

Social Justice and Social Security Committee

Child Poverty Statistics and next child poverty delivery plan

Written submission by Aberlour, 9 May 2025

Introduction

Aberlour is the largest Scottish only children's charity. Delivering more than fifty services across Scotland, we work with disadvantaged, marginalised and discriminated against children, young people and families, providing services and support in communities around the country. We help to overcome significant challenges families face, such as the impact of drugs and alcohol, growing up in and leaving care, poor mental health, living with a disability, or the impact of poverty and disadvantage.

We aim to provide help and support at the earliest opportunity to prevent problems becoming intractable or spiralling out of control. We are committed to Keeping the Promise and to realising the human rights of all children and young people. This means working every day to make rights real for the children, young people and families we support and being unwavering in our ambition to ensure all of Scotland's children have an equal chance regardless of their start in life.

We welcome the opportunity to share our views and outline what we believe must be Scottish Government's key priorities for reducing child poverty and making progress towards child poverty targets in 2030/31. We recognise and welcome many of the actions Scottish Government has undertaken to focus on reducing child poverty over previous child poverty delivery plans, most notably the introduction of the Scottish Child Payment which has undoubtedly contributed to improving the lives of low-income families across Scotland. However, it is also true that we have not yet seen a significant shift in levels of child poverty or real progress towards reducing the numbers of children growing up in poverty.

The Child Poverty Delivery Plan 26-31 will be vital for setting out a clear route map that will enable government and partners across public, third and the private sector to help realise this ambition. Whilst we recognise there are challenges in reaching this goal, we believe it is still achievable if the Scottish Government prioritises clear targeted actions and investment and by working across government to use all available levers to improve the lives of our most disadvantaged children and families. This must also include working collaboratively with UK Government colleagues where devolved and reserved areas of policy interact.

Aberlour is a member of the End Child Poverty coalition and endorses its calls and recommendations in response to the development of the Child Poverty Delivery Plan 26-31¹.

¹ [Microsoft Word - Final Draft - ECP response to TCPDP3 270325](#)

Child poverty statistics for Scotland

What do you think are the key reasons the interim targets have been missed?

Scottish Government actions, particularly the Scottish Child Payment, are beginning to make a difference to levels of child poverty. However, this has not been nearly enough to meet interim targets. With looming financial uncertainty due to UK-level benefit changes, more action is needed over the next five years to go further and faster to make greater progress than has been made to date. Despite challenges, the target remains achievable if the Scottish Government prioritises investment, leverages all policy tools, and collaborates with the UK Government where necessary. Increased investment in social security, particularly a significant rise in the Scottish Child Payment, is essential. However, social security alone won't lift families out of poverty long-term. It must be combined with action on housing, employment, childcare, and addressing the public debt crisis. Immediate support is needed for those in greatest need, alongside long-term strategies to build community capacity and create sustainable routes out of poverty.

One clear area where Scottish Government has not made the necessary progress is in response to the housing emergency. Tackling child poverty cannot be done without addressing the housing emergency and improving access to safe, secure and affordable housing. Social housing supply is a key structural solution in addressing child poverty. If the Scottish Government are serious about their plans to eradicate child poverty, they must make social housing delivery a bigger priority. Evidence shows that 30,000 children are driven into poverty by high housing costs². Housing costs are rising across the board, but lower income families are bearing the brunt of the housing emergency. Low-income families with children in Scotland on average spend more of their household income on housing costs when compared to all families with children. With the bottom 30% of families (in terms of household income) spending almost double (17%) of their income on housing costs compared to the overall average (9%)³. There is an urgent need for more affordable homes to be available to lower income families to decrease children's likelihood of being pushed into poverty.

With families increasingly struggling to meet housing costs many can end up in debt to both private and social landlords. Housing arrears combined with other forms of public debt significantly impact the most vulnerable families. Undoubtedly, the rising cost of housing directly contributes to high levels of public debt in Scotland and the impact of this is more families trapped in poverty⁴. Income from social security payments designed to alleviate child poverty too can be slashed by rent arrears and other forms of public debt in the form of direct deductions from Universal Credit⁵. We highlight further the role of public debt in relation to child poverty in our response to question 3.

² [Poverty and Income Inequality in Scotland 2021-24](#)

³ [Additional child poverty analysis 2024 - gov.scot](#)

⁴ [Aberlour Children's Charity Public Debt Briefing 2025 Digital.pdf](#)

⁵ [v2-Aberlour-Public-Debt-FOI-Report-Briefing.pdf](#)

What impact has Scottish Government policy had on the change in child poverty?

It is clear that the Scottish Child Payment has been the most direct and effective anti-poverty measure that the Scottish Government has introduced. We also welcome the significant investment that has been made using devolved social security powers in the five family benefits. We see the impact this is having on families Aberlour works with right across Scotland.

