


# **Child poverty in Scotland:**

**priority groups – larger families**  
**Summary**

December 2019

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NHS Health Scotland is a WHO Collaborating Centre for Health Promotion and Public Health Development.

## Why have we written this briefing?

The Scottish Government has identified six priority groups that should be considered when developing child poverty action plans. The priority group this briefing summary focuses on is 'larger families'.

## What can be done to support larger families?

Evidence of what action would help reduce child poverty in larger families specifically is limited, but the following would help:

### Scotland and local level

- Promote the uptake of Best Start Grant, Best Start Food Grants, Discretionary Housing Payments and (once available) the Scottish Child Payment.
- Explore whether existing actions to reduce child poverty could be enhanced, or new interventions added, for example:
  - **Glasgow's Private Rented Sector (PRS) Tenancy (Benefit Cap) Project**
  - Reduce the costs of the school day, for example by using the **Child Poverty Action Group Scotland Cost of the School Day toolkit**
  - Make school clothing grants automatic for low-income families by linking to payment of Housing Benefit/Universal Credit
  - Create capacity locally to establish **financial inclusion and income maximisation referral pathways in healthcare settings**; where they are in place, ensure they are effective<sup>1</sup>
  - Provide lunches to children participating in holiday programmes in areas where there is likely to be greater need, for example, by adapting the examples in the **East Ayrshire Vibrant Communities Summer Holiday programme**
  - Access Scottish Government funding and work with education services and FareShare to ensure that **free sanitary products** are available to students and those on low incomes.
- Ensure policies and practices do not inadvertently penalise larger families: for example, 'larger family proof' new initiatives by adapting the toolkit approach suggested for lone parents.
- The **Scottish Poverty and Inequality Research Unit (SPIRU)** is developing a repository of local child poverty interventions. This will be developed over the course of the next two years, and will provide examples of practice to inform local actions relevant to reducing child poverty in larger families.

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<sup>1</sup> Scottish Government, Income Maximisation Funding for 2019/20, Directors' letter (DL) (2019).

## UK level

- End the policies that penalise larger families, such as the benefits freeze, the two-child limit and the benefits cap.
- Address the issues with Universal Credit, especially the five-week wait for benefits, poor administration and benefit sanctions.
- Increase the value of benefits and tax credits paid to low-income families to reflect living costs.

Further information on poverty and large families can be found in the full report available here [\[link to be added\]](#).

## How many larger families are in Scotland?

There are nearly 600,000 families with dependent children in Scotland (2018), of which 73,000 (12%) are larger families (three or more children):

- 9% have three children
- 2% have four children
- 1% has five or more children.

Of the 982,000 dependent children in Scotland, around 25% live in larger families.

The number of larger families has decreased in Scotland between 2001 and 2017, but the number living in poverty has increased from 2011 to 2014.

For most local authorities, larger families make up between 10% and 13% of all families. There is a greater portion of larger families in Dumfries and Galloway, Glasgow City, Na h-Eileanan an Iar, Orkney and the Shetland Islands.

## Child poverty in larger families

Around 240,000 children live in relative poverty in Scotland (2018). Of these, one third (80,000) live in a larger family.

In addition, children in larger families are more likely than all children to live in poverty (32% vs. 24%) and be persistently poor (32% vs. 17%). The risk of poverty increases as the number of children in the family increases.

## Drivers of child poverty for larger families

The Scottish Government has identified three main drivers of child poverty in Scotland: income from employment, income from Social Security and cost of living.

## **What we know about these drivers**

- The proportion of children in larger families living in households where no one works is similar to smaller families.
- More than 60% of children in poverty from larger households has at least one adult that works.
- Although take-up of income from Social Security is high among larger families, they have been (and continue to be) disproportionately affected by cuts and freezes to the value of benefits and tax credits.
- The basic, unavoidable cost of living is higher for larger families but the amount spent on non-essential items is lower.

## **Financial support and restraints for larger families**

- In 2016/17, the majority of larger families (51,000 of approximately 76,000) were claiming personal tax credits, which suggests that their income is low. Of these families, 19,000 were out of work and 32,000 were in work.
- Eight out of ten households affected by the benefits cap in Scotland were larger families (but this varies by local authority area).
- More than 8,500 larger families were affected by the two-child limit policy.

## **Financial impact of UK Welfare Reforms**

By 2021–22 it is anticipated that larger families in Scotland will be more than £4,200 worse off per year. This is much more than the average losses for households with one child (under £1,000 a year worse off) or two children (under £2,000 a year worse off).

## **Cost of living**

Compared to smaller families with children, larger families in the UK spend:

- more on food and non-alcoholic drinks, housing-related costs, education, clothing and footwear, and recreation
- less on transport costs, miscellaneous goods and services, hotels and restaurants.

This suggests that larger families face higher living costs than smaller families, both to meet basic living costs (food, clothing, fuel and housing) and to meet the costs of them and their children fully participating in society (social and cultural participation, transport and travel).

## Overcrowding

- In 2014–17, one in six households in Scotland (17%) with three or more children was overcrowded, compared to 9% of households with two children and 3% of households with one child.
- Among households with four or more children, the percentage reporting being overcrowded increased to 28%.

## Transport

- Low-income larger families are more likely to have access to a car compared to low-income families with fewer than three children (62% versus 51%). This suggests that larger families on a low income have to prioritise access to a car, potentially impacting on their ability to provide for other aspects of life.
- Larger families on a low income may need additional help to meet private transport costs, be more reliant on public transport, or both, to have the same amount of travel as smaller families.

## Key considerations

- Children in larger families are more likely to belong to more than one priority group, particularly families with a disabled person or lone-parent families.
- The risk of entering child poverty increases as the family size increases.
- The exit rate from child poverty is low for children living in families with four or more children.
- Families with four or more children are more likely to have few or no qualifications and be disadvantaged in terms of job history.
- Health is poorer for adults in households with four or more children.
- While uptake of in-work benefits they are entitled to is high among larger families compared to smaller families, there is scope to further increase uptake to contribute towards reducing poverty.

## Reducing child poverty for larger families is possible and desirable

Child poverty in larger families has fallen in the past in Scotland, driven by action at a national and local level. Reducing child poverty for this priority group would make an important contribution to improving health and reducing health inequalities in Scotland.

