

Tackling Child Poverty Delivery Plan 2026 – 2030

Call for views

About includem:

includem are a Scottish charity that work with children, young people and families to help them transform their lives. We support children, young people and families to make positive life choices and progress towards the type of future they want to live.

To do this, we work with social services, schools and a variety of partners including statutory services to identify which children, young people and families would benefit from our support. We then engage the child or young person and their family or carer to develop a package of support, tailored to their specific needs. Our support is unique to each individual. We don't use a 'one size fits all' approach when it comes to supporting children, young people and families to achieve positive outcomes.

We work with children and young people aged 0 – 26 across Scotland, many of whom have lived experience of poverty, as have their families and the communities they live in.

Last year we surveyed families receiving support from includem to understand how the rising cost-of-living is impacting them and are disappointed, but not surprised, that families continue to struggle. 64% told us that in the past year, their household finances have worsened and 69% reported struggling to pay for food. We have included some of the voices of families, as well as our recommendations as an annex to our submission and urge you to consider this alongside our submission.

We would welcome your views on these themes and the cross-cutting focus on addressing the needs of families at greatest risk of poverty - in particular:

1. Do you think these are the right themes to focus on?

In our view the themes are the right strategic themes to focus on for the next tackling child poverty action plan although we have some additional comments to make.

In our view, increasing income of families through social security must be a stand-alone theme in recognition of the key role it plays in lifting families out of poverty.

We also feel that while increasing access to opportunities for work should be a focus for the delivery plan, there must be a recognition in the theme of the barriers experienced by priority families in accessing employment that works for them. This includes quality of work, training, working conditions, flexibility, and fair pay. We know from the most recent child poverty statistics that most children living in poverty are living in working households. Addressing the scaffolding that is necessary to allow parents to work is therefore necessary.

In line with the commitment to improve the experiences of priority family groups, highlighting this in the key themes signals a commitment and intention to address barriers and create change.

2. Are there other key strategic themes we should consider?

As both the UK and Scottish Governments are committed to tackling child poverty, a commitment to cross Government working, including local government, must be included in the themes recognising that the levers to tackle child poverty are present at different levels of government and action is required from across the board.

3. What is working well and what actions should Scottish Government and partners either continue to do or to do more of?

With the additional funding made available by the UK Government, we would encourage the Scottish Government to consider investing in preventative support for families, recognising the long-term benefits this provides both economically and socially.

- **Increasing earned incomes by supporting and providing opportunities for parents and carers, to enter, sustain and progress in work**

“Working single mum earning above average salary and still struggling with cost of keeping a family and a home. The current economic situation is somewhat pointless. I work 60hours per week and still can’t afford a decent standard of living.”

Includem Beyond the Budget Report (2025)

Interventions focused on increasing income from employment have an important part to play in this strategy. But these are less targeted, less cost effective and the impacts on child poverty are more modest and uncertain. The strategy must deliver an appropriate balance between social security and employment measures. **Three quarters of children in poverty live in working households** which is indicative of

the limited impact getting more people into work is going to have on child poverty unless those jobs provide significantly higher income and earnings are not affected by childcare costs and travel.

- **Reducing the costs of living and maximising incomes from social security to allow families to live dignified lives and meet their basic needs.**

As a priority, the Scottish Government must increase the value of the Scottish Child Payment which has made a difference to so many households already. We call for an immediate increase to £50 and a commitment to continue raising it in line with inflation. In addition, a firm commitment and a plan on how the Scottish Government will mitigate the two-child benefit cap must be a part of the next child poverty delivery plan if the statutory targets are to be met.

Respondents to our recent survey about the rising cost-of-living repeatedly spoke about the difficulty in accessing affordable and adequate housing.

“My rent was £650; it is now £950! It's almost impossible to find another place to live and impossible to work any more hours than I already do.” **Includem Beyond the Budget Report (2025)**

The tackling child poverty delivery plan must address access to housing for families who are on low incomes and those who receive social security. The quality of housing is vital and should be rights-respecting ensuring it is adequate in size for the family, in a community of their choosing, and safe. We have worked with several families where children have been hospitalised as a result of damp and mould causing lung and breathing difficulties.

We have highlighted in our response to the Scottish Government consultation on the Future of Foster care¹ the poverty experienced by kinship carers across the country. Often, the lack of official kinship care arrangements mean that carers are either not entitled to social security benefits, or if they are, they are not aware of them. This needs to be urgently addressed through practice guidance and development of processes that ensure eligible families receive all the payments they are entitled to.

The Scottish Government should consider further work to address the crisis that is facing low-income households on account of public debt and punitive repayment regime. We know that women, especially single mothers are more likely to be in poverty. Addressing the shared liability of debt is an intervention that would make a considerable difference to women and their children now and in the future.

