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Actions to prevent and mitigate child poverty in South Ayrshire Community Planning Partnership
What Works Scotland Evidence Review:
Actions to prevent and mitigate child poverty in South Ayrshire Community Planning Partnership

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What Works Scotland

What Works Scotland aims to improve the way local areas in Scotland use evidence to make decisions about public service development and reform.

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- Identify and better understand what is working and not working in public service delivery in Scotland, and how we can translate knowledge from setting to setting
- Contribute to the development of a Scottish model of service delivery that brings about transformational change for people living in different places across Scotland

What Works Scotland (2014-2017) is a collaborative between The Scottish Government, the Economic and Social Research Council (ESRC), the University of Edinburgh and the University of Glasgow.

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1. Summary points

- Local Authorities have duties under the Community Empowerment (Scotland) Act 2015, the Children and Young People (Scotland) Act 2014 and the broader social policy framework of the Scottish Government, to improve the health and wellbeing of children living in poverty. The 2017 Child Poverty (Scotland) Bill places a requirement on local authorities to prepare and publish a local child poverty action report.

- Local authorities and Community Planning Partnerships (CPP) do not have control over the macro-economic or political factors that drive the incidence and prevalence of child poverty. They can harness their resources to the prevention and mitigation of child poverty locally, and exert their influence on Scottish and UK policies to support them.

- It is important to address the misunderstandings of the causes and consequences of child poverty among local authority and CPP staff and to take steps to reduce stigma for those living in poverty, to counter the confusing narratives that blame families for their own poverty.

- The causes of child poverty are often confused with its consequences. Child poverty is not caused by individual behaviours but by a complex blend of structural issues relating to macro-economic and political factors governing the labour market, employment and social security. Social factors make particular groups especially vulnerable to poverty, e.g. children, lone parents, disabled people and BME groups.

- Key strategies that can be effective in reducing poverty include:
  - Income maximisation. The CPP can increase uptake of benefit entitlements; provide accessible money advice services; prevent or mitigate the effects of benefit sanctions; review policy on economic development to ensure good quality and family friendly employment; and address the poverty premium.
  - Education. The CPP can encourage take up of free school meals and school clothing grants, investigate which costs of the school day could be abolished, and build positive relationships with parents so that they feel comfortable accessing available supports.
  - Childcare. The CPP can take steps to improve current provision by assessing whether there is sufficient childcare available for working parents; exploring funding models that use a sliding scale; and supporting voluntary, community or parent-led providers of childcare, and ensuring provision is of high quality.
  - Support for lone parents. The CPP can take account of the needs of lone parents across council services of work, support, childcare and education.

- Wider factors including health, disability, housing, transport and area regeneration are important in impacting families in poverty but too broad to be included in this review.

2. Introduction

2.1 About this report

This review presents evidence to support South Ayrshire local authority and Community Planning Partnership (CPP) to:

1. Identify factors that may mitigate the effects of child poverty.
2. Make suggestions on how the local authority can act to prevent child poverty occurring.
3. Identify early trigger signs that may suggest an increased risk of poverty.

These three issues are explored for families through pregnancy, in the child’s early years and in the primary school years, under the themes: income maximisation, education and childcare. A fourth theme, lone parenthood, will be explored as a stand-alone cross-cutting theme. There are other critical areas of work that are within the remit of the local authority and the CPP, which are not addressed in this review but strongly contribute to the incidence, prevalence and experience of child poverty; namely health, disability, housing, transport and area regeneration.

Bearing in mind the considerable resources, people and skills at the disposal of South Ayrshire’s local authority and CPP, this report sets out practicable steps to mitigate and prevent child poverty locally. The review brings
together evidence from the academic and grey literatures\(^1\) since 2010. The appendix at section 8 gives full details on the methodology for the evidence used. The main body of the report at section 5 and 6 presents the findings from each of the themes, addressed in numbered subsections. Each of these thematic subsections provides a summary of the main findings and encourages readers to reflect on a number of Talking Points. Signposts to further reading are included in each subsection.

### 3. Key terms and definitions

The term child poverty is a contentious, contested term. The definition of child poverty used in this review will follow the one used by supranational, national and local governments, academics and other organisations working in the field of child poverty. The term child poverty will be taken to mean when a family does not have the resources “to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or are at least widely encouraged and approved, in societies in which they belong” (Townsend, 1979: 31).

This definition is different from, yet compatible with, the commonly used measure of child poverty which uses below 60% of median household income (on a relative and absolute basis) and an index of material deprivation, in a variety of combinations, as its threshold for living in poverty. This review will not focus on the measure of child poverty per se, on the understanding that the local authority and the CPP are working with this current measure.

It is important to distinguish child poverty from other concerns such as inequality, wellbeing, area deprivation, social mobility, social justice and social exclusion. While these are related to child poverty they are not the same thing (JRF, 2016: 12).

### 4. Evidence overview

#### 4.1 Summary

The evidence landscape for child poverty is very diverse, with evidence from the fields of Education, Geography, Housing Sociology, Social Policy, Social Work, Psychology, Health, Public Health, Health Education, Educational Psychology, Psychiatry and Childhood Studies included in this review. There are a multitude of quantitative and qualitative research projects and peer-reviewed journal articles. These cover the areas of poverty generally, child poverty, education, childcare and lone parenthood. There are also many high quality research and research outputs from non-governmental organisations (NGOs) working in the field of poverty, children and child poverty specifically.

#### 4.2 Gaps in research

While the topic of child poverty is covered extensively in the academic and grey literature, this review identifies gaps in the research. There is little research and evidence on income maximisation, which is not surprising as this is an emerging field and strongly located in Scotland.

There is a clear difference between what is assumed and portrayed as the causes and consequences of child poverty in policy, practice and the media compared with what the research evidence shows. This report uses only strong evidence to give South Ayrshire local authority and CPP an accurate depiction of child poverty.

#### 4.3 Research in Scotland

Whilst there is much academic research on child poverty in the UK, there is less that is specific to Scotland. However, there is still a strong body of peer-reviewed evidence from Scotland and it is a field that continues to

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\(^1\) Grey literature refers to documents that are not found through publishers or databases, such as reports published by not-for-profit organisations and conference reports.
grow. In Scotland there is also a wealth of research that has been undertaken by NGOs, often in collaboration with academic partners.

Please see Appendix 8.2 for a detailed account of how the evidence was chosen for this review.

### 5. Findings: The causes and consequences of child poverty

#### 5.1 The causes and consequences of child poverty

It is important to begin any poverty mitigation and prevention work by addressing the misunderstandings of the causes and consequences of child poverty among local authority and CPP staff, as current research suggests there is still a widespread lack of understanding among those who can help mitigate its effects (Simpson et al. 2015; Spencer, 2015). This extends to the general public too as 25% of the Scottish public think ‘parents’ alcoholism, drug or other substance use is the main cause of child poverty in Scotland in 2014’ (McKendrick et al, 2016: 68).

Having a better understanding of the causes of child poverty would enable the local authority and the CPP to identify early signs that indicate a heightened risk of poverty, and reduce stigma for those living in poverty.

**Causes of child poverty**

Child poverty is caused by a complex blend of structural issues relating to macro-economic, political, social and individual factors. Macro-economic factors, such as the structure of the labour market, the housing market, low pay, irregular hours and insecure employment cause child poverty. Political factors, such as the level of social security payments and the recent social security cuts for families both in and out of work, are another cause. Social factors, such as gender, lone parenthood, disability, age and race/ethnicity result in a heightened risk of living in poverty, although this is not inevitable as will be seen later in the review. And finally, individual factors in relation to capacities and choices play a part too, although arguably “what appear to be individual level factors often reflect underlying social and economic processes” (McKendrick, 2016:60).

There are particular groups of children who are especially vulnerable if their situation interacts with the experience of poverty, for example; disabled children/children of disabled parents; children in care; children leaving care; children with a parent in prison; children who are carers; asylum seeker/refugee children; and traveller/gypsy children. Not only are these groups more at risk of poverty, the experience of poverty for them is often more severe, and the support required will be greater. While these particular groups are not addressed in this review, the CPP should consider them when creating strategies and initiatives to mitigate or prevent child poverty.

The causes and consequences of child poverty are often conflated, misunderstood and misrepresented. How local or central governments understand the causes of child poverty is key to the steps they would be able and willing to take to mitigate and prevent it. The current UK-level political and media narrative that attributes child poverty to parental behaviours has created a political backlash and led to those not in poverty blaming those in poverty for their situation. Both have weakened support for the maintenance of anti-poverty strategies.

**Consequences of child poverty**

The consequences or impacts of child poverty start before birth and accumulate across the life course. Poverty has negative impacts on children's health, cognitive development, social, emotional and behavioural development, friendships, self-esteem, relationships, experience of education, educational outcomes and access to employment, amongst other areas (Treanor, 2012). Poverty does not just impact on children’s future outcomes. Poverty has detrimental effects on children during childhood itself, providing a compelling case for action to address it.