However, there is no doubt that investment in social security needs to be sustained and deepened if the 2030/31 child poverty targets are to be met. This must include the Scottish Government maximising the social security levers it has available to target direct financial support at families on the lowest incomes, including increasing the Scottish Child Payment to at least £40 per child per week to help with progress towards meeting those targets. As already stated, this will only be effective at supporting families out of poverty in the long term when delivered in combination with targeted policy action on housing, employment, childcare and tackling public debt.

We welcome and support the commitment to mitigating the cruel and punitive two-child limit in Scotland. This action will directly support larger families at higher risk of being in poverty. It will also support other specific groups of families disproportionately affected by the two-child limit, for example single parents with a child under three years old.

We also welcome the action taken so far to address school meal debt and hidden school hunger. Aberlour has campaigned to see an end to school meal debt⁶ and applauds the action by Scottish Government to introduce to School Meal Debt Fund to write off all existing school meal debt. We also recognise commitments to expand free school meal eligibility in Scotland for families with children in P6 & 7 in receipt of the Scottish Child Payment.

However, we urge the Scottish Government to go much further and to make the School Meal Debt Fund permanent so no child in Scotland should ever face the shame of school meal debt. Our research has shown it is mostly children whose families sit just above current income threshold levels for free school meals who find themselves struggling to feed their children, at home or at school. Therefore, in order to prevent school meal debt and hidden school hunger for good we have called on Scottish Government to expand free school meal eligibility to all low-income families in receipt of the Scottish Child Payment as an automatic entitlement. We have also called for an increase in free school meal income thresholds in line with historic inflation calculations so they reflect income thresholds when they were first introduced in 2002 – where they were set at 67% of UK median income (versus just 53% today in Scotland) – in order to reach more families, including those most at risk of food insecurity.

⁶ [School Meal Debt Briefing 2025 Digital.pdf](#)

Next child poverty delivery plan

When preparing the next delivery plan, what lessons can be drawn from the work of local, 'place based' organisations and their approach to tackling child poverty?

Sustainable Routes out of Poverty

The Scottish Government must look to prioritise an approach to tackling child poverty in Plan 26-31 that targets urgent and immediate support to respond to those families in greatest need, whilst creating the conditions to develop sustainable routes out of poverty through addressing the root causes of poverty. This must include a long-term strategy for building community capacity and meaningful pathways into work and employment for those furthest away from work, whilst ensuring a social security system that provides for those who need it.

There must be a move away from short-term, fragmented interventions—especially those tied to rigid eligibility criteria – which too often miss the mark. Families in poverty rarely face one isolated challenge. The system must stop treating people through narrow, single-issue lenses. How we measure success and impact of what works should be by identifying meaningful progress in families' lives and whether or not families are supported to achieve long-term stability. Where this can be evidenced, and through corresponding and specific targeted actions and interventions, this is what must be delivered at scale for families across Scotland. To meet the 2030/31 child poverty targets, Scotland must move from managing poverty to preventing it, and that means focusing more on how support is delivered, not just what is delivered. We believe there is a vital opportunity to leverage existing resources more effectively and redirect efforts toward interventions that deliver long-term, sustainable impact.

Alongside the Wise Group, Aberlour is developing an approach that builds on the evidence of what works and the impact of existing investment through joined-up, person-centred approaches that build resilience, self-worth, and opportunity. Through a holistic approach to working with families and to tackling child poverty, both our organisations have evidenced and demonstrated the value of personalised, flexible support in tackling the complex barriers faced by families living in poverty. The Wise Group's Relational Mentoring approach⁷ complements Aberlour's Family Support approach to delivering support for families who need extra help. Our approach is evidence based and includes our intensive family support services, Sustain, which have enabled 80% of children to remain at home with their families, upholding The Promise. The Wise Group and Aberlour have demonstrated that by focusing on what works and investing in those at the sharpest edge of disadvantage, we can create smarter, more sustainable services – and ensure that every child in Scotland has the opportunity to thrive. We believe that through such collaboration we can collectively tackle child poverty by working alongside families and in communities across Scotland to create sustainable routes out of poverty.

Tackling Public Debt

⁷ [A-Way-to-Work-PDF-2.pdf](#)

A significant gap in the current child poverty delivery plan is any clear action to tackle problem public debt. Evidence from Aberlour's Tayside Family Financial Wellbeing pilot has shown that 75% of debt owed by low income families is public debt⁸. Scotland must treat public debt owed to the state in a different way. There is substantial evidence that shows that families' lives improve when debt is paid or written off and that this can help provides families with the strong foundation and financial stability to help them thrive. Financially, this can also benefit the state through saving significant amounts. It can cost the state hundreds of thousands of pounds per child per year to place a child in care or to accommodate a homeless family. This is compared to the relatively small sums of debt that trap families in poverty and impede families' opportunities to progress. Often these debts exacerbate additional challenges in families lives that impact on family wellbeing and children's welfare. There is also clear evidence that women who have experience of domestic abuse are too often the subject off debt recovery action due to coerced debt or debt incurred as a result of financial abuse⁹. This must stop. As a country we must change how debt is collected by doing debt recovery differently, with a focus on compassion, empathy and by helping those locked in a cycle of unmanageable debt.

