

5. Child poverty in Scotland:

priority groups – larger families

December 2019

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Key messages

What we can do to reduce child poverty in larger families

There are few interventions specifically aimed at reducing child poverty in larger families. However, many existing or proposed national and local actions aimed at reducing child poverty in general can contribute to reducing child poverty for larger families as well (see [Table 6](#)). These include:

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](#)
 - Make school clothing grants automatic for low-income families by linking to payment of Housing Benefit/Universal Credit
 - Reduce the costs of the school day, for example by using the [Child Poverty Action Group Scotland Cost of the School Day toolkit](#)
 - Create capacity locally to establish [financial inclusion and income maximisation referral pathways in healthcare settings](#); where they are in place, ensure they are effective.^a
 - 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.

^a 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.

Why have we written this briefing?

- Reducing child poverty in Scotland is a key priority for the Scottish Government, local authorities and Health Boards.
- Six 'priority groups' have been identified as being at higher risk of child poverty, one of which is larger families (families with three or more children).
- One third of children living in relative poverty in Scotland live in a larger family. Reducing child poverty for larger families would make an important contribution to reducing child poverty in Scotland.
- Local authorities and Health Boards in Scotland are required to report annually on how their current and planned activities will contribute to reducing child poverty in Scotland. Improved knowledge about larger families may help local authorities and Health Boards in this process.
- This briefing provides information on the number of larger families in Scotland, their geographic distribution across Scotland, the scale and trends of child poverty for this group, and why they are more likely to be affected by child poverty.

What we know about larger families in Scotland

- There are just over 73,000 larger families in Scotland – that is 12% of all families with children. In total, 3% of families in Scotland have four or more children, and 1% have five or more children.
- Children in larger families in Scotland are more likely than those in smaller families to live in: relative and persistent poverty; a household with combined low income and material deprivation, and an overcrowded home.
- Child poverty in larger families increased from 26% in 2011–14 to 32% in 2015–18.
- Half of children in relative poverty living in larger families also live in a household where someone is disabled, while one quarter live in lone-parent families.
- Most of the children from larger families who are living in poverty have a family member in work.

Why larger families are more likely to be in poverty

- Larger families face higher costs of living, including childcare, cost of the school day, housing, food and fuel.
- Larger families are disproportionately affected by policies to reduce the value of benefits and tax credits,^b the cap on the total amount of benefits that can be received by families^c and the policy that restricts child benefit payments to only the first two children.^d These policies are likely to continue to drive large families into poverty.
- Families with four or more children are particularly affected by poor health, worse educational and skills outcomes, overcrowding and financial difficulties.

^b Introduced in 2013, but intensified after 2016.

^c Introduced in 2013, but extended after 2016 to many more children.

^d Affecting children born after 1 April 2017.

Introduction

Reducing child poverty in Scotland is a key priority for the Scottish Government, local authorities and Health Boards. In *Every Child, Every Chance*,¹ the Scottish Government identified six priority groups at highest risk of child poverty. These are:

- lone-parent families
- a household where someone is disabled
- **larger families (families with three or more children)**
- minority ethnic families
- families with a child under 1 year old
- families where the mother is under 25 years old.

This briefing note focuses on larger families. It describes the issues faced by these families and why. Specifically, it reports on:

- the number of larger families and the number of children living in these families in Scotland
- trends over time and the geographical distribution of larger families in Scotland
- the scale and trends of child poverty in larger families
- drivers of child poverty in larger families.

Larger families in Scotland

How many larger families are there in Scotland and where do they live?

There are nearly 600,000 families with dependent children in Scotland (2018). Of these, over 73,000 (12%) are larger families. Most (10%) of these larger families have three children, 2% of all families have four children and 1% has five or more children (Table 1).

Table 1: Total number and % of families in Scotland by number of children in the family, August 2018

Size of family	Number	Percentage
Larger families (three or more)	73,250	12
Three children	57,120	10
Four children	12,445	2
Five or more children	3,685	1
Smaller families (one or two children)	522,335	88
One child	303,750	51
Two children	218,585	37
Total	595,590	100

Source: [HMRC Child Benefit Statistics](#). Figures include families claiming Child Benefit and the number eligible for Child Benefit but who opted out of receiving it. Figures total more than 100% because of rounding.

There are just under 982,000 dependent^e children in Scotland (2018 data).² Around one in four live in larger families. Most children in larger families in Scotland live in families with three children (Table 2).

^e Dependent refers to all children under 16 years of age and any young adults between 16 and 19 that are in full-time non-advanced education and/or training.

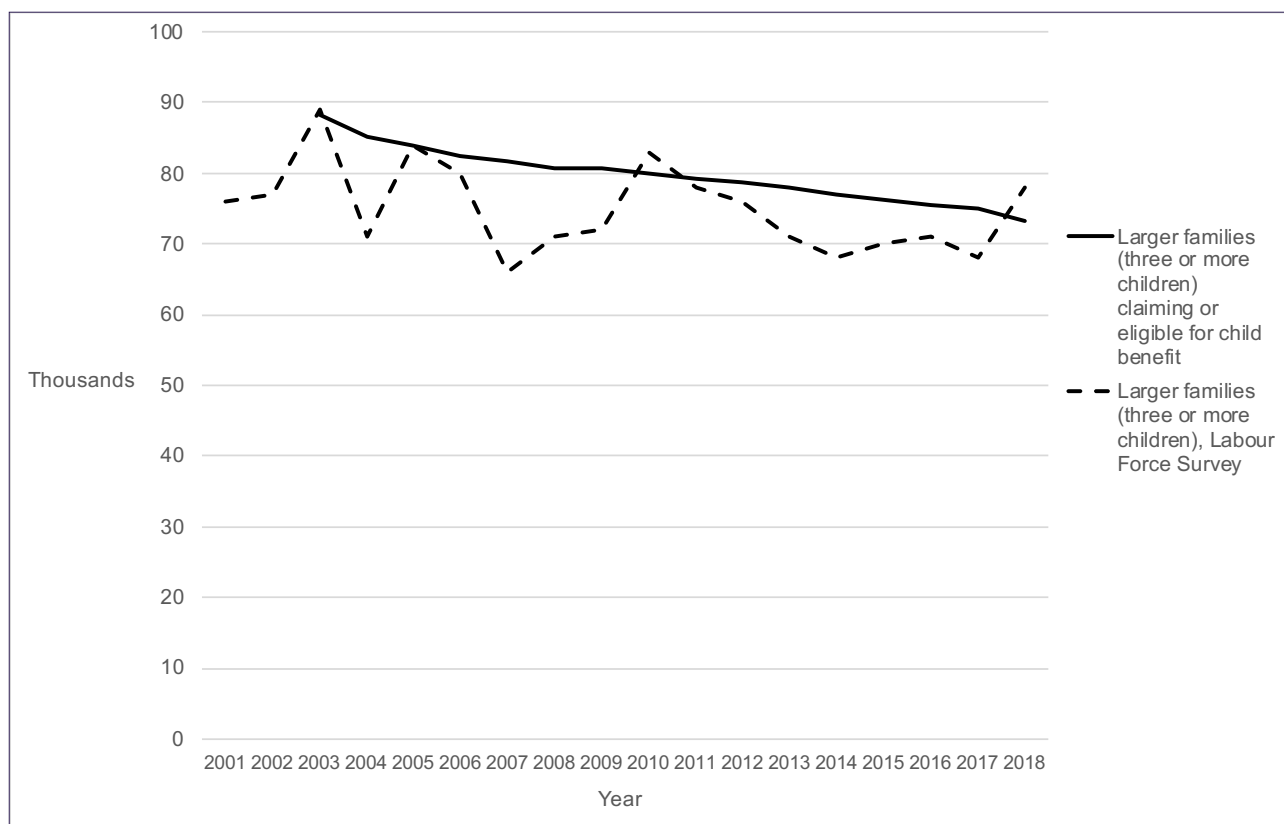
Table 2: Total number and % of dependent children in Scotland by number of children in family, August 2018

Family size	Number	Percentage
Larger families (three or more)	241,025	25
Three children	171,360	17
Four children	49,780	5
Five or more children	19,885	2
Smaller families (one or two children)	740,920	75
One child	303,750	31
Two children	437,170	45
Total	981,945	100

Source: HMRC Child Benefit Statistics. Figures include families claiming Child Benefit and the number eligible for Child Benefit but who opted out of receiving it.