The consequences of living in poverty include social exclusion, social divisions, stigma, blame and isolation, and its impacts extend beyond those living in poverty to their families and the wider community (Asenova et al, 2015). These consequences often arise from the misunderstandings about the causes of poverty and are exacerbated by the messages coming from the UK government and the media. Those struggling to make ends meet find themselves stigmatised with unhelpful (and usually incorrect) personal characteristics attributed to them. Where children are involved, this extends to people's perceived ability to be a ‘good’ parent and so children are also stigmatised and made to feel shame.
There are consequences of poverty that affect families more widely. Not only are parents living in poverty likely to have experienced poor transitions to adulthood due to their own experiences of poverty (Harris et al., 2009), they will likely suffer from the structural problems relating to the labour, housing and employment markets. Parents in poverty are also at increased risk of arguments about money, relationship strain and breakdown, and poorer mental and physical health (Harris et al., 2009, JRF, 2016).

The higher levels of stress parents living in poverty experience can inhibit their ability to plan for the future, adopt calm parenting strategies and develop their own or their children’s wellbeing (Schoon et al., 2012; 2010). It is important to recognise that good parenting is achieved in families regardless of income, but that “living in poverty does make it undeniably more difficult” (JRF, 2016: 31). The factors families employ to cope with low income include expertise in budgeting (contrary to popular belief), support from family and friends (Treasor, 2015), high-quality schools and health services, strong community groups, and their own resilience and parenting skills (JRF, 2016: 31).

To mitigate the impacts of poverty parents routinely sacrifice their own wellbeing to protect children by reducing their food intake, not buying clothes, not socialising, and working long hours in low paying, low quality employment, which in itself has a detrimental impact on children (Harris et al., 2009; Green, 2007; McKendrick et al., 2003). Children are also active in mitigating poverty. They don’t bring home letters from school about activities that cost money, they don’t ask parents for money to join friends in social activities, they help out at home caring for younger siblings when parents are working long, unsocial hours, and they hold off on replacing worn out clothing until their parents can afford it (JRF, 2016; Ridge, 2013, 2011; Ridge and Millar, 2011; Harris et al., 2009).

More rarely, children living in poverty are at increased risk of growing up with additional complex needs arising from issues such as substance misuse, domestic abuse or involvement with the criminal justice system (JRF, 2016). Despite public belief, these are a minority of cases (approximately 3% of all people living in poverty), however, where these issues do occur they have highly devastating consequences for children and require dedicated and specialised input from services. While the local authority and the CPP can keep these issues in mind, they are outwith the remit of this review.

A recent consequence of poverty is the dramatic increase in the use of emergency food aid, in the form of foodbanks. The use of foodbanks is directly associated with problems with the benefits system including: maladministration, errors, delays, cuts, benefit withdrawal due to eligibility changes, and benefit sanctions (Perry et al., 2015). The use of foodbanks, and diversion from foodbanks back into statutory services where appropriate, e.g. the Scottish Welfare Fund, is something the CPP could influence.

### Key findings on the causes and consequences of child poverty

- A widespread misunderstanding of the causes and consequences of child poverty exists among policy makers, practitioners, the media and the general public.
- There are particular groups of children that are more at risk of and often more severely affected by poverty, who require greater support. For example, disabled children, children who are carers or who have a parent in prison, asylum seeker/refugee children and traveller/gypsy children.
- Poverty has negative impacts on children’s health; cognitive, social, emotional and behavioural development; friendships; self-esteem; relationships; experience of education; educational outcomes and access to employment.
- Good parenting is achieved in families regardless of income, but the experience of poverty creates greater challenges that families overcome by employing skills such as expertise in budgeting, and drawing on support from friends, family, strong community groups, education and healthcare services.
- To mitigate the impacts of poverty parents routinely sacrifice their own wellbeing to protect children. Children are also active in mitigating poverty by restricting their activities to save money and support the care of younger siblings.
**5.2 South Ayrshire’s place in the wider policy context**

Looking at rates of child poverty across the 32 local authorities in Scotland, South Ayrshire is placed 10th highest (McKendrick, 2016: 110). It has a child poverty rate of 24%, increasing to 35.2% in its poorest ward of Ayr North. This compares to the Scottish average of 22%, a high of 33% for Glasgow and a low of 10% for the Shetland Islands. More recent data, published in November 2016, puts South Ayrshire’s child poverty rate at 25.7% and Ayr North’s at 38.1%.

While local authorities and CPPs have limited powers over all the levers that drive child poverty, the evidence shows that the experience of poverty varies according to where people live. This is due to the access their particular neighbourhood provides to employment and to services such as education, transport, housing and childcare, amongst others (JRF, 2016: 14). It is important to remember that:

“A local authority’s role as an employer, carer, corporate parent, landlord, educator, community leader and funder places it at the heart of its community. In many cases, it remains the first port of call for people in crisis, or who are vulnerable. Considered through this lens the role played by a local authority in tackling poverty cannot be underestimated” (Armstrong-Walter, 2016: 205)

Child poverty has traditionally been legislated for by the UK Government at Westminster. Since 2010, there has been a reduction in the support for policies that prevent and mitigate child poverty, the most visible of which are the Welfare Reform Act 2012 and the Welfare Reform and Work Act 2016. This affects in-work and out of work poverty. For example, in 2010, 90% of families with children were eligible for tax credits. In 2015, 60% were eligible. However, by the time universal credit is fully rolled out, this figure will reduce to 50% of families with children (HM Treasury, 2015: 36). This is just one of many reforms that will reduce income to families – please see http://www.cpag.org.uk/Scotland/factsheets for a full list. Also important to child poverty is the abolition of the Child Poverty Act 2010 by the UK Government under the Welfare Reform and Work Act 2016.

While many of the economic and political levers remain reserved to Westminster, legislative powers are increasingly coming under the auspices of the Scottish Government at Holyrood. Under the Scotland Act 2016 the Scottish Government will have increased legislative powers over (some) tax and welfare. In light of these increased powers, and due to the abolition of the Child Poverty Act 2010, the 2017 Child Poverty (Scotland) Bill places a requirement on local authorities and the relevant health boards to report on measures undertaken to tackle child poverty locally. This dovetails with the existing duties under the Education (Scotland) Act 2016, Community Empowerment (Scotland) Act 2015 and Children and Young People (Scotland) Act 2014.

**6. Findings: Mitigating and preventing child poverty**

**6.1 General advice**

It is important to have set out the main causes and consequences of child poverty to ensure that this review proceeds with an understanding of the real causes of child poverty. Using research evidence to assess the needs of local children and young people and identify CPP priorities can be very effective and even lead to a culture shift towards evidence-based service planning (Utting, 2012).

Strategic steps the CPP can take to begin poverty mitigation and prevention:

- Ensure everyone across the entire CPP has ownership over South Ayrshire’s approach to child poverty.
- Involve local people living in poverty in discussions and planning (coproduction).
- Keep awareness raising and stigma reduction at the core of services.
- Implement evidence-based practice.
- Provide ongoing education and training of CPP members and relevant staff.

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2 http://www.endchildpoverty.org.uk/poverty-in-your-area-2016/
In the following sections some key effective measures from the research evidence are explored in more detail.

### 6.2 Income maximisation

**Why income maximisation?**

Financial vulnerability, income insecurity and income maximisation are facets of a theme that is extremely important to child poverty. There are many reasons why maximising incomes is an increasingly important poverty reduction strategy:

1. The evidence shows negative effects on maternal and child wellbeing because of financial vulnerability, over and above the effects of income and poverty (Treanor, 2016). For example, maternal emotional distress as a result of financial hardship can lead to stressed parenting and poorer wellbeing for children (Schoon et al 2012; 2010).

2. The Scottish Government’s focus on income maximisation is demonstrated within the theme of ‘Pockets’ in its Child Poverty Strategy 2014-17, which focuses on maximising household resources. By focussing on income maximisation, South Ayrshire would be working in synergy with the Scottish Government, Health Boards and other local authorities. This may mean access to, or sharing of, resources to develop services that would lead to income maximisation, e.g. money advice services.

3. Income maximisation is one of the few poverty reduction strategies that affects children and families pre-, per- and post-pregnancy. With a coordinated response, income maximisation is amenable to improvement at a relatively low cost. Research shows that “having more money directly improves the development and level of achievement of children” (Cooper and Stewart, 2013).

4. Including income maximisation as a theme allows South Ayrshire to identify those at risk of poverty and to take preventative action, as well as mitigating against already existing poverty.

5. Income that is maximised from external sources, e.g. national welfare, is brought into the local area and spent locally.

**Increasing uptake of benefit entitlements**

It is argued that, due to certain political beliefs, benefit rates are kept at poverty levels as a disincentive to those who might otherwise be disinclined to work (McKendrick, 2016: 63). The argument is that by so doing claimants will be encouraged to find work in order to escape poverty. While this may or may not be the case, it is undeniable that benefit levels are historically low, far below the poverty threshold, of lower value compared to wages than at any time in the past 40 years and, with planned cuts to in-work and out of work benefits, are projected to fall further.

