parents under 25 are approximately £65 a month worse off than single parents over 25.

For young single parents this is particularly challenging because they are the sole earner and carer for their family; in the context of restrictive UC rules and expensive childcare, it is often extremely difficult for single parents - 92% of whom are women - to find and balance paid work with caring for children.

The rationale offered by the Department of Work and Pensions (DWP) for providing young people with a lower level of social security is that they are likely to still live with their parents and that it is intended as an incentive to work.<sup>6</sup>

However, this does not take account of the fact that young parents face considerable, well-documented barriers to getting into work, particularly work which pays sufficiently to remove the need for social security, such as lower educational qualifications and employment experience, a lack of affordable, flexible childcare<sup>7</sup>, and pregnancy and maternity discrimination.<sup>8</sup>

According to analysis by the Social Security Advisory Committee in 2018, young parents are considerably less likely than other young people to live with their own parents.<sup>9</sup> The same report highlights that three quarters of under 25-year-olds who are claiming Housing Benefit independently are women, and that this gender disparity is largely as a result of having a child.

# Who is affected by the age discrimination in UC?

All under 25s in receipt of UC are affected by the age-based lower rate of payment. As of November 2022, 59,958 16-24-year-olds in Scotland were in receipt of UC.<sup>10</sup> We support the call from End Child Poverty for young people aged under 25 to receive the same amounts as those over 25 years old.<sup>11</sup>

However, the impacts of this policy are likely to be more keenly felt by some groups than others. As a result of this age discrimination, which previously did not affect parents, young single parent families are the household type most likely to lose out from the move to UC, with 67% of single parents under 25 ending up worse off overall.<sup>12</sup> As of 2017 there were 46,900 parents under 25 in Scotland, 16,700 (35.6%) of whom were single parents.<sup>13</sup>

Although UC was introduced in 2013, many families are still on legacy benefits.<sup>14</sup> In England, managed migration over to UC has begun, but this has yet to start in Scotland. The UK Government has said it expects to finish moving all existing benefit and tax credit claimants onto UC by the end of 2024.

Young parents in Scotland are being moved onto UC when a change in their circumstances occurs, for example, when their child has turned five and they are no longer entitled to Income Support.

This means that this age-based and gendered inequality in social security is gradually affecting more young families in Scotland and will soon affect all young parents receiving SCP.

## Implications for Scottish Government commitments

### Child poverty and priority groups

- 55% of children with a mother under 25 in Scotland are living in relative poverty, and 49% are living in absolute poverty - higher than any other priority group and more than double the rate for all children.<sup>15</sup>

- 26% of children with a mother under 25 in Scotland are living in combined low income and material deprivation, compared to 12% of all children.
- A quarter of children with mums under 25 are in three priority groups identified in the Scottish Government's Tackling Child Poverty Delivery Plan, while 11% are in four priority groups.<sup>16</sup>
- 47% of children with mothers under 25 in Scotland are in single parent households, while 54% of children in poverty with mothers under 25 are in single parent households.
- A third of children with mums under 25 are also in households with a baby.
- 30% of children with mums under 25 are in a household with a disabled adult or child, 1 in 10 are in a household with 3 or more children, and 3% are in a BAME family.
- In households in poverty with children with a mother under 25, 63% of their income comes from social security, compared to 43% in all households in poverty with children (2014-20).<sup>17</sup> This is likely impacted in part by the fact that under 23s are paid a lower minimum wage.<sup>18</sup>
- For young parents (mostly young women) supported by One Parent Families Scotland, poverty, financial stress, low self-esteem, and low confidence are prevalent and inter-connected issues. Daily struggles over meeting living costs and providing for their children can make the process of bonding with and enjoying their child's first years more difficult.
- Poverty has a major role to play in the mental health and wellbeing of young parents and that of their children, which in turn makes it more difficult for young parents to access the educational and employment opportunities, and overcome systemic barriers that could help them to escape poverty.

The long-term impacts of poverty on children are well-documented<sup>19</sup>:

- Three-year-olds in households with incomes below £10,000 are two and a half times more likely to suffer chronic illness than children in households with incomes above £52,000.<sup>20</sup>
- There are strong links between the experience of child poverty and poor mental health. Some studies suggest that children living in low-income households are nearly three times as likely to suffer mental health problems than their more affluent peers.<sup>21</sup>
- Children from lower income households are also more likely than children from more affluent households to experience behavioural and emotional problems.<sup>22</sup>

- A poverty-related attainment gap is evident at key stages in early years (aged 3-5), school-level and post-16 transitions into employment, training and education (particularly into higher education).<sup>23</sup>

The Child Poverty (Scotland) Act 2017<sup>24</sup> set out statutory targets for the government, including: fewer than 18% of children living in families in relative poverty in 2023-24, reducing to fewer than 10% by 2030; and fewer than 14% of children living in families in absolute poverty in 2023-24, reducing to fewer than 5% by 2030. The disparity between these targets and the poverty currently facing young families is stark.