Estimates based on two different data sources suggest the number of larger families in Scotland fell between 2001 and 2017 (**Figure 1**). There is more year-on-year fluctuation in figures drawn from the Labour Force Survey because it is based on a sample of the population. Estimates drawn from the Child Benefit data are likely to be more useful and complete for those interested in reducing child poverty, particularly at local level.

Figure 1: Trends in the number of larger families in Scotland, 2001 to 2018



Source: HMRC Child Benefit Statistics; Labour Force Survey. Note: Child Benefit statistics from 2013 show both the number of families claiming and the number opting out of receiving Child Benefit because one adult earns above the maximum threshold.

For most local authorities larger families make up between 10% and 13% of all families. However, in the following local authorities a greater proportion of all families are larger families (**Table 3**):

- Dumfries and Galloway
- Glasgow City
- Na h-Eileanan an Iar
- Orkney
- Shetland Islands.

Table 3: Larger families as a percentage of all families: by Scottish local authority, August 2018

Local authority	All families	Larger families	Larger families as a % of all families
Aberdeen City	21,560	2,185	10.1
Aberdeenshire	29,335	3,420	11.7
Angus	12,570	1,550	12.3
Argyll and Bute	8,410	1,130	13.4
City of Edinburgh	48,995	5,075	10.4
Clackmannanshire	6,120	820	13.4
Dumfries and Galloway	15,205	2,160	14.2
Dundee City	16,180	2,070	12.8
East Ayrshire	14,315	1,690	11.8
East Dunbartonshire	11,925	1,330	11.2
East Lothian	12,250	1,455	11.9
East Renfrewshire	10,970	1,380	12.6
Falkirk	18,885	2,060	10.9
Fife	42,070	5,480	13.0
Glasgow City	66,730	9,380	14.1
Highland	24,695	3,310	13.4
Inverclyde	8,825	990	11.2
Midlothian	11,205	1,355	12.1
Moray	9,975	1,275	12.8
Na h-Eileanan an Iar	2,585	385	14.9
North Ayrshire	15,440	1,975	12.8
North Lanarkshire	42,320	5,250	12.4
Orkney Islands	2,035	350	17.2
Perth and Kinross	15,525	1,915	12.3
Renfrewshire	20,450	2,360	11.5
Scottish Borders	11,900	1,580	13.3
Shetland Islands	2,445	425	17.4
South Ayrshire	11,580	1,260	10.9
South Lanarkshire	37,615	4,350	11.6
Stirling	9,655	1,135	11.8
West Dunbartonshire	10,910	1,385	12.7
West Lothian	22,920	2,775	12.1

Source: HMRC Child Benefit Statistics.

Child poverty in larger families

Latest estimates

Children in larger families are more likely to live in poverty (**Figure 2**). One in three (80,000) children in relative poverty^f in Scotland live in a larger family:^g

- In 2018, 32% of children in larger families are in relative poverty, compared to 20% for children in two-child families and 25% for children in one-child families.^h
- Almost one third (32%) of children in larger families are persistently poor (that is, they were in poverty for at least three out of the previous four years). This is much higher than the levels of persistent poverty for all children (17%).ⁱ

In 2015–18, **32%** of children in families with three or more children were in relative poverty, compared to **20%** in two-child families and **25%** in one-child families.



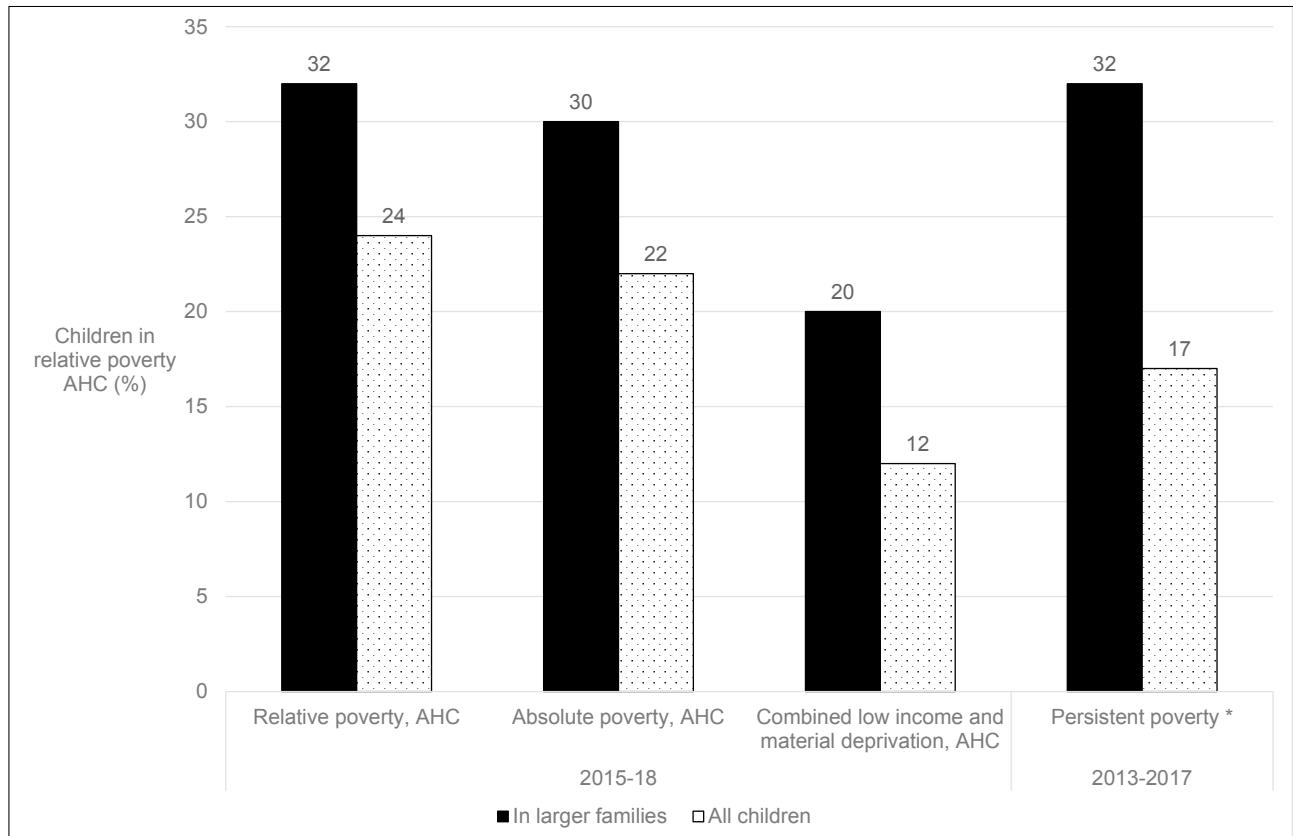
^f After housing costs (AHC).

^g Scottish Government analysis of Households Below Average Income (HBAI) data, 2015–18. For population sub-groups, including the priority groups, poverty statistics in Scotland use three-year averages to estimate the number of children affected and risk of poverty.

^h Scottish Government analysis of HBAI data, 2015–18.

ⁱ Scottish Government analysis of Understanding Society data, 2013–17.

