

## FAQS

### What is the Give Me Five Campaign?



We are calling for an additional £5 per week paid by the Scottish Government to 'top-up' child benefit to help support families and lift children out of poverty. As a coalition of third sector, civil society and faith groups, we believe that poverty can be solved.

Tackling poverty is good for us all. It helps children take advantage of all the opportunities available to them, and topping up child benefit by just £5 a week for every child could lift 30,000 children out of poverty in Scotland.

**Why is it needed?** One in four children in Scotland live in poverty. 70% of those children live in working families.

For many families the cost of living is rising faster than their incomes. Increasing child benefit would boost family incomes and improve children's life chances. Poverty has negative impact on children, their families, society and the economy. Tackling poverty is therefore good for us all.

**Who would benefit?** All families in receipt of child benefit would receive a £5 top up per child to their weekly payment. Introducing a single rate top up to child benefit is the simplest and most effective way to boost family incomes.

Most families receive child benefit. It is easy to claim because it is not means-tested. Means-tested benefits are harder to claim and have lower take up. They are also more expensive to administer.

Sanctions, benefits delays and administrative errors are becoming all too common features of means tested benefits, negatively impacting on families' incomes. Child benefit is not part of universal credit, nor is it affected by sanctions. It constitutes a stable and reliable source of income for families. Increasing its value could help families reach a better standard of living.

Topping up child benefit is the most effective way of reaching the families who really need it without creating an additional administrative burden with its associated costs. Child benefit supports families in and out of work - creating no problems when parents take up work or increase their hours.

**How much will it cost?** Indicative costings would suggest that topping up child benefit by £5 for every child in Scotland would cost £256 million per year. While this is a significant investment it should be seen in the context of the Scottish Government's overall budget of nearly £32 bn.

More importantly, we need to take into account the cost of not acting to reduce child poverty. Research conducted for CPAG found that child poverty cost the UK economy £29 billion a year in 2013. This estimate includes the effects of poverty, as well as the longer term losses to the economy which result from poor children's reduced productivity, lower educational attainment and poorer physical and mental health.

**Why now?** Child poverty rates are increasing in Scotland and across the UK. In Scotland, latest figures show that the number of children in poverty has increased by 40, 000 to 260,000.

The Child Poverty Bill commits the Scottish Government to eradicating child poverty but unless decisive action is taken, child poverty in Scotland is forecast to get worse, not better.

**What do you mean by poverty?** For many children and young people, poverty means not being able to afford the things their peers take for granted like trips and schools activities, visits to a friend or relatives, or it may mean that their parents are unable to pay the bills at times or they are unable to afford decent, nutritious food. At worst, it can mean going hungry and cold.

Poverty can also have an emotional impact, and negatively impact on children's health. Poverty affects us all, either directly or indirectly, and tackling poverty is good for our society and our economy.

**Should all families receive a top up?** Increasing child benefit by £5 a week would not only lift 30,000 children out of poverty, it would also help keep children out of poverty and help all families cover the additional costs of having a child.

Avoiding complicated means-testing also ensures more of those in most need, get the top-up.

**How can £5 a week help anyway?** Five a week per child could make a huge difference to families. It could cover, for example: Seven breakfasts of cereal, milk, fruit juice and a banana or over two months, a good quality winter coat, or taking part in a school trip or out of school activity each week

**Will this tackle child poverty?** The £5 child benefit top up is part of a range of measures that our members campaign on to tackle poverty. People can be in poverty for many different reasons but using social security powers can be an effective tool in increasing family incomes for both those in and out of work.

**How can increasing families' incomes have a positive impact on children's well-being?** Increasing family incomes reduces financial and emotional stress on families. By topping up child benefit, we would be supporting children's mental and physical wellbeing.

Parents use child benefit to directly improve their child's lives. A survey of parents of children found that over half of respondents spent child benefit on clothes/shoes, just over one quarter spent it on food and one fifth spent it on their child's education or related items.

**Shouldn't £256m be spent on something else?** Every government has to make spending choices when they set out their budget. The Scottish Government's Budget for 2017/18 is £32bn. We believe £256m is a valuable investment in families in Scotland.

We would urge all politicians to prioritise tackling child poverty when considering the Scottish Government's revenue raising and spending plans.

We believe there can be no greater priority than ensuring all our children grow up in families with the resources needed to give them the best possible start in life.

