

# child poverty in scotland

what we know and  
what the public's views are





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# Child poverty in Scotland

**This booklet sets out what we know about child poverty in Scotland – what it is, how common it is, what life's like for families in poverty, and why children are in poverty. It compares this with what members of the Scottish public think about poverty and people in poverty. The public have a good understanding of some aspects of child poverty in Scotland. But there are also some mismatches between what the public think and what living in poverty is really like.**

It presents information from [Scottish Government research](http://www.gov.scot/Topics/Research/by-topic/poverty/publications)<sup>1</sup> and [statistics](http://www.gov.scot/Topics/Statistics/Browse/Social-Welfare/IncomePoverty)<sup>2</sup>. It also includes quotes from people living in poverty, which were provided by the [Poverty Alliance](http://www.povertyalliance.org/)<sup>3</sup>.



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1 <http://www.gov.scot/Topics/Research/by-topic/poverty/publications>

2 <http://www.gov.scot/Topics/Statistics/Browse/Social-Welfare/IncomePoverty>

3 <http://www.povertyalliance.org/>

# 1 What is poverty?



Poverty is a complex problem, and so there's no single, 'best' way to measure it. That's why there are 4 different targets in the Child Poverty (Scotland) Bill, each measuring a slightly different thing:

### Relative poverty

Measures poverty relative to the rest of society

### Absolute poverty

Measures changes in poverty relative to a point in time

### Material deprivation

Measures whether households are able to afford basic necessities

### Persistent poverty

Measures whether people have been living in poverty for a number of years

## What the public think poverty is

### Someone is poor if...

...they do not have enough money to pay for food and rent without getting into debt



**90% agree**

...they have enough to pay for food and rent, but not enough to buy other things they need, like new clothes or heating



**71% agree**



...they have enough to pay for food and rent, but not enough to buy things most people take for granted, like a TV or an occasional holiday



**31% agree**

## 2 How common is child poverty in Scotland?



## Relative / absolute poverty



...between **1 in 4**

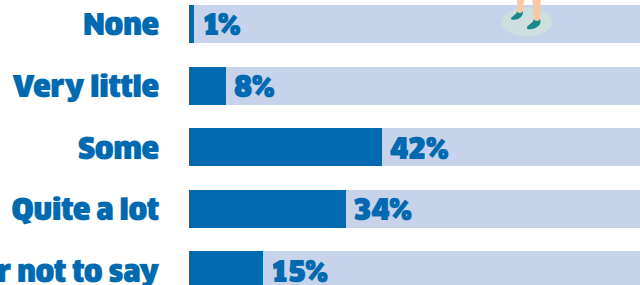
## Material deprivation / persistent poverty



and **1 in 8** children are in poverty

## What the public think about how common child poverty is

Some people say there is very little child poverty in Scotland today. Others say there is quite a lot. Which comes closest to your view?



# 3 What's life like for families in poverty?





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“You have to compromise. That’s what child poverty means. We try the best for them, every parent does. So when it comes to ‘we can’t do this for them’, we’d rather cut these other things for ourselves.”

“I use two bank accounts in case I accidentally go into overdraft – I keep food money separate from bills to avoid being without food.”

“Being poor takes away your control of your life, and choices.”

“I have to plan everything, from meals to packed lunches to bus fares to work.”

“Kids don’t understand. If kids see something a friend or a cousin has, they don’t understand why they can’t. You feel compelled to provide these things.”



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“Felt constantly stressed worrying about my ability to pay for all the household bills, for all my kids’ needs (food, clothes, shoes, toiletries, haircuts, school supplies).”

“I’m constantly waiting for the next thing – a bill, a repair, a school trip, a party, then finding ways to make it work for us.”

“I have to have conversations with the kids about adults stuff, they are older than they should be because of being poor.”

“The prices of things have suddenly gone up but wages are still the same.”

“Everything we have is second hand, everything.”



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“A lot of people don’t face real poverty so they don’t attach themselves to it - they think of poverty as happening in another country, to another group of fictitious people, so they hear the statistics and say it’s terrible but they don’t really see or feel the deep,

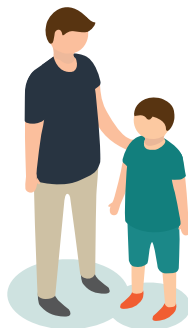
damaging impact of it, or realise it’s happening closer to home than they think”.

“If something breaks I can’t replace it, like shoes, or a tv, or a phone.”

“I work late at night while my partner is home with the kids, so we don’t spend a lot of time as a family.”

“I have to force myself to go to work, force myself to smile, force myself to pretend it’s all ok – but I can’t see it getting any better.”

“If I need to pay for anything extra I have to decide which bill not to pay.”



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**People in poverty often pay more for goods and services than people on higher incomes. This is sometimes called the 'poverty premium'. Examples include:**

Higher energy costs, because of being on a payment method with higher charges (e.g. Pre-Payment Meters instead of direct debit) or not being on the best energy deal.