Figure 2: Poverty rates for children in larger households compared to all children in Scotland

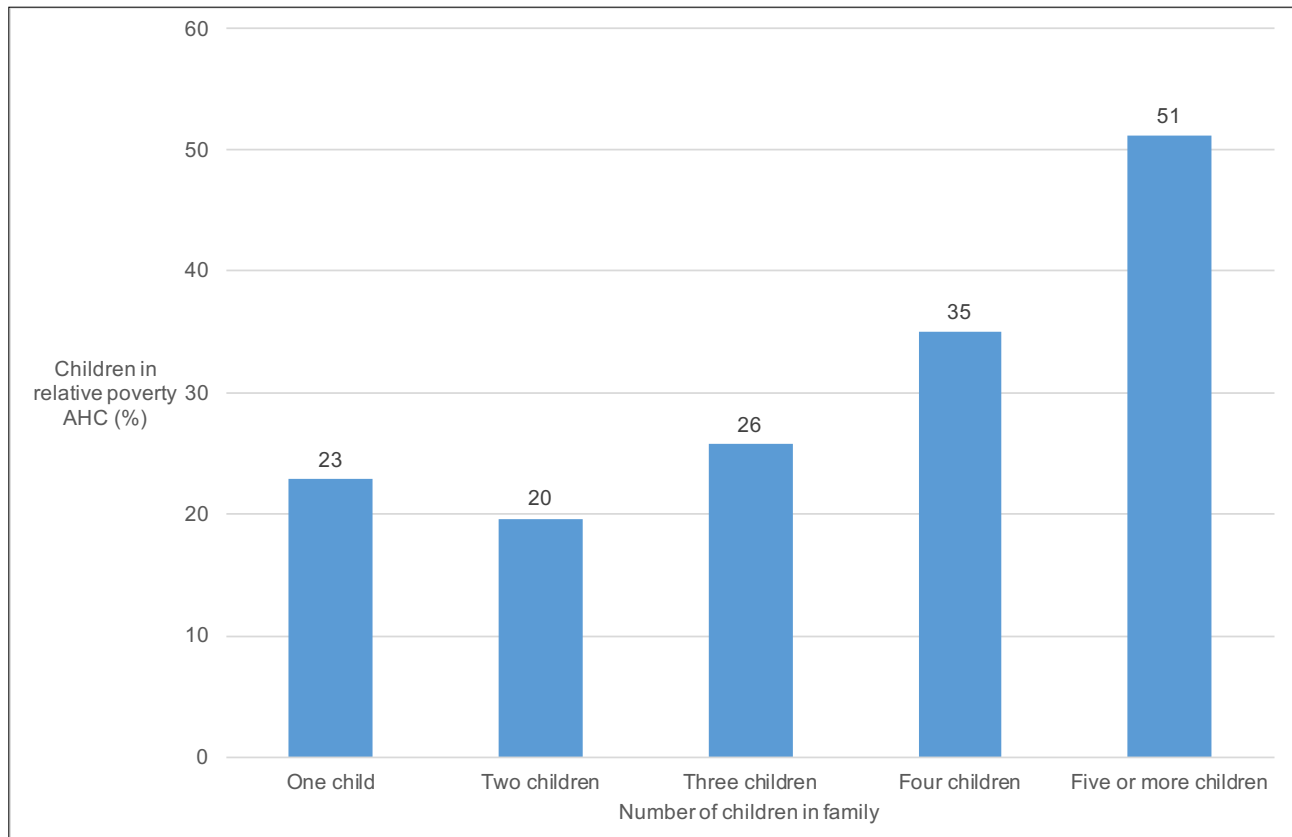


Source: Scottish Government analysis of Households Below Average Income data. * In poverty for three or more of the last four years.

The risk of relative poverty increases more steeply with the number of children in the family. Just over a quarter (26%) of children in three-child families live in relative poverty compared to a half of children in families with five or more children (Figure 3).

Child poverty in larger families increased from 26% in 2011–14 to 32% in 2015–18.

Figure 3: Percentage of children in relative poverty AHC, by number of children in family: Scotland, 2013–2018 (combined years)



Source: Households Below Average Income data.

Trends over time

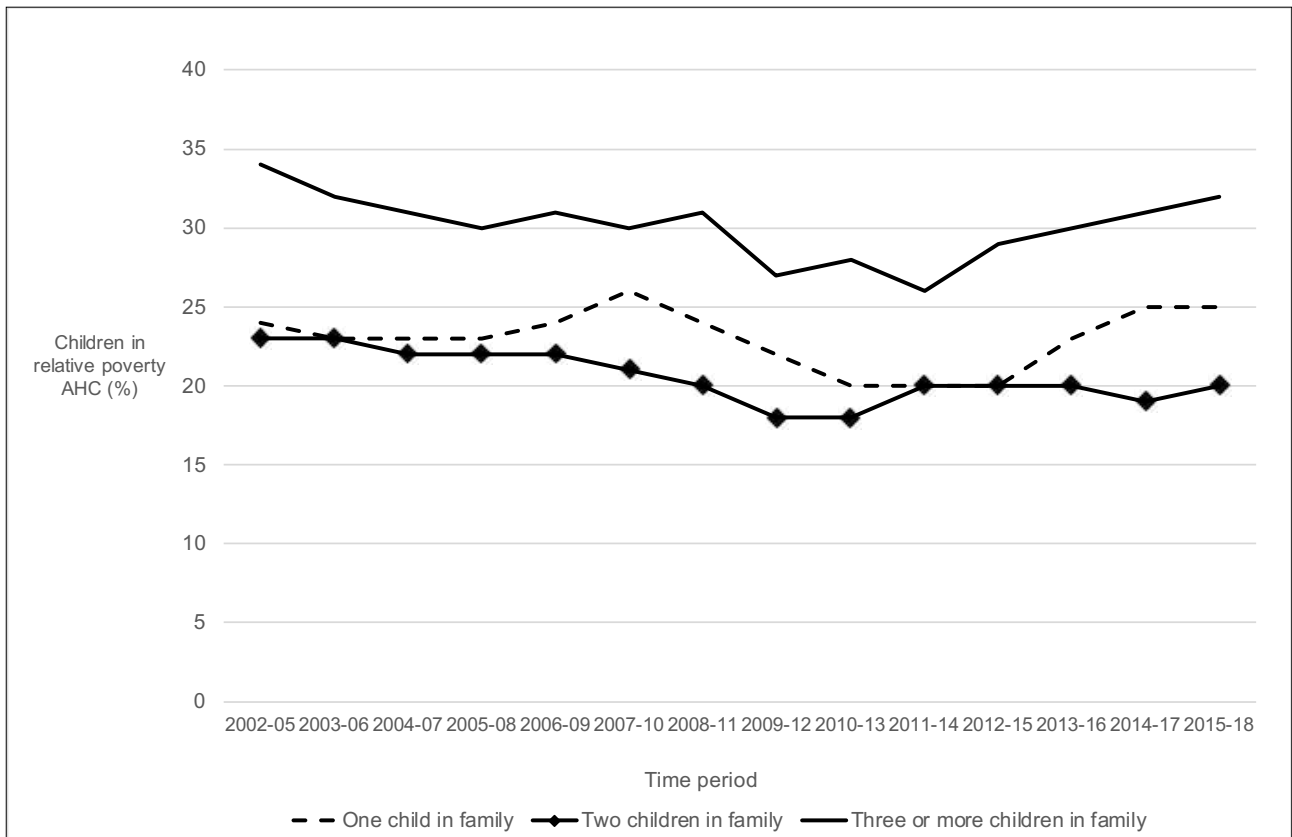
Relative poverty fell for all children in the early 2000s, including those in larger families. This is mainly due to the increased spending on benefits and tax credits targeted at low-income families with children.³

Relative poverty increased steadily for children in larger families from 2011–2014. Child poverty also increased in families with one child.^j For children in families with two children, relative poverty rates changed little over the same period (**Figure 4**).

Since 2013, changes to the reserved benefits system have reduced both the real value of social security benefits paid to low-income larger families and restricted access to the benefits system.

^j This is likely to be driven by increased poverty in lone parent families. More than half (54%) of lone parent families have one dependent child, compared to 44% of all families (2018, UK data).

Figure 4: Percentage of children in relative poverty AHC, by number of children in family: Scotland, 2002–05 to 2015–18

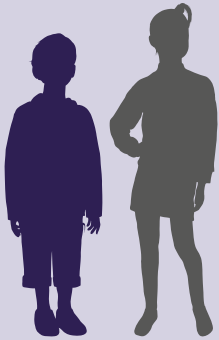


Source: Scottish Government analysis of Households Below Average Income data.

Other issues to consider

There are a number of other issues to consider when thinking about children in poverty living in larger families. These include:

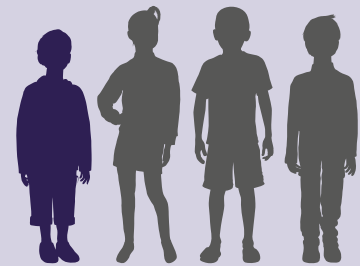
- Larger families tend to be locked into poverty. The likelihood of a family moving out of poverty was particularly low for families with four or more children.⁴
- As the number of children in a family increases, it may become more complex (and costly) for the family to arrange formal and informal childcare.



1 in 2 children in relative poverty who are in a larger household are also in a household in which someone has a disability.



And 1 in 4 are in lone-parent households.^k



Looking at socioeconomic circumstances, families with three children are more similar to those with one or two children, in terms of the health, education and skills of adults in the household. However, families with four or more children are more likely to have adults with few or no qualifications^l and have a household head working in routine or semi-routine occupations. Health is also poorer for adults in the households with four or more children (Figure 5).