Under the Act the government is required to set out the measures it will take in relation to children living in households whose income is adversely affected, or whose expenditure is increased, because a member of the household has one or more protected characteristics, and children living in single-parent households.

The Scottish Government's Tackling Child Poverty Delivery Plan identified the following priority groups who are at higher risk of poverty: single parents, young mums (under 25), large families, families with a baby, families with a disabled adult or child, and BAME families.

Given that young parents face the highest rate of poverty and are directly impacted by an inequality in social security, providing a top-up for young parents is a clear example of how the Scottish Government could target support to these groups in support of its statutory targets.

## Gender equality

- Women are more likely than men to become young parents and are younger on average than their male counterparts. In England and Wales, 9.9% of babies born in 2016 had a father under the age of 25, while 17.9% had a mother under the age of 25.<sup>25</sup>
- The unequal distribution of caring roles, the experience of pregnancy and maternity, and the high rate of single parents among young parents, also mean that the inequalities faced by young parents disproportionately impact on women.
- Young parents are disproportionately likely to be single parents<sup>26</sup>, and 9 in 10 single parents are women.<sup>27</sup>
- Young single parents (mostly women) are the group most likely to lose out from the change to UC.<sup>28</sup>
- Women are twice as dependent on social security as men, due to structural gender inequalities. Analysis from the House of Commons library shows that from 2010 to

2020, 86% of net 'savings' raised through cuts to social security and tax credits will come from women's incomes.<sup>29</sup>

- Young mothers have poorer perinatal health outcomes than mothers aged 25 and over. They experience later engagement with services, lower birth weights, less likelihood of breastfeeding, higher infant mortality and higher rates of postnatal depression.<sup>30</sup>
- Young women in Scotland experience anxiety at twice the rate of young men (54% vs. 27%) and depression at almost twice the rate (32% vs 17%). Young women score significantly higher than women in all other age groups for both conditions.<sup>31</sup>
- Young mums are at higher risk than other mothers of mental health issues such as postpartum depression in the first three years after giving birth than older mothers; and higher than average feelings of isolation and low self-esteem.<sup>32</sup>
- The issues facing young mothers are likely to be compounded for those facing multiple inequalities, as data from across the UK shows that Black and Minority Ethnic women are at a significantly higher risk of dying in pregnancy or in the postnatal period, while women living in the most deprived areas are more than twice as likely to die as women living in the wealthiest areas. Mental ill health remains the leading causes of maternal death in pregnancy and the first postnatal year<sup>33</sup>, and research in England suggests BAME women are less likely to seek perinatal mental health support.<sup>34</sup>
- Stigma is still a significant issue for young mums, which can contribute to poorer mental wellbeing, alongside high rates of poverty and financial insecurity.
- Pregnant young women and young mothers make up about one in twenty of all applications for housing and homeless assessments in Scotland.<sup>35</sup>
- A recent report by the Young Women's Movement and Scottish Women's Aid found that a third of young women had experienced intimate partner violence.<sup>36</sup> There are also studies which show domestic abuse often worsens during or immediately following pregnancy.<sup>37</sup>

The poverty faced by young parents is a gender equality issue which has implications for women's poverty, economic opportunities, health and wellbeing, and safety.

Commitments within Equally Safe and A Fairer Scotland for Women - Scottish Government's key policy frameworks on women's equality - are undermined by the deep inequalities faced by young mums.

In A Fairer Scotland for Women, the government commits to "identify where UK Government social security reform is depleting women's capacity to participate in higher



and further education, and in a fair and sustainable labour market” and in the longer term to “consider what programmes and interventions need to be developed, taking into account the diverse needs of all women, in response”. Intervening to provide additional support to young mums is a strong example of where the Scottish Government could implement this commitment effectively.

The Scottish Government’s Equally Safe Strategy also recognises the link between the disproportionate impact on women of UK welfare reforms and violence against women, and commits to ensuring “women and men have equal access to power and resources”.<sup>38</sup> The lesser support through social security, combined with the additional barriers to employment, faced by young mums could exacerbate difficulties in leaving an abusive partner.

The Scottish Government has committed to the recommendations made by the National Advisory Council for Women and Girls. These include integrating intersectional gender budget analysis into their budget setting procedures and substantial scaling up of its gender mainstreaming work.<sup>39</sup> The Council also emphasises the “need to concentrate on parents and carers, including parents-to-be”.<sup>40</sup> Providing direct financial support to young parents and mitigating the young parent penalty would concretely align with these approaches.