The Tayside pilot has evidenced how families' lives can be significantly improved when public debt recovery is done differently. Supporting families' financial wellbeing as part of a wider offer of holistic, whole-family support that understands families' circumstances and what will help to alleviate problem public debt that too often traps families in poverty. This has been shown to be hugely effective where local authorities and the third sector work collaboratively, along with families themselves, to understand and respond to the financial and other challenges families face, and what can be done to reduce or remove the debt burden – including debt write off in some circumstances. The impact of this work has been evidenced through families who may otherwise have become homeless being able to maintain their tenancy, children at risk of being accommodated being able to stay with their family, and parents who faced barriers to employment due to the impact of problem debt on their mental health being able to return to work.

Our research shows that families in Scotland are currently losing around £17 million per month in deductions and public debt recovery as a result of public debt owed back to the state¹⁰. We project that low-income families will lose more than £1 billion over the course of the next Scottish Parliament and during the delivery of Plan 26-31 without clear and urgent action to tackle the public debt crisis. It is clear that to tackle the public debt crisis in Scotland and to better support those families trapped in poverty as a result of unmanageable, problem public debt, will require a range of actions from Scottish Government working together with UK Government and local government partners. This must include:

- further legislative change to protect our poorest and most disadvantaged families from the worst effects of public debt recovery;
- policy change at a national level to guide local practice around what works to alleviate the impact of public debt and create consistency in relation to public debt recovery processes;

⁸ [Evaluation-of-Tayside-Family-Financial-Wellbeing-Project.pdf](#)

⁹ [SJSS 'Financial Considerations When Leaving an Abusive Relationship' Consultation.pdf](#)

¹⁰ [Aberlour | New Research Finds Over £200m a Year Taken from Poorest Families](#)

- alignment with the Scottish Government's stated priorities to end child poverty, Keep The Promise and Equally Safe.
- collaboration across all tiers of government to recognise where each can implement the necessary legislative, policy and practice changes to achieve this.

Holistic Family Support

We welcome the focus of theme 3 of the Child Poverty Delivery Plan 26-31 – ***'Delivering holistic and whole family support to improve outcomes and wellbeing and enable families to better engage with other services that directly increase their incomes. This includes through action focused on preventing families falling into poverty and wider community-based support'***.

Aberlour is committed to delivering The Promise, ensuring all babies, children and young people across Scotland experience being safe and loved. Poverty is a key driver of family stress with those from the most deprived areas more likely to experience challenges and adversity. If we are to deliver The Promise we need to eliminate child poverty. Children have a right to grow up at home with their family and government has a duty to uphold that right by making sure families who need extra help and support get the help they need. Therefore, we support the inclusion of this theme and prioritisation of this work in Plan 21-26.

However, we must be clear about what this actually means in practice and what holistic, whole family support means for families themselves. To Keep The Promise, we must increase our holistic family support services, which includes a combination of practical, emotional and financial support for children and families, helping them overcome challenges in their lives, to help keep families together and to support and enable them to thrive. This requires investment to deliver the transformational change required to enable local services to effectively respond to families' needs at home and in the community. This must begin by delivering on the commitment to invest in holistic, whole family support services across Scotland through the Whole Family Wellbeing Fund.

Poverty can contribute to and, often, be a cause of the multiple and intersecting challenges in families' lives – contributing to poor physical and mental health, low educational attainment, substance use and domestic abuse. To strengthen families, we must be relentless in our drive to combat poverty, including tackling the root causes of poverty and disadvantage, such as inadequate income, lack of affordable housing, and limited access to education and employment opportunities. We must also reduce the levels of debt as this can trap families in poverty.

UNCRC means that all families have a right to access support locally within their community. This right to family support must be recognised on an equal footing to a child's right to health and education services. It is vital that all families can access such support to help respond to and mitigate the impact of poverty in families' lives. This must mean that such support is accessible to our most marginalised and disadvantaged families, including asylum seeking and refugee families and families with no recourse to public funds.

Crucially, understanding what this looks like for families must mean working alongside families to respond to the challenges in their lives and recognise the things that they tell us they need. It can only be achieved by creating consistent, accessible and responsive family support services so that all families in Scotland can get the help they need when they need it. This approach to holistic, whole family support must also include working alongside families and in communities across Scotland to create sustainable routes out of poverty.

Improvements in the areas outlined would not only help Scottish Government make significant progress towards meeting child poverty targets, but would also work towards fulfilling outcomes set out within the National Performance Framework¹¹, specifically:

- Children grow up loved, safe and respected and can meet their full potential;
- Communities that are inclusive, empowered, resilient and safe;
- Tackling poverty by sharing opportunities, wealth and power more equally;
- Respecting, protecting, and fulfilling human rights and living free from discrimination.

Aberlour have also provided a link to their response to the Child Poverty Delivery Plan 26-31 by the Scottish Government. It is available [here](#).

¹¹ [National Performance Framework - gov.scot](https://www.gov.scot/publications/national-performance-framework/pages/introduction.aspx)