For example, the incomes of households with children in receipt of benefits have fallen substantially relative to the minimum income standard. For “lone parents with one child benefits provide nearly 60% of minimum income standard compared with nearly 70% in 2008. Their shortfall has increased by £44 per week at 2015 prices” (CPAG, 2016c: 11). This shortfall means that a couple with two children, where both adults are out of work, are around £65 below the poverty line and lone parents are around £45 below. The people in the most desperate of circumstances are young people living independently as their level of benefits leaves them ‘facing destitution’ (JRF, 2016: 185). In addition, the low level of benefits paid to out of work, young, single pregnant women means that these young women may struggle to eat healthily during pregnancy, which causes great concern for children’s prenatal and perinatal development (JRF, 2016: 104).
Even for families that are working, the situation is somewhat grim. Despite the projected increases in the National Living Wage (NLW) and the rising personal tax allowance, planned changes to Universal Credit in 2020 will mean that lone parent families are likely to drop into poverty even when they work full-time on the NLW (JRF, 2016, emphasis added). Additionally, in working families the parent has to be aged 25 years or over to benefit from the greatest increases in the UK Government’s NLW.

Many changes to the benefit system have already completed with still more to come. Between 2010 and 2015, due to the change in the index used to decide benefit levels and the 10% increase in the cost of living, low income Scottish households are estimated to have lost £230 million per year (McCulloch, 2016). Yet benefits are being frozen for four years from April 2016, which will further exacerbate the disparity in the cost of living and benefit adequacy. For a full list of welfare reforms which impact on out of work and in-work benefits and tax credits for families see http://www.cpag.org.uk/Scotland/factsheets.

A further concern is the under-claiming of benefits. Significant proportions of people living in low income working families with children who are entitled to certain benefits do not claim them. For example, UK Government statistics for 2013-14 show that only two thirds of those who are eligible for Working Tax Credits actually claim their entitlement. There are many reasons why a family may not claim their full tax credit or benefit entitlement, not least of which is the awareness of their entitlement in the first place. This is especially true of those having their first child, or those who may be experiencing a relationship breakdown, who are likely to be negotiating the confusing tax credit and benefit system for the first time.

Whether or not levels of tax credits and benefits are sufficient for a family’s needs, it is unarguably the case that being eligible and not taking up tax credit and benefit entitlement must be detrimental to the financial wellbeing of a family and must greatly increase their financial vulnerability. For this reason, income maximisation can help ensure all people are claiming the in-work and out-of-work benefits to which they are entitled.

Currently, local authorities have a role in administering certain benefits, for example the Scottish Welfare Fund and Housing Benefit. As a means of maximising incomes, the local authority could make a significant difference to families by ensuring their systems are working well, with minimal delay, error and maladministration.

There are alternative ideas to the current system of benefits, especially means-tested benefits, gaining popularity across Western society. For example, the ‘basic income’, which provides every citizen universally with a minimum income, without conditions or responsibilities and which will not be withdrawn in line with earnings has gained support from across the political spectrum. Those on the left believe it will “eliminate poverty and liberate people stuck in dead-end workfare jobs” while those on the right, believe “it could slash bureaucracy and create a leaner, more self-sufficient welfare system” (Oltermann, 2016). A basic income is being piloted across Europe and beyond: in Utrecht in the Netherlands, in Finland, perhaps in Switzerland, in Ontario, Canada and, possibly, in Fife, Scotland (Fairer Fife Commission, 2015).

Money advice

One means of maximising incomes is to facilitate access to money/benefit advice and support. Advice and support can be made “more accessible when embedded in services that people in poverty already use, for example, GP surgeries, employment support providers, services provided by social landlords or community organisations” (JRF, 2016: 168).
The City of Edinburgh Council, as part of its 1 in 5 poverty prevention in schools initiative, has embedded a pilot money advice service in a primary school in an area with a high poverty density. This is an exciting initiative which relies on positive relationships with the families that attend the school (more of which under the Education section at 6.3) and will require ongoing dedicated resources post-pilot phase. In Edinburgh too, in NHS Lothian in Granton and Leith, money advice and income maximisation work is being undertaken when families apply for Healthy Start vouchers. This has produced high financial returns for local families. Fife CPP already have such a service which provides money management and advice, referral to specialist support services, financial support for purchasing energy vouchers and goods, and easy access and support to apply for free school meals and clothing grants (Fairer Fife Commission, 2015: 31).

An alternative to embedding money information and advice in existing services is to provide a well signposted, centrally-located service with a high level of public trust and efficacy. In West Lothian, the Advice Shop offers “a free, impartial and confidential service to help the people of West Lothian with a focus to alleviate poverty and to promote inclusion and equality through advice, assistance and advocacy”3. This includes providing advice on energy, money, debt, housing and benefits, as well as running a ‘Money Week’ which hosts events on family networking, employment with local employers, food shopping and volunteering. West Lothian’s Advice Shop is a highly regarded initiative that has received praise from the Child Poverty Action Group (CPAG) in Scotland. This type of advice hub, or one stop shop, is a very effective means of providing advice and guidance (JRF, 2016).

The Joseph Rowntree Foundation have issued guidance on what practical steps CPPs can take to provide money advice and information services locally (replicated from JRF, 2016: 168).

“The JRF recommends local authorities [...] work with the voluntary and commercial advice sector to:

• audit existing provision,
• identify areas and groups with the greatest needs,
• collectively develop a plan for local advice and support,
• ensure maximum use of existing national provision of advice and support through websites and helplines to avoid duplication,
• marshal other local resources – such as the NHS and housing associations – to deliver the plan,
• commission services to fill gaps,
• monitor local provision.”

As well as embedding money information and advice services in existing services and in one stop shops or hubs, there are initiatives underway to bring money advice and information into the homes of those at risk of poverty. This is an important poverty prevention as well as poverty mitigation initiative. One example is NHS Greater Glasgow and Clyde’s (NHSGGC) Healthier Wealthier Children project which is explained in the case study box overleaf. There are calls to roll this initiative out across Scotland; the Scottish Greens have made this part of their manifesto4.

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Case study - Healthier, Wealthier Children project

Healthier, Wealthier Children (HWC) is an initiative that developed new approaches to providing money and welfare advice to pregnant women and families with young children experiencing, or at risk of, child poverty across NHS Greater Glasgow and Clyde (NHSGGC). It involved a range of partners including the NHS, Glasgow City Council, other council partners, money/welfare advice organisations and the voluntary sector generally. HWC was primarily located within the frontline NHS early years workforce, such as midwives and health visitors, and local money/welfare advice services. Health staff identified the need for help and advice among pregnant women and families and referred them to partners in advice services.

In the HWC project, midwives and health visitors have been integrating referrals for money advice and help into their daily practice - despite the challenges of sizeable caseloads - and responding to a range of needs, including high child poverty rates in some local areas (Naven et al, 2012; Naven and Egan, 2013).

Families also received additional gains, such as help and support with childcare, housing, charitable applications, advocacy, accessing cheaper utility options, immigration and social work issues, and increased uptake of Healthy Start vouchers for low income families and pregnant women to spend on milk, fruit and vegetables. This snowballing of referrals and support was a positive consequence of the HWC project. Families reported being unaware of their entitlements and would not have approached traditional mainstream advice services for help (Naven et al, 2012; Naven and Egan, 2013). Furthermore, a small sub-group of families reported reduced stress, improved mood and an increased sense of self-worth and security. Some also reported an improvement in relationships with family and friends.

Costs

- Between 2010 and 2013, the HWC project received just over £1.32 million in funding; comprising £1m in development costs over the first 15 months and, thereafter, just over £320,000 to support successful mainstreaming between the early years and advice services operating across the NHSGGC area.
- According to the latest NHSGGC performance report up until March 2017 HWC has achieved just over £13.6 million in cumulative financial gains for over 12,500 pregnant women and families.
- Comparing this cumulative figure of £13.6 million with the initial costs of £1.3 million and combined annual costs, the project has conservatively achieved a benefit to cost ratio of around 5:1; a major achievement which exceeded the initial remit and best case scenario expectations.

Treanor, M. (2016a)

Department for work and pensions sanctions

“Sanctions are a reduction in benefit, often to nil. They are applied to people who are held not to have complied with conditions attached to their jobseekers allowance (JSA), universal credit, income support or employment and support allowance (ESA). The period of a sanction can range from one week to three years. For a single person, a sanction could result in a loss of income of £73 per week or £115 per week for a couple” (CPAG, 2015: 2).

The use of sanctions in the UK increased dramatically between 2008 and 2013 before falling from 2014 onwards. This recent fall in the number of sanctions is thought to be a function of the reduction in the number of people claiming JSA and not a reduction in the application of sanctions per se (CPAG, 2015). Based on 2014 figures, it is calculated that one dependent child will be affected for every six JSA claimants sanctioned (CPAG, 2015: 2).