¹ [Future-of-Foster-Care-Consultation-2.pdf](#)

- **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.**

We have examples of working well across services and with multiple partners to ensure families are able to access the right support at the right time;

- Our Multiple Risk Programme, delivered as part of Glasgow Youth Health Service is an excellent example of integrated multi-agency working to meet the needs of young people. As part of this programme, includem colleagues work across 9 health centres in the Glasgow area to help young people achieve positive outcomes in their lives. There is currently a waiting list for this service, highlighting the need for further expansion of this service, and the expansion of the model.
- Our NHS Wellbeing service embeds includem colleagues across 12 deep end GP practices in Glasgow. Colleagues use a whole family wellbeing support to help families across a range of issues. Colleagues have supported families by ensuring their children access education. Colleagues have supported families by referring them to welfare rights advisors and helping them complete applications for social security entitlements. Colleagues have supported families to access community supports and services including foodbanks. Includem's Young Persons fund, established to provide experiences for children and young people is increasingly becoming an emergency fund to support families struggling to access even the most basic essentials, highlighting the need that exists in communities.
- Includem's whole family support is crucial in supporting families in poverty to maximise their income, be supported into work, link in with communities and as such this kind of support within third sector organisations should be expanded and funded. Third sector organisations build trusting relationships with families and are able to support them across a range of challenges. As part of their efforts to tackle child poverty the Scottish Government should commit to fully implementing Fair Funding for the Third Sector.

Whole family support is essential in making this shift happen for families or at least reduce a significant burden. For all these reasons, the Scottish Government must commit to further investment for whole family support.

- **Supporting children and young people to reach their full potential and to break the cycle of poverty in the longer term.**

Supporting children and young people to reach their full potential starts with support for families pre-birth and should continue until children and young people become independent.

The children and young people we support face multiple barriers to reaching their full potential including but not limited to; living in poverty, poor family mental health, inadequate housing, limited access to extracurricular activities and hobbies, poor provision of additional support for learning, and adverse childhood experiences. The challenges are significant but organisations and individuals across Scotland are doing incredible work to inspire hope and encourage positive destinations for children and young people.

Alongside other organisations like CPAG we have long advocated for whole family support as a tool to support engagement and attainment in education. CPAG as highlighted that in order for children to learn, they must be free from worry and stress.²

Youth work, in this case defined as any work undertaken with children and young people that is focused on supporting them to reach positive destinations, should be supported through long-term funding in recognition of the value that positive relationships play in supporting sustainable change.

4. Are there policies, actions or approaches that the Scottish Government and/or partners should either stop or do differently?

Social Security

We know the Scottish Government is committed to working towards mitigating the two-child benefit cap and we strongly support this work as it would make a tangible difference to many households, and children, across children. In doing this the Scottish Government must avoid limiting eligibility for this and ensure the cap is removed in its entirety.

The School Clothing Grant, a welcome intervention to tackle the cost of school for families should be increased and further flexibility introduced, ensuring families can access this support at different times of the year, in recognition of the fact that children do not grow to order. In our latest engagement with families, 52% said they

² [CPAG briefing for SG debate on addressing child poverty through education 050225.pdf](#)

struggled with school related costs³. Parents also welcomed free school meals and the value they provide by reassuring parents that their child will have access to a meal at school. We support the extension of free school meals and would like to see this extended to all children.

As an organisation working with children and young people, we feel it is our duty to address the disparity in minimum wage and social security payments for under 21s. Addressing the difference in minimum wage for young people under 21 needs to be addressed. Young people need to be motivated and encouraged to work and be able to afford a decent standard of living. The cost of essential items is the same for all ages and many of the young people we work with do not have the luxury of living at home or having financial support from parents and carers. People under 21 are also parents and as we know mothers under 25 are one of the priority groups identified by the Scottish Government and partners. Addressing their needs by uplifting these payments in line with older adults must be a priority as part of the next iteration of the tackling child poverty action plan.

Whole Family Support

In our previous answer we have outlined some of the ways in which whole family support can contribute to lifting families out of poverty. If the Scottish Government is serious about delivering holistic and whole family support, **they must urgently implement multi-year funding arrangements and mitigate the impending changes to employer National Insurance Contributions for the third sector**. While we are aware that there are pilots underway, we believe that sufficient evidence exists to implement this further and move beyond the pilot stages.

Support for Employment

The conditionality regime is currently set up to pigeonhole people into two groups. Those who are ‘fit to work’ are forced to find work as quickly as possible, through financial penalties and onerous search requirements, without any consideration given to the quality of work or the barriers they may face in finding work. This work, when found, is often precarious, low-paid, low-hours work with little chance of career progression. Once in work, there is no support to help parents find better work or progress in their career. This is a critical barrier to people entering work. Equal attention must be given to working with businesses and employers to create jobs that pay well and work for parents and especially disabled parents, carers, lone mothers, and parents from Black and Minority ethnic backgrounds.