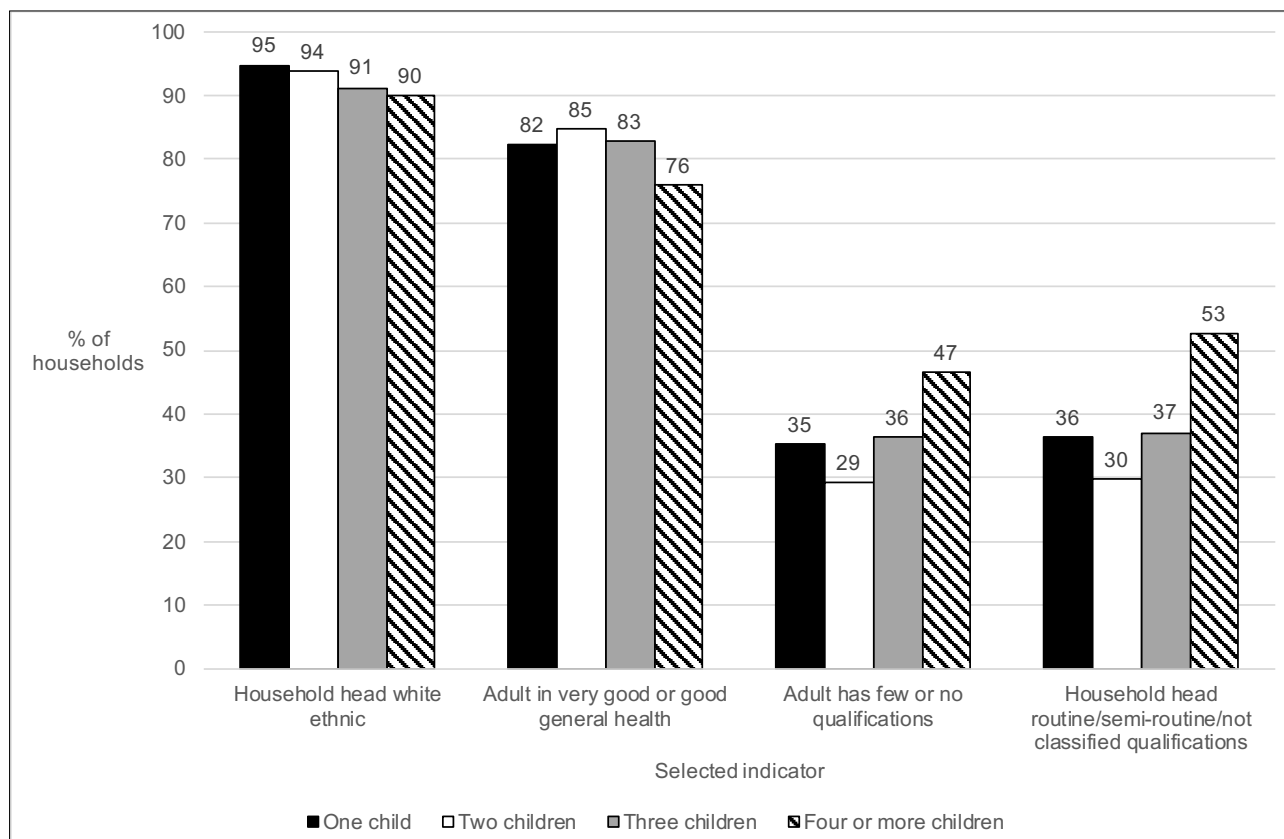
This suggests that:

- Interventions to support larger families should also recognise their different needs related to disability or lone-parent status.
- The largest families (those with four or more children) may require additional and distinct support with health, education and skills if their risk of poverty is to be reduced.

^k Disability is defined as someone who reports any physical or mental health condition or illness that lasts or is expected to last 12 months or more, and which limits their ability to carry out day-to-day activities. Scottish Government analysis of HBAI data set, Scotland (2011–18).

^l 'O' Grade, Standard grade or equivalent, no qualifications.

Figure 5: Selected characteristics of households with children aged 0–15 years, by number of children in household: Scotland, 2014–2017 (pooled years)



Source: Scottish Household Survey.

Causes of child poverty for larger families

In *Every Child, Every Chance*,¹ the Scottish Government identifies three main drivers of child poverty in Scotland:

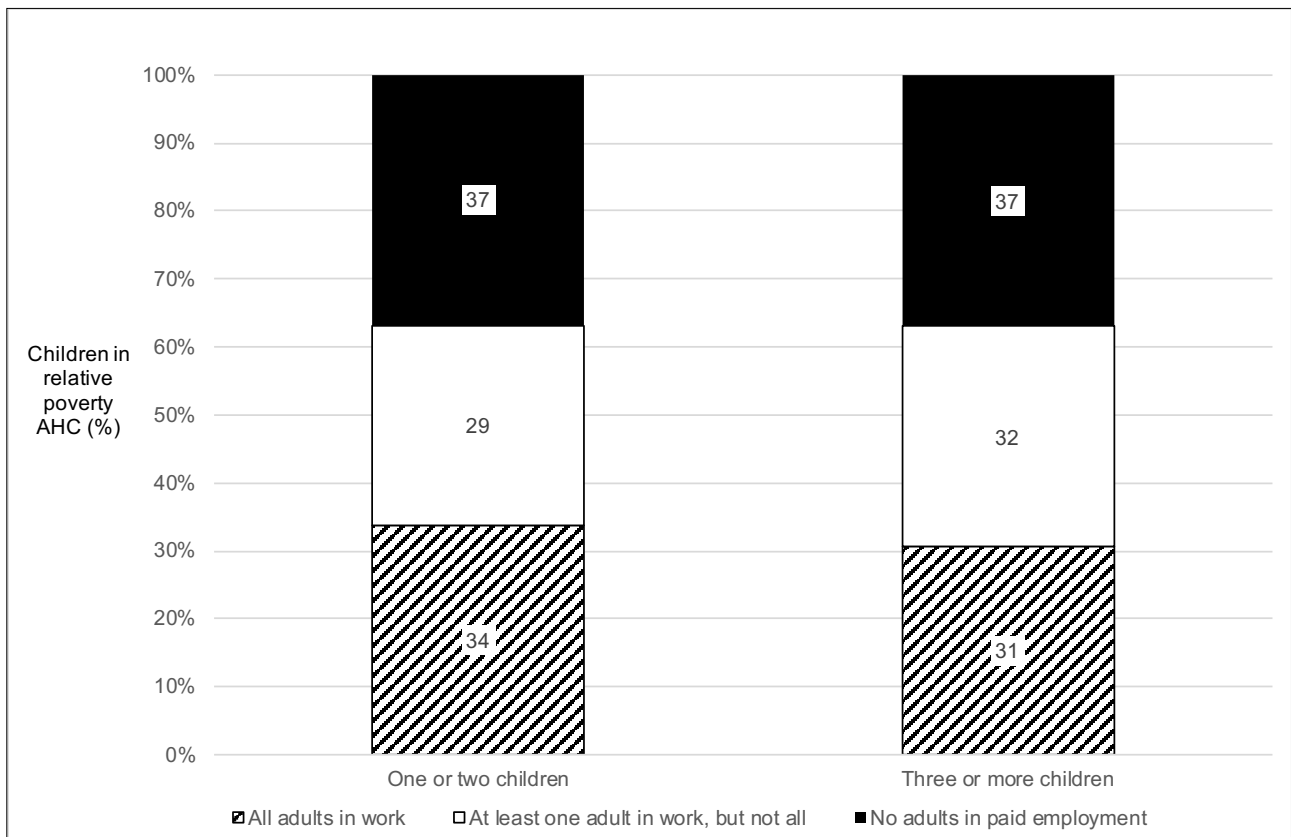
- insufficient income from employment
- inadequate income from social security
- high costs of living.

Income from employment

Work is not lifting larger families out of poverty. Most children in poverty in larger families live in working families.

- More than six out of 10 children in poverty from larger households has at least one adult that is in paid work.
- Almost one in three live in households where all the adults are in employment (**Figure 6**).