Evidence suggests that the Department for Work and Pensions (DWP) is causing extended delays, errors and maladministration in the benefit system and that many sanctions are due to their own poor quality of systems and communications (McCulloch, 2016; CPAG, 2015). CPAG argue that “in many cases this led to seemingly unfair, unnecessary and sometimes apparently unlawful sanctions” (CPAG, 2015). Furthermore, CPAG’s Early Warning System research suggests that “some DWP staff may be failing to consistently inform claimants of their rights, both in relation to challenging sanction decisions and applying for hardship payments. In many cases, people were not even informed that they were likely to be sanctioned” (CPAG, 2015: 4).
There are increasing reports on the impacts of sanctions that include but are not exclusive to:

- Not enough money to pay for gas and electricity
- Increased criminality (shoplifting, prostitution)
- Concerns about the impact on mental and physical health
- Not having the money to travel for hardship funds
- Increasing demand on social work for section 12 and 22 payments
- Negative impact on children’s social care services – having to focus on securing food, heat etc. for families rather than their core functions
- Forcing people into extreme financial hardship
- Discontinued housing benefit payments as the local authority does not know benefits have reduced as a result of sanctioning
- Increased food bank use in the UK (McCulloch, 2016; Perry et al, 2015)
- Being unable to access other services, e.g. health, due to lack of money
- Concerns about the welfare of children

CPAG in Scotland work extensively in the field of sanctions and are collating reports and government responses here: http://www.cpag.org.uk/content/sanctions

The CPP will be affected by sanctions as there will be an increase in demand for their services. People in South Ayrshire will be affected by the issues outlined and more. Possible steps the CPP can take to prevent and mitigate the impact of sanctions are:

- Help people avoid sanctions in the first place.
- Support people affected by benefit sanctions.
- Provide access to hardship funds and the Scottish Welfare Fund.
- Help claimants to challenge sanction decisions.

**Employment**

There is evidence that employment can make families better off financially and bring non-income related benefits. Generally speaking, employment is still the best route out of poverty; however, it does not guarantee it. Increasingly, the majority of people experiencing poverty live in working households and almost two thirds of children living in poverty live in a home where at least one parent works. In-work poverty is caused by the insecurity of the labour market, the role of temporary work and zero hours contracts, the enormous growth of poorer quality work and a reduction of in-work benefits (McKendrick et al, 2016; JRF 2016). There are special problems for children of lone parents with low-quality employment, which is covered in section 6.5.

Despite assumptions that changes in family structure account for a large proportion of children entering poverty, analysis shows that more than half of all moves into or out of poverty for children are associated with changes in earnings as a result of parents leaving or entering a job (MacInnes et al, 2015). In comparison, changes to family structure were responsible for just 14% of children entering into poverty (MacInnes et al, 2015).

Low pay is a problem in Scotland with 19% of, or 444,100, employees in Scotland earning less than the living wage in 2014 (McKendrick et al, 2016). Additionally while there may have been an increase in employment level since the last recession, there are higher numbers of people on zero hours contracts (McKendrick et al, 2016). A new facet of in-work poverty is the rise in self-employment. There is evidence to suggest that “these newly self-employed people are more likely to earn less and work less” (Kelly, 2016).
It is recognised that low pay and job insecurity also have negative impacts on the local area by inhibiting local spending and reducing the ability of residents to engage in local economic opportunities such as saving in credit unions (Fairer Fife Commission, 2015). There are a number of actions that the CPP could take to improve the levels and quality of employment in South Ayrshire (JRF, 2016; Fairer Fife Commission, 2015):

- Review its economic development policy for the role it plays in creating and supporting good quality family-friendly employment in relation to paying the living wage, writing into procurement contracts that the living wage is to be paid and no zero hours contracts are to be used, encouraging employers to provide secure and regular hours.
- Discourage the use of zero hours contracts. Zero hours contracts have been banned in New Zealand (Ainge Roy, 2016). Not only could the CPP discourage their use, especially in relation to procurement, it could influence other employers and lobby central government for action.
- Provide stronger support services to improve skills, opportunities and prospects.
- Engage partners such as Skills Development Scotland, Scottish Enterprise, University of the West of Scotland and Ayrshire College.
- Ensure transport links from where people in poverty live, e.g. particular social housing estates, to where the majority of training and employment are.
- Provide free travel cards for those moving into work.
- Boost digital skills and use public libraries to facilitate access to the Internet.
- Have a central hub, or one stop shop, that brings together skills, training, employment support, employer events, linking this to money advice and information hubs so that these go hand-in-hand and are not seen as separate activities.

In Scotland there have been positive steps towards fair work with the establishment of the Fair Work Convention in 2015, the creation of the Scottish Business Pledge, and an increase in support for the living wage through the voluntary accreditation scheme managed by the Poverty Alliance (Kelly, 2016: 166). Kelly (2016: 167) suggests what the convention can do to help reduce in-work poverty. The CPP could apply these suggestions to the South Ayrshire context:

- “[Ensure] the provision of business support is effectively tied to the promotion of fair work.
- [Ensure] there is a strategy to promote awareness of employment rights, particularly to vulnerable workers.
- [Enhance] access to in work training and support for low-paid workers to ensure the progress in the labour market”.

The Joseph Rowntree Foundation goes further in its recommendations. It suggests bringing together a range of services into one place:

(JRF, 2016: 169)

**Poverty premium**

The poverty premium is where low-income households pay more for the same goods and services than others do because of the payment methods available to them (Harris et al, 2009). The poverty premium can add as much as £1000 per annum or approximately 10% of annual income to a low-income household (JRF, 2016; Harris et al, 2009). Services that create a poverty premium include gas and electricity, for example the smoothing of seasonal adjustments in consumption made more affordable via direct debit is unavailable to low income households; those who don’t have access to a computer or the internet may not have skills and knowledge to undertake research into switching utilities and may be charged for receiving paper bills.
There are steps that South Ayrshire CPP can take to help reduce the poverty premium for local people:

- Provide help in switching utility providers and accessing energy-efficiency programmes (JRF, 2016).
- Provide help in accessing insurance companies that offer insurance to social housing tenants (JRF, 2016).
- The Joseph Rowntree Foundation notes that “local authorities and housing providers have also begun entering markets, for example purchasing energy from the wholesale market or partner suppliers to become energy providers, or developing local electricity generation capacity” (JRF, 2016: 57).
- Create or tap into a local credit union to encourage savings and to allow access to cheaper borrowing (see for example Scotcash5 and Fair for You6).
- Work with businesses to encourage them to provide a no-interest loans scheme similar to the Good Shepherd Microfinance scheme in Australia for low-income families. The Good Shepherd Microfinance scheme works in partnership with charities, communities and government to offer no-interest loans to low-income households in receipt of certain benefits who are excluded from mainstream credit (JRF, 2016: 66).
- Provide advice services and support to access debt reduction services where families are already in debt, especially as a result of high interest credit.

Fife CPP is developing plans along these lines. It aims to:

- Create a social enterprise lending facility to offer borrowing and money advice to those who would otherwise use higher cost alternatives.
- Take a lead in supporting credit union membership, either by making links to existing facilities or creating their own.
- Develop plans with housing associations for non-commercial tariffs for digital broadband for social housing tenants (Fairer Fife Commission, 2015).

These are initiatives that could be replicated in South Ayrshire, taking into account any learning Fife has made in the process.

**Key findings on income maximisation**

- Income maximisation is wide-ranging. It brings together many existing services in a more efficient and accessible way, resulting in great gains for local residents.
- Ensuring uptake of benefit entitlement, especially for those experiencing a birth, separation or a new job, is the first step of income maximisation.
- An integrated system for income maximisation would cover all bases and might include: embedding money information and advice in frequently used existing services, providing an outreach service such as the Healthier Wealthier Children project, and/or having a dedicated money and employment hub.
- Employment is no longer a guaranteed route out of poverty with two thirds of children in poverty living in a family where at least one parent works. However, secure, well-paying employment is still the best route out of poverty and confers other advantages to individuals, families and society.
- The poverty premium costs low income families approximately 10% of their annual incomes.

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5 https://www.scotcash.net/
6 http://www.fairforyou.org.uk/
**Talking points**

- How has the understanding of members of the CPP changed in relation to causes and consequences of child poverty?
- How aware are members of the CPP of issues affecting low-income families such as benefit adequacy, in work poverty, sanctions and the poverty premium?
- Who would be the key partners for taking forward a one stop shop that includes income maximisation and employment services?

**Further reading**

- CPAG Scotland (2015c) ‘Early Warning System findings on the impacts of benefit sanctions: Implications for policy and practice in Scotland’
  
  URI http://hdl.handle.net/1842/15762

### 6.3 Education

Education is critical to mitigating the effects of poverty, but inclusion in the education system is socially patterned, privileges the middle classes and brings with it costs that are often unseen and poorly understood by educators but keenly felt by children and families living in poverty. This is a vast topic so it is discussed under sub-themes where the CPP can affect greatest change: poverty-proofing the school day and parental engagement.

**Poverty-proofing the school day**

Research highlights the cost of schooling and the corrosive effect such costs have on poorer children and young people’s ability to engage as full members of the school community (Crowley & Vulliamy, 2007; Ridge, 2011). Children’s participation in school and out-of-school activities and trips is beneficial to their learning and to their social and cultural development (Hirsch, 2007b). Where children cannot afford to access these opportunities, they are disadvantaged on multiple levels, not just in their lack of full participation with their peer group. Children report feelings of shame, anxiety and anger due to the costs of the school day and may adopt strategies like non-attendance (Horgan, 2007).

For parents, the first problem associated with school trips is that for those on out-of-work benefits they are usually subsidised but not free and for those on in-work benefits there is no reduction at all (Treanor, forthcoming). Often it is the Parent Council or Parent Teacher Association that chooses to subsidise a trip, without an overarching policy governing costs for school trips meaning that differences occur between and within schools. Secondly, school trips often cluster, sometimes on a seasonal basis, and so having children in different year groups, or even in the same class, can result in the accumulation of monies due (Spencer, 2015).