³ [Beyond the Budget: An includem Report by includem2000 - Issuu](#)

5. Are there new policies, actions or approaches that Scottish Government should consider implementing?

The Scottish Government should commit to Fairer Funding for the Third Sector and implement this as a matter of urgency.

The Scottish Government should work with partners to implement policies and review legislation on public sector debt recovery.

The Scottish Government should urgently review social security entitlements and pay awards for young people aged 21 and under and consider mechanisms to mitigate the shortfall in income from social security for young and single parents.

The Scottish Government should work with organisations dedicated to supporting the identified priority groups to develop targeted policies, actions and approaches to tackle child poverty.

The Scottish Government should outline what funding it is making available for preventative work.

Housing is the biggest expense for low-income families. Falls in the amount of support families can get towards their rent, alongside a shortage of social housing, have led to record levels of child homelessness. This can be eased in the short term by unfreezing local housing allowance and abolishing the benefit cap, but to address this challenge in the longer term, the stock of social housing needs to increase by 100,000 homes a year for 20 years.⁴

Some people, such as student parents, disabled parents and those with no recourse to public funds, are excluded from key childcare benefits. Including these groups in the childcare offer and removing work requirements for free pre-school hours will increase accessibility and affordability, benefiting children and their parents. (insert reference)

The Scottish Government must continue to work to mitigate the impact of the two-child limit as it is the most effective way of immediately reducing the rate of child poverty in Scotland.

In our recent survey of families, 76% struggled to pay their energy bills⁵ and we expect this will continue to get worse for families living in poverty. Supporting low-income families and families living in poverty to reduce their energy bills must be part of the actions to tackle child poverty.

⁴ [Building Blocks How to deliver child poverty strategy.pdf](#)

⁵ [Beyond the Budget: An includem Report by includem2000 - Issuu](#)

6. How can Scottish Government and partners work differently to ensure seamless, integrated supported for families? What prevents this?

There are already great existing examples of partnership working that ensure seamless and integrated support for families. We outlined some of the services we provide alongside partners in the public and third sectors in Glasgow.

In Fife we work effectively with partners to deliver intensive family support and with schools to delivery early intervention mental health support. The Scottish Government should commit to continue funding these models of support where they have shown to have a positive impact on the communities they serve and consider rolling out these provisions in similar settings. Committing to long-term funding for the Third Sector is critical to the implementation of this as much of the transformative work being undertaken is dependent on relationships which are built and maintained over time and cannot be constrained to yearly budgeting processes.⁶

Increase access and awareness of discretionary housing payment to ensure families affected by the benefit cap can access this additional support without additional administrative burden to them. As previously mentioned, Third Sector organisations play a vital role in the delivery of this and must be supported to do so.

Digital exclusion continues to affect families in Scotland leading to reduced access to services and supports they rely on and, have to interact with. The Scottish Government must consider further support and mechanisms to provide access to essential services like income maximisation in community hubs and other places that are easily accessible for communities.

7. What more can we do to understand the challenges being faced by the family at greatest risk of poverty, including the six priority families identified to ensure their specific and interconnected needs are met?

A lot of work has been done to highlight and explain the experiences of marginalised groups and the Scottish Government should continue to listen to people with lived experience and the organisations representing them.

Most importantly, there must be a commitment to resource solutions that have already been identified and tried and tested.

⁶ [includem-response-call-for-views-Third-Sector-Funding-Principles.pdf](#)

8. What targeted action could be taken to tackle inequalities faced by marginalised groups, to help raise their incomes and improve their outcomes? This could include specialist support for one or more groups.

Addressing the inequalities experienced by marginalised groups means removing the barriers to support and ensuring that services are inclusive, accessible and non-stigmatising. This requires targeted investment in services that are designed by and for communities with lived experiences. For example, some communities are reluctant to engage with statutory and public services and must be supported through community and third sector organisations.

9. Please use this text box to enter anything else you feel is relevant that we may have missed, this may include any research, evaluation or findings from consultations that you have undertaken which are relevant to this call for evidence. You can attach any published reports, research on lived experience of poverty, or internal pieces of work you may hold along with your submission

A major concern we have is that the themes have not changed substantially since the introduction of the Child Poverty Act, and extensive evidence exists to suggest what is needed to work towards eradicating child poverty. What is lacking are the resources to support the rhetoric and the host of solutions that exist across Scotland.

The Poverty and Inequality Commission has stated that “changes around the edges” of some existing devolved taxes are “not likely to be an adequate long-term response to the fiscal challenges faced”. Instead, the Scottish Government “must have the ambition to look at fundamentally reformed and better designed taxation policies” to achieve the ambitions it has around poverty reduction.⁷

⁷ How Better Tax Policy Can Reduce Poverty and Inequality, Poverty and Inequality Commission, 2024 <https://povertyinequality.scot/publication/how-better-tax-policy-can-reduce-poverty-and-inequality/>.