'Food deserts', or areas with limited food shops, meaning people without access to transport rely on more costly convenience shops.

Expensive credit, as low income is often associated with poor credit ratings.

Higher insurance premiums for people living in poorer areas.

Families in poverty are less likely to have things that allow them to find better deals, such as a current account, a car and internet access.

It's expensive being poor.

**"Special offers are frustrating, because you need to spend more to get the money back. I can never spend more."**



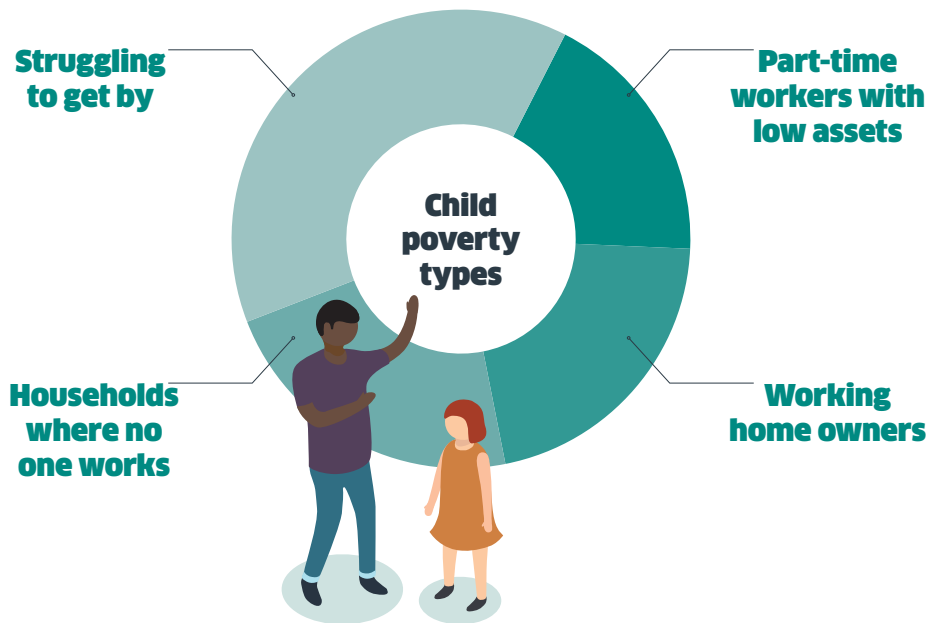
**"I can't get credit. Well, not the kind you need."**

**"I can't afford to put the heating on, I put £10 in the meter the other day and only got £4 credit because I owe them since the other winter."**

## Different types of child poverty

There's no such thing as a typical family in poverty. They all have their own unique story of how they came to be on low income, and what life on low income is like for them. But there are similarities and patterns in these stories, and we've used these to group low income families with children into four main groups or 'types'.

'Struggling to get by' is the largest child poverty type, with around a third of low income families with children in this group. The rest are split fairly evenly between the other three child poverty types.



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**The following case studies of families in each of the four child poverty types give a picture of the different lived experiences of poverty.**



## Households where no one works

### Case study:

**Kirsty is an unemployed lone parent with a two year old, Tyler.**

She's looking forward to when Tyler starts school, so she can look for some part time work. But she's worried that her lack of qualifications and work experience will limit the jobs she can apply for, and that her history of depression and anxiety might disadvantage her.

There's also a lot of unemployment in the area where she rents her council flat, and she doesn't have a car. With no relatives or close friends living nearby, she often feels isolated.

Every day feels like a struggle. Her social security payments barely cover the essentials, and there's never anything left over for treats or savings. She tries to buy things that have been reduced in price, walks rather than using transport, and uses pay as you go options for household bills. But, despite trying to be careful with her money, sometimes she has to take out a short term loan to tide her over until her next social security payment.

Constant worry of poverty, past and present, which impacts on my mental health.



## Struggling to get by

### Case study:

**Isla is a lone parent with a daughter, Leyla, who is at primary school.**

She and Leyla's dad are still on good terms, and he pays child support. The family used to live in a private rented flat, but now Isla and Leyla are renting a housing association flat, which is more affordable and closer to Isla's parents. The neighbourhood is friendly, but a bit run down.

Isla works as a school meals assistant, which fits in with her child care. She'd like to get a better paid job and work more hours, like she used to. But she can't afford to pay for the after school club, because more pay would mean she'd lose her social security payments. Her parents both work long hours, so can't help much with childcare. But they make sure that Leyla gets occasional treats, like a trip to the cinema, that Isla couldn't afford. Isla's just about managing on a day to day basis, but has very little savings to deal with unexpected expenses. If Leyla needs new clothes or money for a school trip, Isla will go without to make sure she gets it. But she still sometimes feels guilty that she's not providing for Leyla in the way she'd like to.