Low-income families can struggle to obtain costs associated with material educational resources such as a computer at home, access to the Internet, a dictionary, a calculator and a fully equipped pencil case, (Elsley, Scotland’s Commissioner for, Young, & Save the Children, 2014). Among twenty-four Organisation for Economic Co-operation and Development (OECD) countries the UK has the third highest levels of inequality in access to basic educational resources, with only Greece and Slovakia scoring more poorly (UNICEF, 2010: 6).
Parents living in out-of-work and in-work poverty exercise creative behaviours and employ innovative solutions, such as pretending to forget payments are due as a holding strategy until monies come through to try to ensure that their children are not left behind by the costs of school (Treasor, forthcoming). However, there is only so far such strategies can reasonably succeed and parents are often put in the painful situation of not allowing their children to go on school trips, especially larger residential ones, which serves to ensure their children’s exclusion. Often, when parents have not made this difficult decision children take it for them, exercising their own agency either by not passing on information about trips or being adamant that they do not want to go (Spencer, 2015; Millar and Ridge, 2013; Ridge and Millar, 2011).

The costs that poorer parents face during school holidays is a growing problem (Butcher, 2015). Families report finding difficulty with feeding children out with term time, particularly those families who receive free school meals; difficulty in finding work-hours childcare; and guilt that they are unable to give their children the treats, trips and experiences that other children enjoy during school holidays (Butcher, 2015).

There is now a substantial body of evidence in Scotland on the costs of the school day and the Educational Institute of Scotland (EIS) recently issued guidance to its members on how to reduce costs associated with ‘school uniforms, equipment and resources, homework, school trips, and charity and fundraising events’ (Bradley, 2016). In collaboration with the author of this report, CPAG Scotland and the EIS recently produced a film called ‘School Costs’7 to highlight the experiences of children and families living in poverty.

The primary mode of reducing school costs is to provide teachers with high quality continuing professional development on the nature, causes and consequences of poverty, such as the recent initiative by the City of Edinburgh Council’s 1 in 5 project8. Additional initiatives include Glasgow’s the Cost of the School Day project and the NHS Health Scotland child poverty module mentioned on page 6.

The role of targeted and universal services

There is debate about whether targeting those most in need or providing universal services is the best way to mitigate and prevent child poverty and, even with a review of the academic literature, the issue remains unresolved (Gugushvili and Hirsch, 2014). For example, low-cost or free breakfast clubs provide many benefits; besides nutritional benefits for children, parents can use them as a childcare facility in order to access training, education or employment. Some breakfast clubs exist only in after-school care facilities and so incur a cost of approximately £4-£5 per day, such is the case in South Ayrshire. In some areas, low-cost or free breakfast clubs are targeted at children living in poverty, whereas in other areas there is universal provision with a sliding scale of costs, which is also free for children living in poverty.

Arguments for universal services are that they are less stigmatising, gather more support from families and communities, are thus less likely to have funding removed or reduced compared to targeted services, are widely accessed by people who can afford to pay (so may ensure a service’s viability), and have lower administrative costs by not means testing (Gugushvili and Hirsch, 2014). The stigma surrounding means-tested benefits lies in the fact that to qualify applicants have to demonstrate that their own income is below a threshold level, which can make people feel they have failed in a society that values self-sufficiency and individual responsibility (Gugushvili and Hirsch, 2014: 2). Stigma, in addition to the complexity and invasiveness of means testing, is purported to discourage many potential beneficiaries from applying, which helps to explain the generally low level of take-up of means-tested benefits (Gugushvili and Hirsch, 2014: 2).

Entitlement to school clothing grants is targeted and determined at the discretion of local authorities in Scotland. However, there is a new provision under the Education (Scotland) Act 2016 which gives the Scottish Government the power to introduce regulation that would require all local authorities to offer school clothing grants at a specified rate to low income families. Currently school clothing grants differ across local authorities from £20 in Angus to £110 (in cash) in West Lothian. The average amount given is £50 either in cash or vouchers, which is the amount South Ayrshire offers and below the £70 recommendation from a 2009 Scottish Government working group9. Awarding the grant in cash rather than vouchers can minimise the stigma of receiving support.

The main drawback of universal provision is the associated high cost of providing a service to everyone. It is also argued that universal provision is the least efficient strategy for reaching poorer households. It has even been argued that universal provision may ‘provide more support to the better-off than to low income households’ (Gugushvili and Hirsch, 2014: 4). It is clear from the literature on targeting versus universalism that it very much depends on whether we are talking about financial transfers (tax credits and benefits) or provision of services.

In Wales a comparison was made between children’s services targeted by area deprivation and one targeted by individual family need within an area of lower deprivation. Everyone in the area of high deprivation received a service, whereas in the lower deprivation area, specific families were screened for eligibility into the service. The study discovered that families from the area of lower deprivation found to be eligible for a service by screening in fact had far higher levels of need than those from the area that was considered to have higher deprivation. The authors concluded ‘the comparison of data from the two samples demonstrates the benefits of using additional targeting measures, such as SED [socio-economic deprivation] status, parental stress and, depending on the child’s age, a developmental assessment or measure of child behavioural difficulties in addition to geographical targeting’ (Hutchings et al, 2013). This would suggest that a blend of universal and targeted provision is most effective if the screening process is of a sufficiently high standard.

Presently, many CPPs use the Scottish Index of Multiple Deprivation (SIMD) to target educational and other poverty prevention and mitigation services. However, approximately 50% of children living in poverty live in a low SIMD area, meaning that services using the SIMD threshold for targeting will not reach 50% of children living in poverty. This is the case for South Ayrshire.

- This report recommends using SIMD in addition to eligibility for the school clothing grant and free school meals to capture as large a proportion of children living in poverty as possible for targeting its poverty mitigation and prevention initiatives.

Parental engagement

Often parents living in poverty had poor educational experiences and outcomes themselves and feel intimidated by, wary of and unconfident about facilitating or participating in their child’s education (Sime and Sheridan, 2014; Harris et al, 2009). For these parents any contact with school can be stress-inducing and perceived as a judgement on their parenting. Yet, we know that when parents become more involved in their children’s education, it improves children’s behavioural, social and educational outcomes (Sime and Sheridan, 2014). It also has a positive impact on parents themselves by increasing their confidence in participating in their child’s education and leading to more positive attitudes towards education generally. The key to engaging parents in their child’s education is by building relationships with the school and with other parents (Bradley, 2016).

One way to build relationships with parents is to have non-threatening social engagement that is not about the child’s education per se, but is about encouraging parents’ inclusion in the school community (Barone, 2010). Not only would this advantage parent/school relationships and support their child’s education, it could also tie in with other initiatives the CPP may wish to embed in schools, e.g. income maximisation. As previously noted, in order for parents to access services held within the school, they have to be comfortable within the school environment and feel supported and not judged in the school community. By building relationships with parents, schools can reap multiple benefits.

For example, in the UK approximately 300,000 school pupils do not take up their free school meal entitlement and many schools are reported to be unaware of the issue (Woodward, 2015). In one study a range of interventions was designed which aimed to; ensure parents knew about their entitlement, make the claiming process as simple as possible and ensure privacy for pupils on free school meals in order to minimise stigma (Woodward, 2015). Each intervention focused on a different aspect and each had a successful impact on free school meal uptake (Woodward, 2015). Another study found that the quality and choice of food offered are...
factors for parents and children in the decision to take up school meals as is the assurance of anonymity to prevent stigma (Sahota et al. 2014). In Scotland, universal free school meals for P1-P3 children was introduced in 2015. An evaluation of this policy shows that all children, but especially children in low income families, gain financial and nutritional benefits from universal free school meals (McAdams, 2015).

What the CPP can do (Spencer, 2015):

- Publicise free school meals and school clothing grant entitlement to encourage take up.
- Ensure privacy for pupils on free school meals in order to minimise stigma.
- Make taking school meals the usual mode of eating at lunchtime.
- Make school clothing grant entitlement easy to apply for, and give money instead of vouchers to minimise parental embarrassment.
- Accept supermarket uniforms rather than branded school uniforms, which are also used to generate funds for the school. If schools wish to have branded uniforms, consider the sale of sew on badges for jumpers.
- Reduce fundraising/charitable giving that can highlight poorer pupils’ lack of income, e.g. money for book clubs, wear your own clothes day.
- Schools can consider an end of year activity that is of minimal cost to parents, rather than school proms which can be expensive for parents.
- Implement breakfast and holiday clubs on a sliding scale of fees that are available to all pupils, but free to those on the lowest incomes.
- Support young people and their parents to apply for Educational Maintenance Allowance (EMA).
- Provide teachers with high quality continuing professional development on the nature, causes and consequences of poverty, such as the recent initiative by the City of Edinburgh Council’s 1 in 5 project.
- Undertake initiatives to build relationships with the poorest parents so that they are comfortable to be in the school environment. This could have positive effects by building trust so that income maximisation initiatives can be implemented through the school as well as having a positive impact on parents’ social capital and children’s participation and success in education.