Figure 6: Distribution of all children in relative poverty AHC by economic status of family, smaller families and larger families: Scotland, 2013–2018 (combined years)



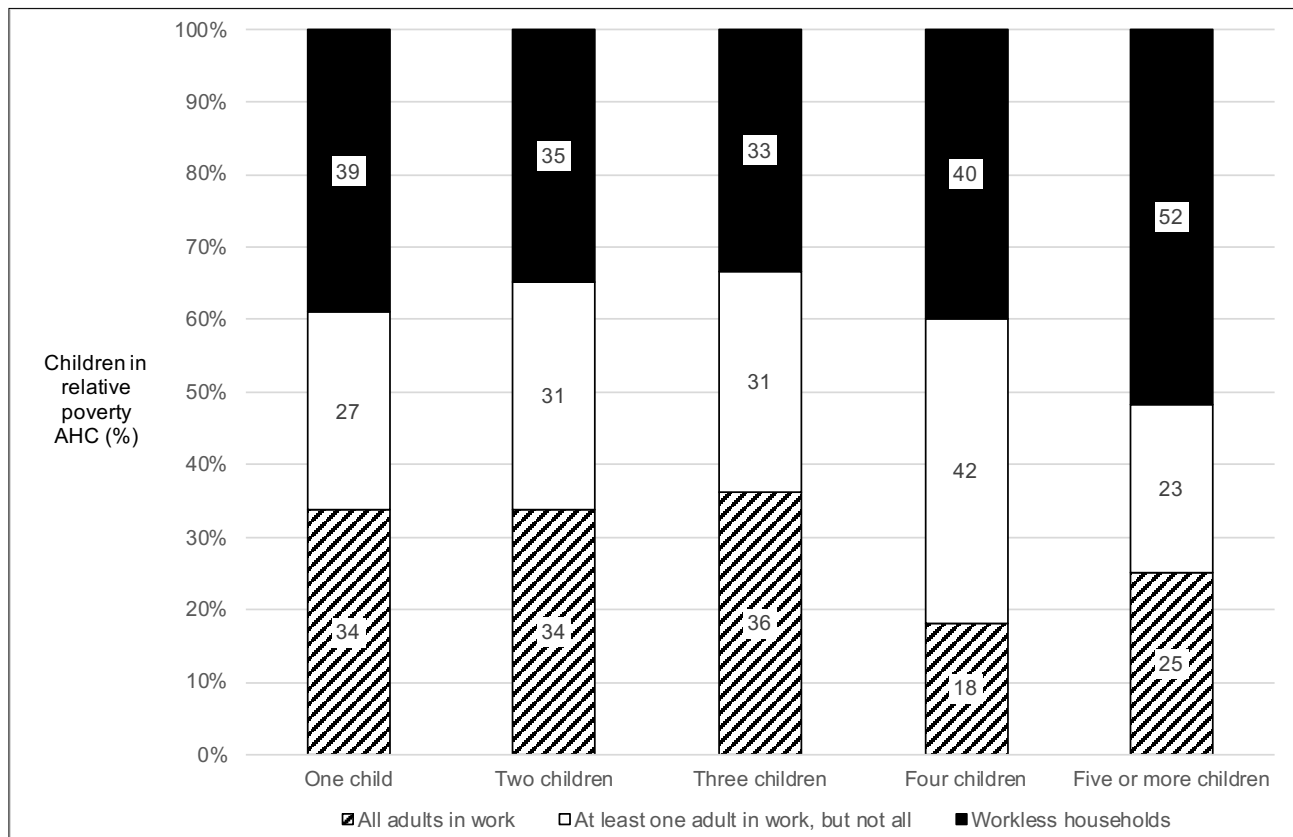
Source: Households Below Average Income data.

While the percentage of children in poverty in families with three children that has a working adult is similar to that for smaller families, the picture changes for families with four children or more:

Compared to children in poverty in families with one to three children, children in poverty in four-child households are more likely to be living in couple families where one parent is in paid employment and the other is not.

Half of children in poverty in five-child households live in a household where no adults are in employment (**Figure 7**).

Figure 7: Distribution of children in relative poverty AHC living in larger families by economic status of family and number of dependent children in the family: Scotland, 2013–2018 (combined years)



Source: Households Below Average Income data.

Income from Social Security

Larger families have been (and continue to be) disproportionately affected by cuts and freezes to the value of benefits and tax credits.

Social security policies that penalise larger families include:

- The benefits cap does not take account of family size – it sets a limit on the total amount that out-of-work families can receive in benefits regardless of household family size. In 2016, the cap was lowered to £20,000 a year for families.^m
- The two-child limit, which provides Child Tax Credits or Universal Credit for only the first two children.ⁿ Exceptions are made for multiple births (e.g. twins, triplets), non-consensual conception, adoption or special caring arrangements.

^m Living outside London.

ⁿ For families with children born on or after 6 April 2017.

Social security policies that are likely to have a more severe impact on larger families include:

- the decision to increase benefits and tax credits between 2013 and 2016 at only 1% per annum, regardless of inflation
- the freeze in the value of working-age benefits since 2016.

Benefits accessed by larger families

While uptake of in-work^o 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 (Table 4).^p

Table 4: Caseload uptake rates (%) of Child Benefit, Child Tax Credit and Working Tax Credit by number of children in the family: United Kingdom

Year	Three or more (%)	Two children (%)	One child (%)
2010/11	93	84	79
2011/12	93	86	82
2012/13	94	88	85
2013/14	92	86	85
2014/15	90	84	86
2015/16	90	81	81
2016/17	90	83	80

Source: HMRC Revenue and Customs.

Benefits cap

In May 2019, more than 2,600 larger families claiming housing benefits in Scotland were affected by the benefits cap, including more than 470 claiming Universal Credit. The percentage of eligible larger families affected varies across Scotland^q:

- Over one quarter of eligible larger families were affected in Edinburgh City and Clackmannanshire.
- In Stirling, 9% of eligible larger families were affected and a negligible proportion were affected in the Shetland and Orkney Islands (**Figure 8**).

^o Estimates of uptake rates for out-of-work benefits do not provide information on the number of children in the family so we could not explore take-up rates of out-of-work benefits.

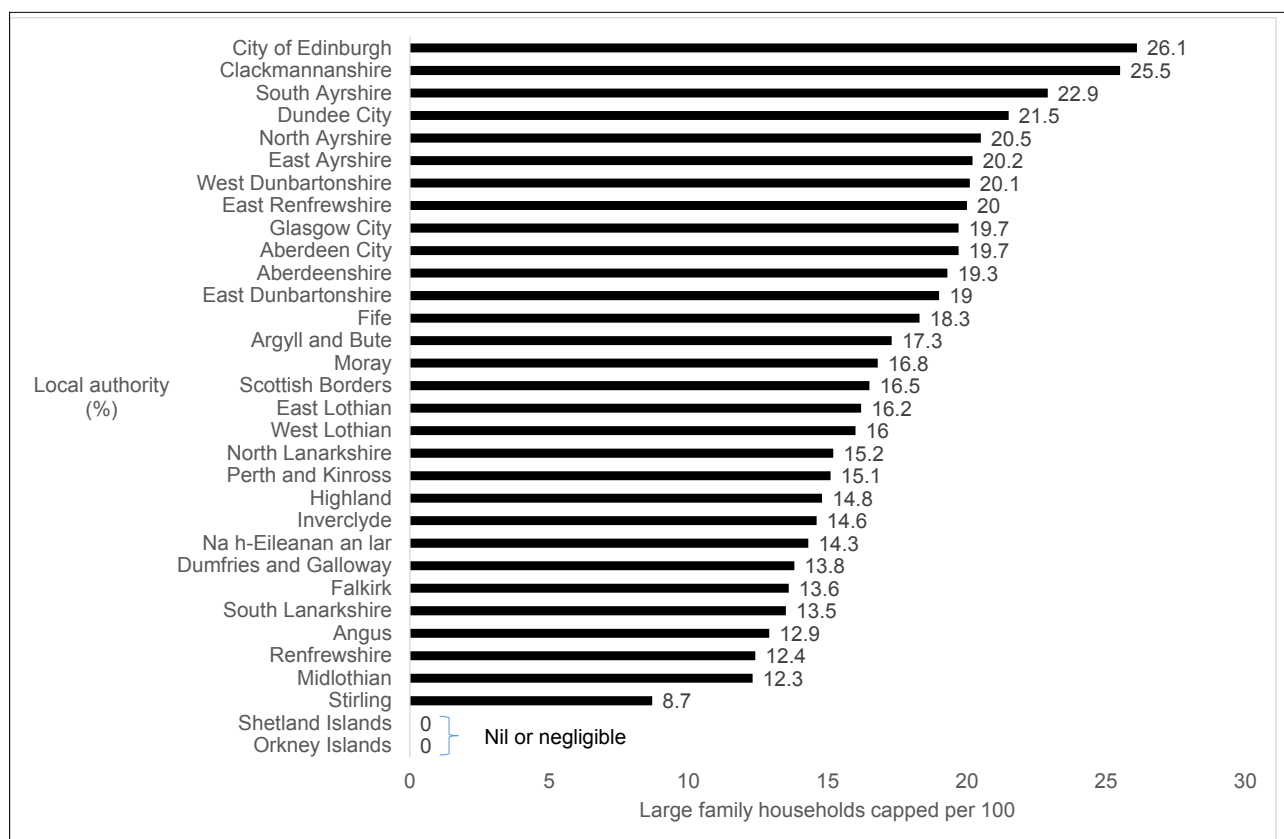
^p Based on UK data.