Social Security Scotland’s Charter includes a commitment to “develop policy that seeks to advance equality, non-discrimination and the human right to social security as defined in laws, treaties and guidance”.<sup>41</sup> The young parent penalty unfairly disadvantages women and young people, and can therefore be seen as discrimination on the basis of sex and age (both protected characteristics under the Equality Act).

In committing to advancing non-discrimination, Social Security Scotland has a responsibility to consider how such inequalities (even if caused by the reserved benefits system) can be redressed. Similarly, the Scottish Government’s legal obligations under the public sector equality duty and high-level commitments to improved intersectional gender mainstreaming and gender budget analysis mean it is required to prioritise actions which ensure women are not unfairly disadvantaged.

## Care-experienced young people

- There is evidence to suggest that care-experienced young women are considerably more likely to become young mums than their peers.<sup>42</sup>
- In 2021/22 there were 6615 births to mothers under 25 in Scotland<sup>43</sup>, while research by CELCIS for Care Visions estimates that there were 400-600 births to care experienced women under 25 in 2020/21, which represents 6% to 9% of all births to mothers under 25. Given that, as of 2020/21, 1.2% of the 0-18 population in Scotland



were 'looked after', and 1.3% of the 16-25 population were eligible for aftercare<sup>44</sup>, this indicates that care experienced young women are disproportionately likely to become mums before the age of 25.

- A study in England found that, in the first year of being a care leaver, five per cent become a parent.<sup>45</sup>
- Of care leavers aged 19 to 21, at least 60 per cent live independently, compared to 41 per cent of all 19–21-year-olds.<sup>46</sup> Therefore it is likely that this group could be put at a particular disadvantage by being paid a lower rate of social security based on their age.
- We also know that because of how care experience is depicted in our society and our media, this can impact how people react to and treat Care Experienced people. Many Care Experienced parents have said felt stigmatised when receiving support or were worried about the assumptions professionals and services would hold towards them.<sup>47</sup> These are issues at the forefront of the work of The Promise.<sup>48</sup>
- A 10-year analysis of the delivery of the Family Nurse Partnership service (which provides intensive, one-to-one home visiting) across Scotland showed that 22% of clients in receipt of the service have been Care Experienced or on the child protection register<sup>49</sup>, which indicates a high level of need for specialist support amongst this group of parents.
- A study into infants who entered the care system via a Children's Hearing before they were a year old between April 2013 and March 2020 found that 37% of mothers and 24% of fathers were Care Experienced.<sup>50</sup>
- Research from Who Cares? Scotland found that: young care-experienced parents can be doubly impacted by stigma and discrimination, and that care experienced parents who are struggling with basic costs fear asking for help because they could be perceived as being unable to cope as a parent.<sup>51</sup>
- The research also found that 61% of care-experienced parents felt there was not enough support in the first 3 years of their child's life and 80% felt the support was not good quality.

The Scottish Government has statutory duties as a corporate parent to promote the interests of care-experienced young people up until their 26th birthday. There are also ongoing calls for this support to be lifelong.<sup>52</sup>

The Scottish Government has also committed to Keep the Promise to improve the care system and support families, which includes a recognition that reducing poverty is fundamental to achieving this.

Providing much-needed support through social security for these families should therefore be a top for the Scottish Government, particularly given that the UK system is directly disadvantaging them. The Fairer Scotland Duty, which came into force in April 2018, places a legal responsibility on named public bodies in Scotland to “actively consider how they can reduce inequalities of outcome caused by socio-economic disadvantage, when making strategic decisions”.<sup>53</sup>

## How could the Scottish Child Payment be used to target support at young parents?

Social Security Scotland holds data on the ages of SCP claimants and on the qualifying benefits which entitle them to the payment. This means it should be possible to identify those claimants who are under 25.

The system already established through the SCP means this could be a relatively straightforward way to target this group which is facing the highest level of child poverty, high levels of women’s poverty, and which is impacted by an inequality in UC.

As new processes have now been established for automation of early years and school age Best Start Grants for SCP recipients, a similar approach could be used for a young parent top-up to ensure maximum reach.

Poor outcomes for young parents and their children regarding health, mental health, and high rates of poverty mean additional costs for public services. A 2021 study estimated that the high levels of child poverty in the UK costs the country at least £38 billion a year. This includes the cost of policy interventions, lower educational attainment and poorer mental and physical health and long-term losses to the economy.<sup>54</sup>

It is estimated that mitigating the lower rate of UC for parents under 25 in Scotland would cost around £20m per year<sup>55</sup>. This is a relatively low cost considering the long-term savings which could be achieved by providing greater support to young parent families.

# Endnotes

- 1 [Executive Summary - Tackling child poverty delivery plan: fourth year progress report 2021-2022 - focus report on households with mothers aged 25 or under - gov.scot \(www.gov.scot\)](#)
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*changing lives, challenging poverty*

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