Key findings on education

- The cost of schooling has a corrosive effect on children and young people’s ability to engage as full members of the school community.
- Children's participation in school and out-of-school activities and trips is beneficial to their learning and to their social and cultural development.
- Good parental engagement is vital to children’s educational outcomes.
- Building relationships with parents would confer many advantages to children and schools.

Talking points

- What unnecessary costs in schools can be identified and how could they be abolished?
- What could schools do to build non-threatening, non-judgemental relationships with parents living in poverty?

Further reading

- See the Educational Institute of Scotland’s short film highlighting the impact of ‘School Costs’ on families with low incomes https://youtu.be/-qAKiu9nneo
6.4 Childcare

The provision of childcare is important to enable parents, especially women, to work. Scott (2016: 175) notes that “poor access to quality childcare is yet another obstacle to overcome in finding a route out of poverty”. In Scotland today, there is a complex array of preschool childcare providers and types of provision. Some of these are private, some public and others are in the voluntary sector. As Scott notes, “it is a messy institutional landscape in which parents cannot easily find the care they actually want and providers find it difficult to retain staff outside local authority provision” (Scott, 2016: 178).

The Joseph Rowntree Foundation (JRF) (2016: 114) identifies three main problems with the current childcare provision in the UK. The first is that families in areas of high unemployment predominantly have access only to the free childcare provision proved by the public sector. This is usually in school nurseries which have shorter days and a lack of flexibility in the hours provided, although it is generally of higher quality than private and voluntary sector nurseries. The second problem identified is that, excluding the public sector school-based provision, the quality of childcare is not sufficient to support child development. The third is that state support for childcare costs is poorly targeted, poor value for money and does not provide support for up-front costs.

In Scotland there is an additional problem of availability of childcare: Only 15% of local authorities were found to have sufficient childcare in 2015 for parents who worked full-time (CCR, 2015). This compares to a figure of 43% in England. Also, 25% of local authorities in Scotland reported that they could not estimate the extent to which a gap existed in childcare provision as they had no relevant data on childcare in their area (CCR, 2015: 24). The cost of childcare and its lack of availability is having a detrimental impact of the ability of families, especially poorer families, to work or take up educational and training opportunities. Save the Children (2011: 1) found that, in Scotland, 25% of parents in severe poverty had given up work, 33% had turned down a job, and 25% had not been able to take up education or training, all because of difficulties in accessing childcare. Scotland also has some of the most expensive childcare in the UK, which already has the most expensive childcare in the world (Save the Children, 2011: 1). This is of huge concern for Scotland.

JRF (2016) find that in order to balance work and caring commitments many women opt for employment that is far below their skill level. Not only does this have a negative effect on these women’s current and future earnings, it also takes up vital jobs that people with lower levels of skills and qualifications could usefully do. JRF (2016: 113) note that ‘enabling more women to stay in work after having children could reduce poverty in the short, medium and long term, with potential effects on women’s incomes in later life’.

As well as its role in supporting education and employment, high quality childcare is also good for children’s development. Good quality childcare and early education can have positive effects on children now and in the future as it contributes to better educational outcomes and to higher levels and quality of employment as adults (JRF, 2016). Good quality childcare can make a positive difference to the incidence and prevalence of poverty.

In Québec, affordable, accessible childcare was introduced and succeeded in reducing poverty by half within a 10 year period (Scott, 2016). Other positive results were that workforce participation increased, the number of hours people worked and their annual earnings increased, and fewer women were in receipt of benefits (Scott, 2016: 176). In Finland, there is access to direct state funded universal free childcare, which has enabled parents’ participation in paid work. As the country uses a ‘tapered fee structure geared to reducing inequalities, childcare has served as a significant route out of poverty and a means of reducing income inequality among Finnish families’ (Scott, 2016:176).
Examples of good practice from Scotland include: One Parent Families Scotland offers high quality registered childcare services in Dundee and the East of Scotland, ‘in the child’s own home, 7 days a week from early morning to late evening, as required by the family’\(^{10}\) (OPFS website). The service is charged on a sliding scale according to ability to pay and allows lone parents to access education and employment. The City of Edinburgh Council is one of the first local authorities in Scotland to adopt a co-operative approach to council services. It has initiated an after school club co-operative charter to provide after-school club provision in association with community-based and parent-lead services across the city. However, at present there is little information publicly available on how the initiative is working.

The provision of and access to affordable childcare of sufficient hours to enable parents, especially lone parents, to take up education, training or employment is a crucial factor in mitigating and preventing child poverty and is partially within the remit of CPPs. Childcare that helps parents to balance caring responsibilities with work (including holiday provision) and that meets the needs of children (especially those in large families), is one of the main barriers to parents, again especially lone parents, being able to take up work (CCR, 2015). While much of the overarching structure of childcare operates at the level of the Scottish government, CPPs have authority over local provision and there is more they can do:

- As well as the current 600 hours per year of free childcare for 3 and 4 year olds, additional hours could be guaranteed to enable full-time employment but charged on a sliding scale whereby those who can afford to pay full fees (for the additional hours) and those in most severe poverty pay nothing.
- The CPP could work with private, community-based and voluntary sector provision to guarantee hours and subsidise childcare for the poorest (CCR, 2015). It is suggested that in such a tapered fee model, fees should be kept below 10% of a family’s disposable income (CCR, 2015).
- Free pre-school provision for vulnerable 2 year olds could be extended by offering more hours and the CPP could exert influence upwards to this effect.

Other suggestions include:

- Explore the idea of co-operative after school clubs to ensure that families living in poverty have access to out of school hours care.
- Work in partnership with voluntary organisations, such as Save the Children and One Parent Families Scotland, to provide local high-quality childcare to families living in poverty.
- Develop social approaches and parent-led childcare in communities based on need rather than ability to pay market rates as other CPPs such as Fife aim to do.
- Initiate breakfast clubs with a sliding scale of fees so that they are free to children living in poverty. Such provision, while focussed on the nutrition of children, would usefully double up as a childcare provider and should be welcomed as such.
- Provide holiday clubs during the school holidays with a sliding scale of fees with better off parents paying full fees and poor parents paying little or nothing.
- Think about the barriers to voluntary, community or parent-led sector providers increasing provision in South Ayrshire – do they pay rent? Could this be subsidised or CPP buildings, or part buildings, be given over for childcare?

One Parent Families Scotland argue that funding should shift from the demand side (parents through the tax credits system) to the supply side (childcare providers) so that they have guaranteed funding to provide childcare, making their service more secure and encouraging further investment. The CPP could exert influence up to central government to help develop this provision.

\(^{10}\) http://www.opfs.org.uk/service/flexible-childcare-services-dundee/ (accessed 10 October 2016)
Throughout all the suggestions for an increase in the availability and affordability of childcare is the requirement to maintain quality as quantity increases. Scott (2016: 179) says when ‘affordability becomes the main focus, quality can take a back seat’. She argues that any expansion in the childcare sector should also mean that the childcare workforce is better paid (living wage as a minimum) with training and career progression available to all, irrespective of the childcare sector. Given the known benefits of high quality childcare and early education on children’s educational development and future employment outcomes, this would be a wise investment.

Key findings on childcare

- Save the Children Scotland found that a high proportion of those in severe poverty had to give up work, turn down a job, or not take up education or training because of difficulties accessing childcare.
- The increase in childcare costs and the reduction in fiscal support via child tax credits/universal credit will result in greater difficulty in paying for childcare.
- While the Scottish Government’s approach has largely been universal provision rather than targeted provision of childcare, there is argument for using both, by offering more free childcare hours to poorer families.
- When affordable, accessible childcare was introduced in Québec it reduced poverty by 50% in 10 years, and resulted in an increase in workforce participation, number of hours worked and annual earnings, and fewer women were on benefits.

Talking points

- What could the CPP offer in practical terms (facilities etc.) to voluntary sector, community-led or parent-led childcare initiatives to support an increase in childcare provision?
- What would be the financial viability of providing extra hours on a sliding scale of fees?

Further reading


6.5 Lone parents

The previous coalition and current Conservative UK government administrations named ‘family breakdown’ as the root cause of child poverty with no evidence and to great stigmatising effect (Hancock and Mooney, 2013; Slater, 2012; Mooney, 2011). In today’s political discourse lone parents are portrayed as deficient parents (Dermot et al, 2015).

Shame and stigma have serious negative consequences for people living in poverty, not just for lone parents. Walker (2014: 49) explains that ‘institutional stigma, variously manifest in the framing, structure, and delivery of policy is often deliberately imposed as a punishment or deterrent to influence behaviour but is sometimes an unintended consequence of poor policymaking’. He is not alone in asserting that shame and stigma have played a deliberate role in the UK Government’s approach to poverty (Mooney, 2011). The negative effects of stigma and shame lead to ‘social exclusion, limited social capital, low self-worth, and a lack of agency that could all serve to prolong poverty’ (Walker, 2014: 49), which may be counteractive to initiatives to mitigate poverty.

There are many, often incorrect, assumptions made about lone parents (mainly mothers). Contrary to the myth of the young lone unmarried mother, the average age of lone mothers in Scotland is 36 years old and they have usually previously been married (McKendrick, 2016). Furthermore, in Scotland ‘only 3% of lone mothers
are teenagers and only 15% have never lived with the father of their child’ (McKendrick, 2016: 104). Lone parenthood is not usually a permanent status for families in Scotland but is often another stage in family life that lasts on average around 5½ years (McKendrick, 2016: 104). As such, it is estimated that around one third to one half of all children in Scotland will spend time in a lone parent family formation (McKendrick, 2016: 104).