I had very little options for childcare, it was a big barrier to finding and maintaining a job.





## Part-time workers with low assets

### Case study:

**Ross and Maya live in a private rented house, in the remote rural village where they both grew up, with their three children.**

They like where they live and are very settled there, but their landlord has just raised the rent again. They would love to get a social rented house to ease their outgoings, but they are not high on the priority list, and vacancies rarely come up.

Ross works for a local haulage company on a shift basis. Although some weeks he gets a decent amount of hours and pay, many weeks are not so good. Handling tax credits and benefits applications with their unpredictable income is a real nightmare. The cost of keeping their small car is another strain on their finances, but Ross has no other way of getting to work. They can't plan ahead more than a week at a time, and have never been able to afford to take the children on holiday, because they can't save up enough money. They have always been a strong source of support for each other, but recently their relationship has been suffering as they try to juggle life.

We are constantly juggling one thing for another.



## Working home owners

### Case study:

**Jamie and Olivia live with their youngest child, who is at high school. Their oldest daughter is away at college.**

They own their own home, and are slowly paying back a mortgage. Last year, Olivia was made redundant from her part-time job. But she's well-qualified and has a lot of work experience, so hopes that she'll be able to find another job in the near future.

Jamie is self-employed, so his earnings vary from month to month. Because of this, Jamie and Olivia have always tried to be prepared for periods of low income, by making sure they have some money put aside in a savings account. But Olivia's unemployment means they're having to draw on their savings more than they'd like to. And they're worried about the economic uncertainty resulting from Brexit, too, because they know they can't get by on their savings forever. So they're budgeting very carefully, shopping around for the best deals, and they won't be going on holiday this year.

You feel like a failure as a mother, parent, friend, it also shatters your self-worth to be honest.



## What the public think life's like for people in poverty

Many poor people have it easy because they get everything paid for by the Government

28%

45%



Most poor people could get by fine if they just budgeted sensibly

28%

38%

There should be more help for people in Scotland who are poor

61%

9%

agree

disagree

Adults who...

...don't have a job

21%

55%

...can't pay their bills

15%

65%

...receive benefits from the government

10%

72%

...need to use foodbanks

6%

81%

should be  
embarrassed

have nothing to be  
embarrassed about

# 4 Why are children in poverty?



## Unemployment and low pay



**7 in 10** children in poverty live in a household where at least one person is in work.

Many jobs don't provide decent pay, prospects or security, and some people can't work as many hours as they'd like to. Low levels of skills or education can make it hard to get a job, especially one with security, prospects and decent pay.

### In households where...

... at least one person works full-time



**12% of children are in poverty**

... people are in work, but only part-time



**35% of children are in poverty**

... no-one is in work



**61% of children are in poverty**

## Family characteristics

Combining childcare responsibilities with paid employment can be more challenging for lone parents, and for families with several children. Parents who have a disability or long-term illness, or who are caring for someone else who does, can also find it difficult to earn enough from paid employment to keep them out of poverty.

It's easy to say 'get a job'. Not that simple.



Caring responsibilities have always been a big issue, as I'm a lone parent to four children.



## Social security

For some people – either in low paid work, looking for work, or not able to work because of health or care issues – the amount of social security money they receive isn't enough to avoid poverty. And not all families in poverty are eligible for social security payments.

## Neighbourhood

Some areas don't have enough jobs, or have concentrations of jobs that don't provide decent pay, prospects or security. Public transport to get you to work, and the availability of affordable childcare and housing, can also vary depending on where you live.

I work part time, two jobs and my husband works full time. We struggle to make ends meet because we're not entitled to any benefits or reductions (school uniform grant, cheaper child care etc).



## What the public think are the reasons why children are in poverty

Most poor people work just as hard as anyone else

61%

10%



Most people from poor backgrounds in Scotland face barriers to getting on well at school and work

46%

28%

Most poor people are in that situation through no fault of their own

45%

19%

agree

disagree





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Members of the public were asked to choose, from a list of 15 options, all the reasons they think might best explain why children are in poverty in Scotland. People selected seven reasons on average, which shows they recognise that child poverty is a complex problem with no single, straightforward cause.

They were then asked to choose, from the same list, which they think is the **main** reason why children are in poverty in Scotland. Two of the top four reasons chosen by the public were: 'their parents suffer from alcoholism, drug abuse or other addictions' and 'their parents do not want to work'. This shows a mismatch between what people think and the reality. In reality, problem substance use affects only a small number of families in poverty, most children in poverty live in a household with at least one person who is in work, and unemployed people who want to work can face a range of barriers to doing so.

The remaining two most commonly chosen main reasons were 'inequalities in society' and 'their parents' work doesn't pay enough'. This shows that many people do recognise that there are wider, structural reasons for child poverty, which families in poverty have little or no control over.









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