^q This measure excludes larger families claiming Universal Credit, because data on families claiming UC by number of children is not available.

Eight out of 10 households affected by the benefits cap in Scotland were larger families.



Figure 8: Eligible larger families claiming housing benefits affected by the benefits cap, number and rate per 100 eligible to be capped: by Scottish local authority, February 2019



Source: DWP Stat X-plore: Housing Benefit Statistics* and Benefit Cap Statistics.
* excluding those in employment.

Two-child limit policy

By April 2019, over 8,800 households in Scotland reported a third or subsequent child born on or after 6 April 2017 (when the policy came into force). The vast majority (more than 19 out of 20) were affected by the two-child limit policy.⁵

The impact of these changes

Portes and Reed (2018, 2019)^{6,7} provide some analysis of the cumulative impact of changes to tax and benefits in Scotland by the number of the children in the household. They estimate that by 2021–22 larger families in Scotland are expected to be more than £4,200 per year worse off.⁸ 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). Around half of this is due to changes that happened between 2010 and 2015 (i.e. the 1% limit to uprating benefits), although the two-child limit and freeze in the value of benefits post-2016 also make substantial contributions.

Commenting on these changes to social security and public spending, the United Nations Special Rapporteur on extreme poverty and human rights observed that:

‘in the area of poverty-related policy, the evidence suggests that the driving force has not been economic but rather a commitment to achieving radical social re-engineering.’⁸

Cost of living

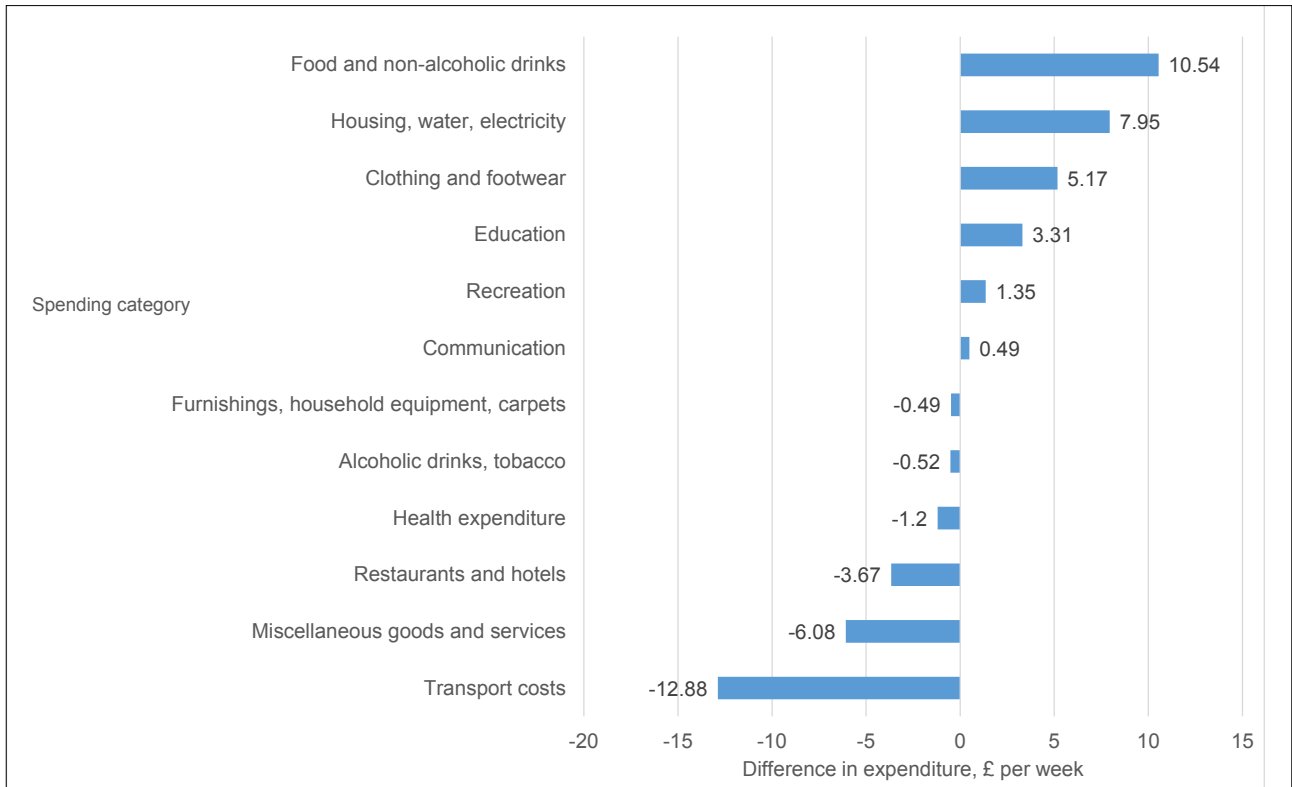
The basic, unavoidable cost of living is higher for larger families but the amount spent on non-essential items is lower.

Spending patterns

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

- more on food and non-alcoholic drinks, housing-related costs, clothing and footwear, education and recreation
- less on transport costs, miscellaneous goods and services, hotels and restaurants (**Figure 9**).

Figure 9: Average extra weekly spending per week, larger families compared with smaller families: United Kingdom, 2015–2018



Source: Living Costs and Food Survey.

Note: The data shown is for UK due to small sample sizes for Scotland. Miscellaneous includes spending on personal care, insurance and personal effects.

Household financial management

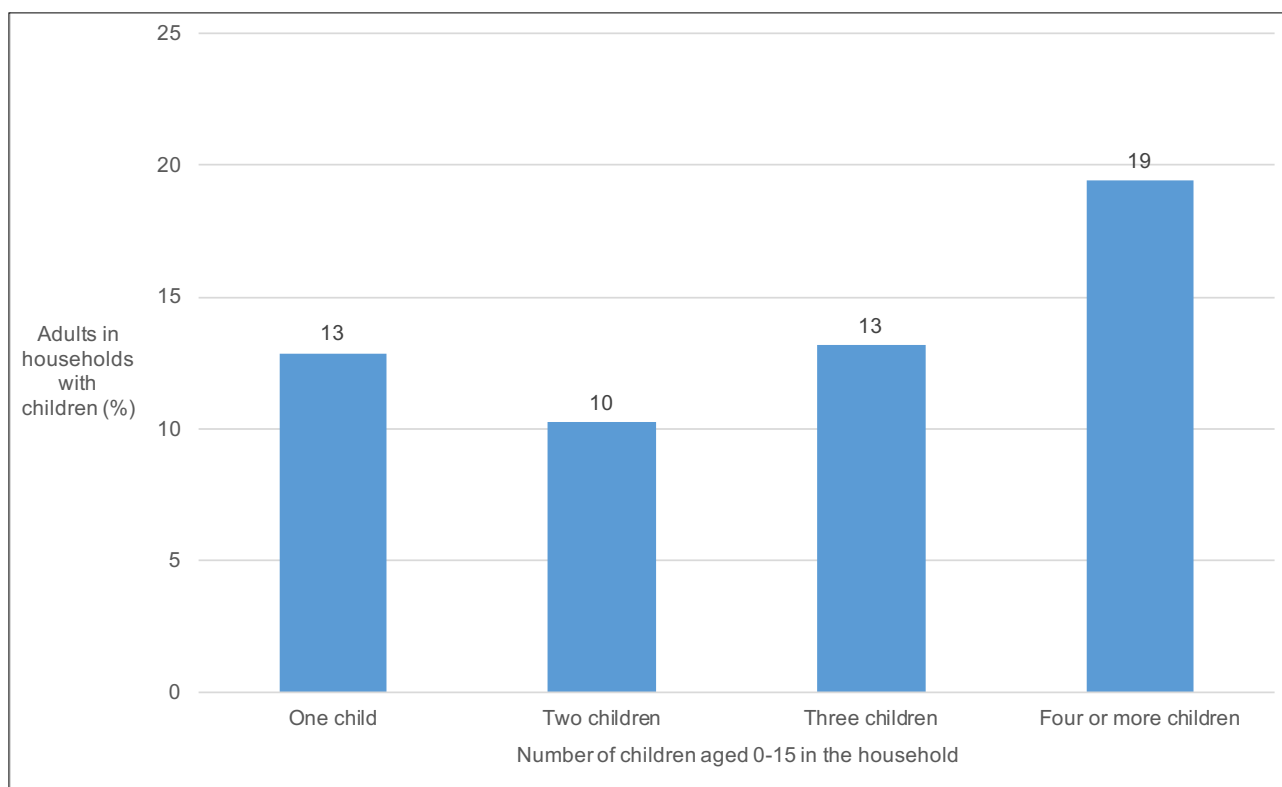
Fewer larger families (38%) in Scotland reported managing 'very well/quite well' financially compared to those in smaller families (46%) (Table 5). Financial difficulties are more pronounced among families with four or more children (Figure 10).