Lone parenthood itself does not cause poverty but ‘the way in which the labour market, taxation and welfare system operate in Scotland mean that lone parents are more likely to experience poverty’ (McKendrick, 2016: 99). Lone mothers are more likely to experience multiple disadvantages – the gender wage gap, low incomes, poverty and material deprivation, and unstable, low-paid, poor-quality employment, which have consequences for maternal and child wellbeing (Treanor, 2016; Millar and Ridge, 2013; Ridge and Millar, 2011). Children in lone parent households are at greater risk of experiencing poverty than children in two-parent households. In Scotland, 41% of children in lone parent households are living in poverty compared to 24% of children in two-parent households (McKendrick, 2016: 99). However, when the lone parent works full-time the poverty risk for children falls to 20% which is far lower than the 76% experienced by children in a couple household where neither parent works (McKendrick, 2016). Poverty is not an inevitable outcome for lone parent families as can be seen by the experience of countries with better policies to support lone parents, for example in the Nordic countries (OECD, 2011).

Evidence from the Growing Up in Scotland study strongly indicates that it is not the state of lone parenthood, nor separations, nor meeting a new partner that is deleterious to child wellbeing but the impoverished and materially deprived conditions that lone parents find themselves living in (Treanor, 2016c). Furthermore, when the mothers of children living in poverty had strong social ties and support, their child’s wellbeing extended beyond the average of all children in Scotland (Treanor, 2016c). Therefore, the state of lone parenthood itself is not necessarily detrimental to child wellbeing or developmental outcomes but the resulting poverty, material deprivation and social exclusion is.

In longitudinal research on the impacts of lone mothers work experience on their children, it was found that prior to mothers gaining employment, children experienced severe deprivation, stigma and exclusion from school and leisure activities (Ridge, 2009). When their mothers first entered work they experienced a welcome increase in income and material goods and increased participation in the life of the school and friends (Ridge, 2009). However, it took the whole family to manage the long non-standard hours that mothers had to work, with children taking responsibility for household chores and caring for siblings in the absence of affordable, suitable childcare (Millar and Ridge, 2013; Ridge, 2009). Furthermore, children reported being worried about how tired and stressed their mothers had become and were offering emotional support to their mothers (Ridge, 2009).

When mothers’ employment was unstable, insecure, low-paid and of low-quality they rotated between periods of employment of this type and unemployment. For children, this led to ‘the loss of opportunity and dwindling hopes of the improvement that work seemed to promise’ as well as a return to severely impoverished circumstances at each transition (Ridge, 2009: 507). The evidence shows that stable work with standard hours has a positive effect on both mothers and children, but ‘unstable employment transitions can threaten wellbeing and result in renewed poverty and disadvantage’ (Ridge, 2009: 504).

Lone mothers’ employment has complex impacts on mothers themselves as well as on their children. In the 1990s the rates of depression among lone mothers was higher than in any other group, including unemployed men, with 1 in 3 lone mothers being depressed (Harkness and Skipp, 2013). This rate was the same for lone mothers in and out of work. By the mid-2000s, rates of depression had fallen to the same rate as coupled mothers for lone mothers in work but had increased for those out of work (Harkness and Skipp, 2013). Harkness and Skipp (2013) explored this phenomenon and concluded that supportive, enabling work that allowed them to balance work and childcare was good for lone mothers’ mental health.

### Footnote

31 www.growingupinscotland.org.uk
Being able to balance work and childcare is the condition of employment that lone mothers value most. Employment with the absence of support and out of kilter with childcare needs was seen as damaging. The authors concluded that ‘policies designed to encourage more lone mothers into work, or to work longer hours, may actually risk pushing up the rate of maternal depression if they are not accompanied by additional measures to help them balance work and childcare responsibilities’ (Harkness and Skipp, 2013: 2). It should be noted that from April 2017 lone parents claiming universal credit will be expected to prepare for work when their youngest child turns two and to look for work when their youngest child turns three (CPAG, 2016c), which may exacerbate issues for lone parents.

Irrespective of work status, the fact that lone mothers experience such high levels of depression and other mental health difficulties is a major issue for both mothers and their children. Research using data from Growing Up in Scotland shows that financial vulnerability, income and unemployment have the largest negative effect size on maternal mental health and that the effects are additive (Treanor, 2016b). Furthermore, maternal mental health problems are shown to have highly negative effects on children’s development and wellbeing (Schoon et al, 2012; 2010).

Lone mothers are often more socially excluded than their coupled counterparts. JRF (2016: 167) give an example of a community support programme for lone mothers called ‘Murton Mams’ in County Durham: ‘Murton Mams is a social group in the village of Murton set up to provide enjoyable and supportive activities for single mothers, who were vulnerable to isolation and low well-being. A number of participants say the increased confidence, networks and well-being that they have experienced since beginning to attend the group have brought significant improvements in their life circumstances. These include paid employment for some, and a return to further and higher education for others’.

What the CPP can do to support lone parents:

- Address their deeper levels of poverty and material deprivation.
- Support lone parents into stable employment that enables them to earn a decent wage at a time that is right for them and their children.
- Communicate to central government when policies are punitive or result in precarious employment.
- Reduce and remove the barriers to employment by improving the affordability and availability of childcare, holiday care and specialised care for disabled children; by increasing maternal skills and confidence, increasing maternal education and vocational training and helping with the costs of childcare.
- Support projects that build lone parents’ social capital, social relationships, social support and social engagement.
- Ensure adequate support for mental health difficulties.

Key findings on lone parents

- Lone parents are usually female (86% in the UK and 91% in Scotland) and are more strongly affected by the inequalities that affect women more generally, e.g. gender pay gap.
- Lone mothers are more likely to have low-quality insecure employment, which has detrimental impacts on children.
- The key aspect of employment as a route out of poverty is that it needs to allow lone parents to balance work and childcare.
- Stigma against lone parents can exacerbate the effects of poverty.
- Research shows that it is not lone motherhood itself that is associated with poorer child outcomes but the poverty, deprivation and lack of social support structures they experience.
**Talking points**

- What assumptions did you hold about lone parenthood in Scotland and the UK? Where did you get your knowledge/information? How accurate was it? Have your views changed?
- What unintentional stigma can South Ayrshire’s policies and initiatives create?
- How could the social support and wellbeing of lone parents in South Ayrshire be increased? How can this be tied into other poverty mitigation measures, e.g. through building relationships at key points via health visitors, nursery and school?

**Further reading**


**7. Conclusion**

Across the literature there are many successful initiatives that provide pointers to actions that mitigate the effects of poverty.

**Community engagement**

It is vital to involve local residents living in poverty in any review of gaps in provision and in any proposals to mitigate or prevent poverty. This is in keeping with wider Scottish policy, with Poverty Alliance and the Poverty Truth Commission at the vanguard of this approach in Scotland (Armstrong-Walter, 2016: 209) and fairness commissions being employed locally. Where CPPs in other local authority areas are making progress towards overcoming poverty, they include local residents living in poverty in the development, delivery and evaluation of local solutions, with the mantra ‘nothing about us without us is for us’ (Armstrong-Walter, 2016: 209).

**Universal vs targeted services**

Careful consideration should be given to the issue of universal versus targeted policies and towards the question of mitigating or preventing poverty. There are arguments on both sides, with universal services considered more efficient and cheaper to administer, less stigmatising and with full buy-in from wider society. However, an argument could also be made for targeting resources at those who are most in need so as not to fund those who could easily fund themselves. A more balanced approach is to use a blend of universal and targeted services, depending on the service in question. Targeting free breakfast clubs at the poorest is not considered the best use of resources when there could be a universal service with a sliding scale of fees that would encourage wider use, double up as pre-school childcare and eliminate the stigma of having to be fed by the council. A service to build the social capital of lone parents living in poverty, however, should be targeted in order to reach those most in need of the service. By considering every initiative through the lens of poverty-proofing, minimising stigma and maximising engagement, the CPP could make their decisions on a case by case basis. A similar social impact tool could be used to assess the social impact of all council services (Hastings et al, 2015).
Services overview

With the Community Empowerment (Scotland) Act 2015 there are increased responsibilities for CPPs to reduce socio-economic inequalities. Also, the 2017 Child Poverty (Scotland) Bill places a requirement on local authorities and the relevant health boards, to contribute to meeting child poverty targets by reporting on the measures being taken to tackle poverty locally. However, the CPP should take stock of the fact that they are likely to ‘underestimate the work being undertaken to tackle child poverty in the locality probably due to the fact that poverty reduction is rarely the reason why local government and its partners carry out their functions’ (Armstrong-Walter, 2016: 208). The CPP would benefit from exploring and truly understanding the interplay between poverty and the services it provides (Armstrong-Walter, 2016).

Prevention and mitigation

The opportunity to identify when people are at risk of, or have recently fallen into, poverty and prevent it presents itself throughout the themes covered in this review. Poverty prevention and mitigation are not necessarily different approaches. Through income maximisation services, particularly those delivered pre-, per- or post-pregnancy, it would be possible to identify signs of financial vulnerability with the right training such as that provided by Healthier Wealthier Children.

