

A blue circle with the text "CHALLENGE POVERTY WEEK" inside.

**CHALLENGE
POVERTY
WEEK**



Scottish child payment – what next?



Welcome

- Keep mics off when others speaking
- Post questions in chat or keep until after presentation
- Cameras optional
- Dependants and pets welcome

The history of SCP

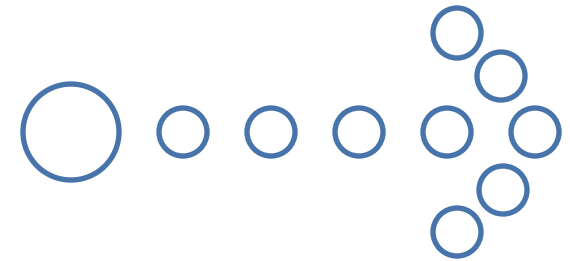
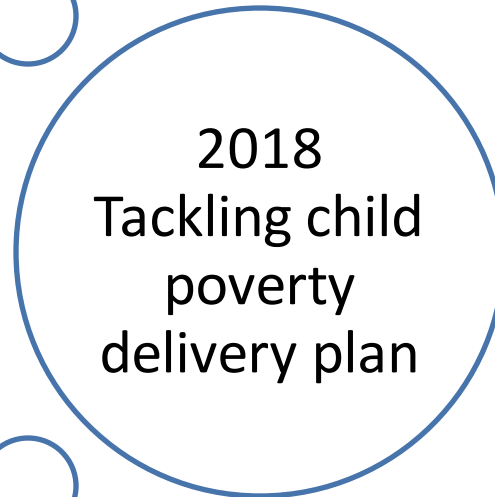
2016 devolution of some social security



2017 legal duty to meet child poverty targets



2018 Social Security (Scotland) Act



Scottish Child Payment



How does it work?

- Top-up benefit
- Must be in receipt of a qualifying benefit
- £20 a week for children under 6
- From 14th November 2022, £25 a week for children under 16
- Delivered by Social Security Scotland

Qualifying benefit

- Universal credit (UC)
- Tax credits
- Income-related employment and support allowance
- Income-based jobseeker's allowance
- Income support
- Pension credit
- **NOT housing benefit**

It's a good thing

- Additional payment for low income families
- At a time when it is really needed
- Demonstrates genuine commitment to tackling child poverty
- Responsive – 3 increases announced

But.....

- Link to reserved benefits – outwith Scottish government control
- Cliff edge of entitlement
- People miss out because:
 - they are not entitled to a qualifying benefit
 - mistakes with qualifying benefits

Who misses out? Maternity allowance

Maternity allowance

- £156.66 or 90% average weekly earnings
- Deducted £1 for £1 from UC
- 1st child, no housing costs = unlikely to get UC
- **No SCP or BSG**
- Paid to mums with lower earnings or shorter work history
- Likely to be on a lower income

Statutory maternity pay

- £156.66 or 90% average weekly earnings
- Deducted at 65p in the £1 from UC
- 1st child, no housing costs – likely to get UC
- **SCP and BSG**
- Paid to mums with higher earnings or longer work history
- Likely to be better off

Who misses out? Students



- Student income (often repayable) can mean no UC
- No UC = no Scottish child payment

Who misses out? Housing benefit

- Housing benefit **is not** a qualifying benefit for SCP
- Temporary or supported accommodation
- Example: Mum receiving maternity allowance in temporary accommodation

Who misses out? Foreign nationals

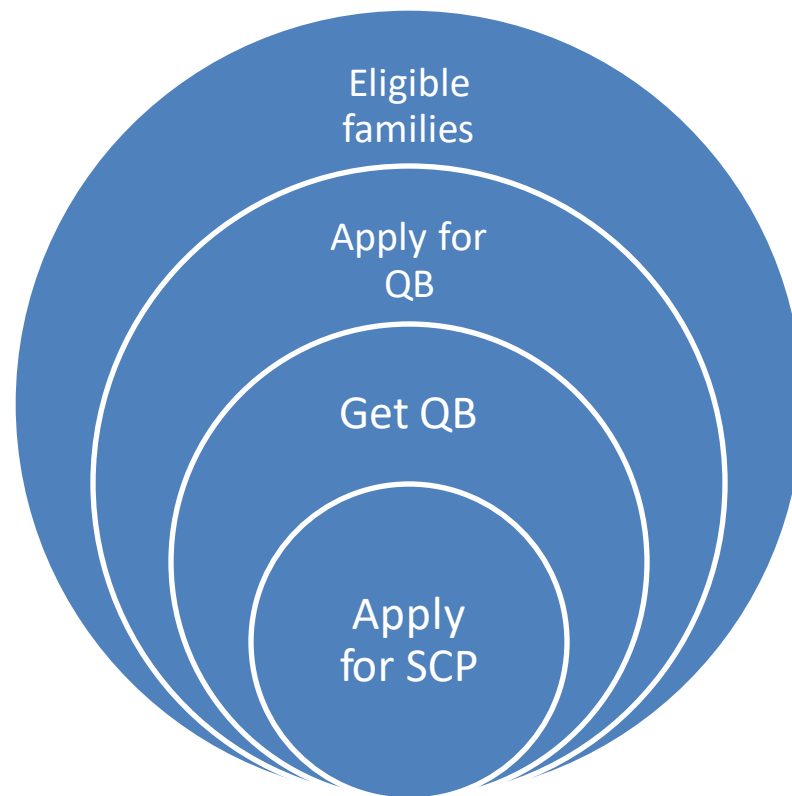
- EU nationals without settled status or alternative right to reside
- Non EU nationals with no recourse to public funds
- No QB = no SCP



Who misses out? Two-child limit

- No limit on number of children who can receive SCP,
- BUT some larger families miss out on UC because of the two child limit
- So, no SCP for any of the children

Take up



The consultation

- Consultation paper
<https://consult.gov.scot/social-security/scotlands-social-security-system/>
- Deadline **27th October**

Consultation questions

Q1. Do you agree or disagree that it would be useful to be able to make changes to Scottish Child Payment that were not limited by the current approach that relies on 'top-up' powers?

AGREE

Q2. Please give reasons for your answer

Consultation questions

Q.3 Please give your views on the advantages that could arise from creating this additional flexibility

- Gives Scottish Government control over eligibility
- Ability to expand eligibility
- Can align with other Scottish benefits
- Opportunity to introduce tapered withdrawal

Consultation questions

- Q.4 Please give your views on the disadvantages that could arise from creating this additional flexibility?
- Over to you....

Discussion

- Do you agree with our assessment of SCP?
- Are there any other groups missing out?
- Do you agree in SCP having more flexibility?
- Why?
- Why not?

Other sections in the consultation

- Re-determinations
- Appointees
- Challenge rights for overpayment liability
- Compensation recovery
- Alternatives to prosecution for low value fraud
- Overpayment liability where someone acts on behalf of a client
- Independent advice and scrutiny of social security
- COVID-19 measures

**Do you work with clients
who have questions
about **benefits**, **tax credits**
or **welfare reform**?**

Advice line for frontline advisers and support workers in Scotland

0141 552 0552

Monday – Thursday 10am – 4pm
Friday 10am – 12 noon
advice@cpagscotland.org.uk

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