Table 5: Percentage of adults in households with children aged 0–15 years by how the household is managing financially these days: Scotland, 2014–2017 (combined years)

Level of financial management	Smaller families (%)	Larger families (%)
Manage very well/quite well	46	38
Get by all right	42	47
Have financial difficulties	12	14
Base	100	100

Source: Scottish Household Survey. Financial difficulties was defined as 'don't manage very well, have some financial difficulties, are in deep financial trouble'. Figures do not total 100% because of rounding.

Figure 10: Percentage of adults, in households with children aged 0–15 years, reporting household has some financial difficulties: Scotland, 2014–2017 (combined years)



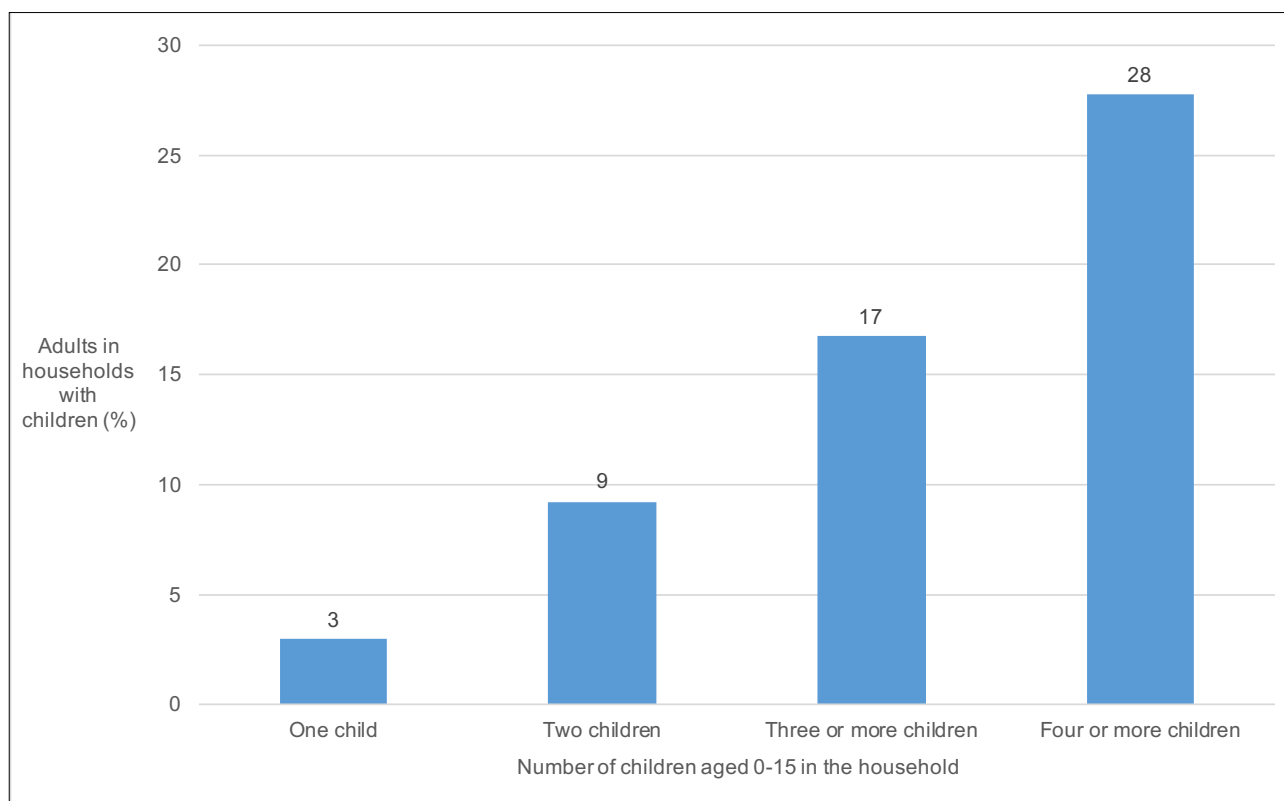
Source: Scottish Household Survey.

Overcrowding

Larger families are more likely to be living in overcrowded¹⁸ homes. 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 they are overcrowded increases to 28% (Figure 11).

Overcrowding is likely to have adverse consequences for physical and mental health, and there is some evidence that it is detrimental for children's educational attainment.⁹

Figure 11: Percentage of adults in households reporting that their home is overcrowded*: Scotland, 2014–17



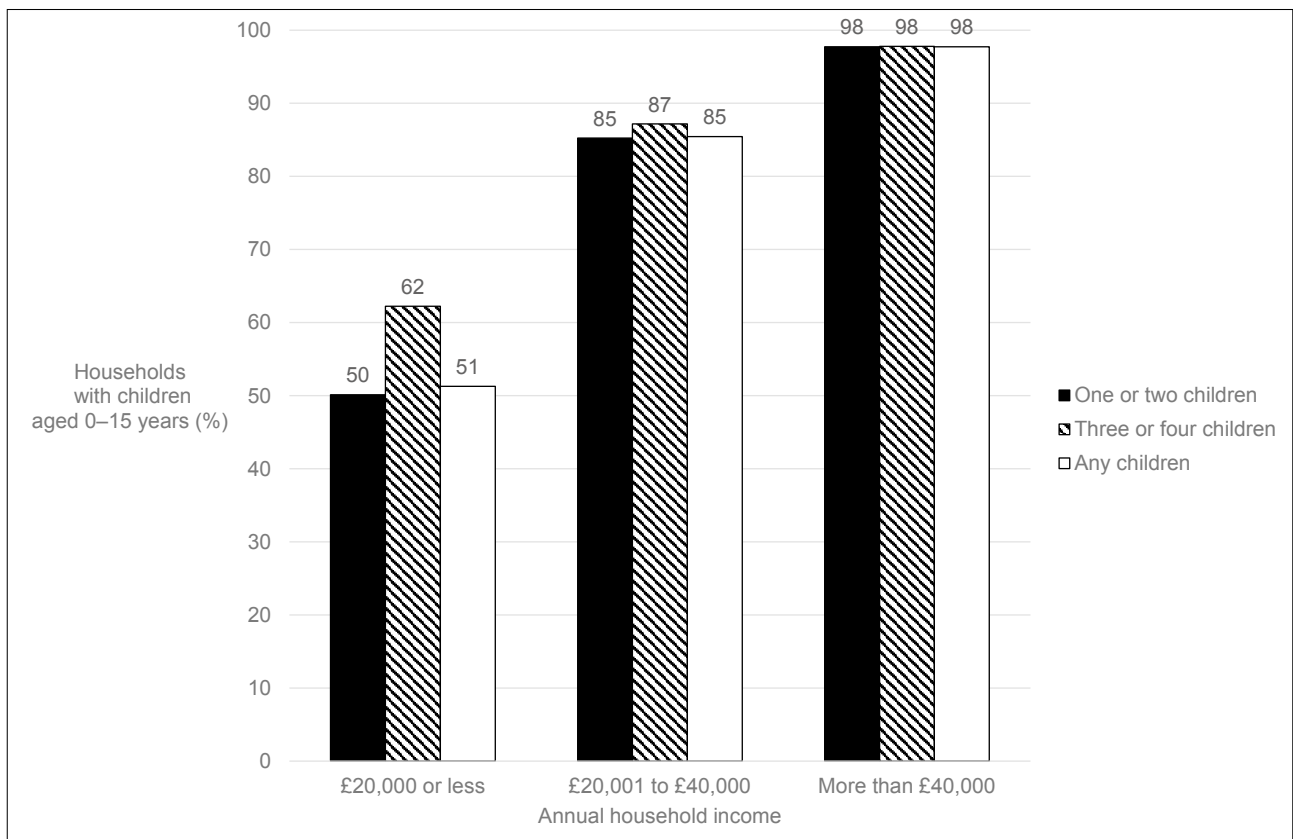
Source: Scottish Household Survey.

¹⁸ Overcrowding is defined as adults reporting that the household does not have and cannot afford enough bedrooms for every child aged 10 or older of a different sex.

Transport

Overall, low-income families are less likely to have access to a car than those with higher incomes (51% vs. 98%). However, low-income larger families are more likely to have access to a car compared to low-income families with fewer than three children (Figure 12). 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.

Figure 12: Percentage of households with children aged 0–15 years, with access to at least one car, by household income and number of children: Scotland, 2017



Source: Scottish Household Survey.

Conclusions

Main findings

Children in families with three or more children (larger families) are more likely to experience relative and absolute poverty, combined income and material deprivation, and persistent poverty. Their risk of poverty has been increasing in recent years.

Having a working adult in the family is not lifting children out of poverty. As with smaller families, most children in poverty in larger families live in working families. The lack of paid employment is a more important driver of child poverty in households with five or more children.

Larger families have suffered disproportionately from recent social security reforms. They are particularly affected by decisions to restrict access to benefits (through the benefits cap and two-child limit) as well as limiting the value of benefits (below-inflation increases between 2013 and 2016, and the freeze since then).

As might be expected, the costs of living are higher for larger families than smaller families, for both the unavoidable living costs (food, clothing, fuel and housing) and the costs that enable the family to fully participating in society (social and cultural participation, transport and travel). This makes larger families particularly vulnerable.

While a majority of children in poverty in larger families live in three-child families, families with four or more children experience more disadvantage (poor health, low educational attainment, labour market disadvantage, financial difficulties and overcrowding).

What can be done?

A rapid review of the evidence by NHS Health Scotland in 2018–19 found no evidence nor case studies of local interventions which were specifically aimed at reducing poverty within larger families. However, many interventions – existing or proposed – designed to undo, prevent or mitigate against child poverty in general will benefit larger families (Table 6).

At a UK level

- Ending the benefits freeze, and abolishing the two-child limit and the benefits cap would help to halt the rise in child poverty among larger families.
- Problems with the Universal Credit system, including the five-week wait and poor administration should be resolved.
- For the trend in increasing child poverty to be reversed, the value of reserved benefits paid to low-income families (working and non-working) with children should be increased.

At a Scottish level

- Maximising uptake of **Best Start Grants** (including the Best Start Food Grant), and, once it becomes available, the **Scottish Child Payment**, will contribute to reducing child poverty.

At a national and local level

- It will be important to ensure policies and practices are 'poverty proofed' to avoid inadvertently penalising larger families.
- Existing toolkits (e.g. the **Participatory One Parent Proofing: Toolkit** developed by the Single Parents Action Network) could be adapted for larger families.
- Case studies of local best practice also provide some examples of ways to benefit larger families, for example:
 - Glasgow's Private Rented Sector (PRS) Tenancy (Benefit Cap) Project
 - making school clothing grants automatic to low-income families by linking to payment of Housing Benefit/Universal Credit
 - reducing the costs of the school day, for example, using the **Child Poverty Action Group Scotland Cost of the School Day toolkit**
 - establishing or enhancing formal **financial inclusion and income-maximisation referral pathways** in healthcare settings
 - accessing 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.
 - providing lunches to children participating in holiday programmes in areas where there is likely to be greater need, such as by adapting the examples in the **East Ayrshire Vibrant Communities Summer Holiday** programme
- ensuring emergency food aid does not replace a social security safety net, but, when it is delivered, it should recognise the dignity of recipients¹¹
moving away from emergency food aid towards more sustainable ways of preventing and reducing food insecurity. These should be developed with those with direct experience of food insecurity and hunger.
- **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.

What else do we need to know?

Although this paper has sought to add to the knowledge base, a number of important gaps remain. Future research might include improving our understanding of:

- the overlap between different priority groups within larger families
- whether or not drivers of in-work poverty for larger families differ from smaller families
- how larger families use childcare (including unmet need)
- identifying local examples to reduce child poverty in larger families.

Table 6: Selected actions relevant to reducing child poverty in larger families

Theme	Action
Social security	<ul style="list-style-type: none"> • Increase awareness and take-up of Best Start Grants • Increase awareness and take-up of Scottish Child Payment once this becomes available • Mitigate against the impact of the benefits cap, e.g. following the example of Glasgow's Private Rented Sector (PRS) Tenancy (Benefit Cap) Project • Establish or enhance formal financial inclusion and income maximisation referral pathways in healthcare settings • Increase awareness and take-up of the Scottish Welfare Fund
Food and necessities	<ul style="list-style-type: none"> • Increase awareness and take-up of the Best Start Foods Grant • Move away from emergency food aid towards more sustainable ways of preventing and reducing food insecurity. Emergency food aid should be delivered in a way that promotes dignity • 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

Theme	Action
Clothing	<ul style="list-style-type: none"> • Make sure school clothing grants are automatically given to low-income families by linking to payment of their Housing Benefit/Universal Credit
Social and leisure activities	<ul style="list-style-type: none"> • Provide lunches to children participating in holiday programmes in areas where there is likely to be greater need, such as by adapting the examples in the East Ayrshire Vibrant Communities Summer Holiday programme
Transport costs	<ul style="list-style-type: none"> • Increase awareness and take-up of concessionary travel for young people • Increase awareness and take-up of family and friends rail cards
Health costs	<ul style="list-style-type: none"> • Increase awareness and take-up of help to meet health-related costs • Improve awareness and take-up of disability benefits
Housing costs	<ul style="list-style-type: none"> • Increase awareness and take-up of Discretionary Housing Payments and the Council Tax Reduction
Education	<ul style="list-style-type: none"> • Increase awareness and take-up of Educational Maintenance Allowance
Childcare	<ul style="list-style-type: none"> • Increase awareness and take-up of help to meet childcare costs
Fuel	<ul style="list-style-type: none"> • Increase awareness and take-up of the Warm Home Discount Scheme
Employment	<ul style="list-style-type: none"> • Increase the value of in-work benefits paid to low-income families
General	<ul style="list-style-type: none"> • Ensure that new and existing policies and practices are poverty proofed to avoid penalising larger families

Data sources used

This briefing note uses information from a number of sources.

HM Revenue and Customs (HMRC) publish statistics on families with three or more dependent children aged 0–19 years:

- either in receipt of Child Benefit or eligible to claim Child Benefit but opting out (typically in high-income families)
- claiming Tax Credits (whether in or out of work).

This definition is close to the Child Poverty Act, but for Child Tax Credits it will exclude families eligible but not claiming, and those not eligible to claim.

Where we use data from the Scottish Household Survey, a larger family is defined as a family with three or more children aged 0–15 years. This is useful for looking at trends over time and for social and other characteristics of larger families. However, it will exclude families where the youngest dependent child is aged 16–19 years.

We also use data from the Department of Work and Pensions Households Below Average Income (HBAI) data set. It is the preferred source for statistics on income and poverty.

Trends in the number of larger families in Scotland can be measured by:

- Child Benefits data
- combining estimates of the total number of households with population survey data on household composition.

There are a lack of data on take-up rates for disability benefits such as Personal Independence Payment (PIP) and Disability Living Allowance (DLA). Some data are available on take-up rates for Child Benefit, Child Tax Credit and Working Tax Credit.

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