Given the right training, such as the poverty proofing being undertaken in Edinburgh and Glasgow, and the Child Poverty, Health and Wellbeing module used in training and developed by NHS Health Scotland, schools should be able to recognise those who are financially vulnerable. Signs include: being repeatedly late with lunch money; missing out on activities such as active schools programmes because of limited resources or tight deadlines for payment; missing school when it is wear your own clothes day, especially where this bears a cost; and not accessing free school meals and school clothing grants where schools believe parents would be eligible.

The local authority can help identify financial vulnerability by engaging with residents in a supportive fashion the first time they fall behind in rent, council tax or other services. People prioritise their homes so this may indicate that they are already behind in paying other bills, e.g. utilities. And finally, parents, but usually mothers, sacrifice their own food, heat, clothing, activities and social engagement when income is very low. By being mindful of this any professionals in contact with families may recognise early signs of poverty and, again with the right training, be able to offer help such as sign-posting to an income maximisation service.

Talking points

• How could poverty training be implemented across the CPP?
• Who would be prioritised?

Further reading


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### 8. Appendices

#### 8.1 About What Works Scotland

What Works Scotland (WWS) aims to improve the way local areas in Scotland use evidence to make decisions about public service development and reform.

We are working with Community Planning Partnerships involved in the design and delivery of public services (Aberdeenshire, Fife, Glasgow and West Dunbartonshire) to:

- Learn what is and what isn’t working in their local area.
- Encourage collaborative learning with a range of local authority, business, public sector and community partners.
- Better understand what effective policy interventions and effective services look like.
- Promote the use of evidence in planning and service delivery.
- Help organisations get the skills and knowledge they need to use and interpret evidence.
- Create case studies for wider sharing and sustainability.

A further nine areas are working with us to enhance learning, comparison and sharing. We will also link with international partners to effectively compare how public services are delivered here in Scotland and elsewhere. During the programme, we will scale up and share more widely with all local authority areas across Scotland.

WWS brings together the Universities of Glasgow and Edinburgh, other academics across Scotland, with partners from a range of local authorities and:

- Glasgow Centre for Population Health
- Healthcare Improvement Scotland
- Improvement Service
- Inspiring Scotland
- IRISS (Institution for Research and Innovation in Social Services)
- Joint Improvement Team
- NHS Health Scotland
- NHS Education for Scotland
- SCVO (Scottish Council for Voluntary Organisations)

www.whatworksscotland.ac.uk

What Works Scotland is funded by the Economic and Social Research Council and the Scottish Government.

#### 8.2 How the research was carried out

About the Evidence Bank for public service reform

The Evidence Bank provides appraised, accessible and action-oriented reviews of existing evidence for What Works Scotland (Morton and Seditas, 2016), in response to policy and practice-related research questions.

The Evidence Bank evidence review process is used to produce this evidence review. The process has been developed within policy and practice contexts and builds on methods developed by CRFR (Centre for Research on Families and Relationships) to address well-documented issues around using evidence including accessibility, relevance, and timeliness.

Reviews are conducted within a limited time-period in order to provide timely responses. Due to the timescale, the purpose of reviews, resources available, and the types of evidence and variety of sources that are drawn on in addressing policy and practice research questions, the Evidence Bank does not conduct systematic reviews or meta-analyses. The Evidence Bank review process is informed by a range of review methods including...
systematic review, rapid realist review, and qualitative synthesis. The approach aims to balance robustness with pragmatism to open up the evidence base for public and third sector services.

Evidence reviews are peer reviewed\textsuperscript{13} by an academic expert and user-reviewed by an expert working in the relevant field.

**How evidence was gathered and reviewed:**

The evidence review process follows a series of stages in which the review team identifies gaps in knowledge and then further refines the research questions posed through developing a research strategy and scoping the research questions. The scoping was carried out by using the academic database ‘Web of Science’ and the search engine of The University of Edinburgh’s library, ‘DiscoverEd’, which accesses a wide range of databases. The search used a combination of terms (see keywords). The initial search term combination of ‘child poverty’ with no geographical restrictions returned 4930 references. By restricting this to the UK only, the returns were reduced to 705. Then the searches were repeated extensively using different terms and combinations of terms. The results were filtered by the subject areas of the journals until 342 remained. These were then copied into the referencing software Endnote.

The same process was undertaken with a different database (DiscoverEd) which resulted in 590 returns for the UK. This was reduced further to 124 returns by limiting the geography to Scotland only. All the references were then combined into the referencing software and the duplicates removed.

The final long list of 255 references was reduced to the 63 noted in the bibliography at the end of this report after a review of the abstracts of all the peer-reviewed papers by the academic expert. References were removed that were too conceptual in nature, that had a different geographical scope, that had a particular angle to the paper (e.g. the gender implications of welfare reform), or that pertained to areas not covered by the scope of this review (e.g. impact of childhood sexual abuse).

Adding research terms for the especially vulnerable groups of children noted in the previous section resulted in many returns. It is suggested by the lead researcher and author that these groups of children, while they can be added to the review in one single section in order to highlight that they are particularly at risk, are deserving of their own inquiry and it would not be possible to do justice to these groups within the scope of this review.

Additionally, reports and papers from the lead researcher and author’s personal literature folder were reviewed for inclusion. This resulted in a long list of 94 resources from the grey literature\textsuperscript{14}. These were reviewed and filtered by date (post-2010), geography (Scotland mainly) and subject area. This filtering process resulted in a reduced list of grey literature of 56.

After a discussion on which key themes to include in the final evidence review, the number of resources was reduced to **63**: 4 books, **20** academic papers and **39** items of grey literature.

The primary geographical focus is Scotland with a secondary focus on the rest of the UK. This is appropriate given the similar legislative and policy contexts of Scotland and the UK and the fact that many factors that influence child poverty were previously reserved to Westminster, although that is set to change somewhat with the increased powers being devolved to Scotland.

**Evidence sources**

- Web of Science
- DiscoverEd
- Google (Including Google Scholar)
- Lead researcher and author’s personal literature folder
- Fairer Scotland website

\textsuperscript{13} Peer review is a process used to ensure the quality of academic work through a process of academics with similar expertise reviewing each others’ work.

\textsuperscript{14} Grey literature refers to documents that are not found through publishers or databases, such as reports published by not-for-profit organisations and conference reports. Such literature is generally not peer-reviewed.
What Works Scotland Evidence Review:
Actions to prevent and mitigate child poverty in South Ayrshire Community Planning Partnership

- CPAG (Scotland)
- Joseph Rowntree Foundation
- Glasgow Centre for Population Health
- Poverty Alliance
- Oxfam
- Save the Children
- Barnardo’s
- Save the Children
- Journals:

**Key words:** Searches were conducted using combinations of words.


AND on the websites of each organization below:

- CPAG Scotland (+child poverty, sanctions, welfare reform, benefits, conditionality, income maximisation)
- Save the Children Scotland (+child poverty, sanctions, welfare reform, benefits, conditionality, income maximisation)
- Glasgow Centre for Population Health (+child poverty, sanctions, welfare reform, benefits, conditionality, income maximisation)
- Barnardo’s Scotland (+child poverty, sanctions, welfare reform, benefits, conditionality, income maximisation)
- Joseph Rowntree Foundation (+child poverty, sanctions, welfare reform, benefits, conditionality, income maximisation)
- Oxfam (+child poverty, sanctions, welfare reform, benefits, conditionality, income maximisation etc.)
- Poverty Alliance (+child poverty, sanctions, welfare reform, benefits, conditionality, income maximisation)
What Works Scotland Evidence Review:  
Actions to prevent and mitigate child poverty in South Ayrshire Community Planning Partnership

- Scottish government (+child poverty, sanctions, welfare reform, benefits, conditionality, income maximisation)

The terms ‘child poverty’/‘poverty’/‘disadvantage’/‘disadvantaged families/parents’/‘young people’/‘poor parenting’ and ‘parenting’/‘parental and involvement or engagement or investment’/‘low-income children’ or ‘parents’ or ‘families’/‘child outcomes’ [several types indicated]/‘family income’, ‘adverse/adversity’, ‘hardship’, ‘income’, ‘cuts’, ‘benefits’, ‘deprived’, ‘(material) deprivation’ were used consistently throughout. Other less-frequent terms such as ‘wellbeing’/‘aspirations’/‘home-learning environment’/‘policy technology’/‘inequality and austerity’/‘early years’/‘risk’ were also used consistently throughout. Lower frequency terms such as ‘poverty sensitivity’/‘food poverty’/‘free-meal take-up’ were also used consistently throughout. Poverty is described in many different ways as persistent/‘relative’/‘continuous’/‘cumulative’/‘absolute’ but this is in keeping with the still official quadripartite measure of child poverty. The terms used in the grey literature were used consistently throughout and are the same as the ones used in the academic literature. ‘Devolved powers’, ‘cost of school holidays’, ‘the under-fives’ and ‘destitution’ appear here as new additions compared to the academic literature.

**Date range searched:** 2010 - 2016

**Research summary:**

The academic areas that govern the domain of child poverty are broad and often cross-disciplinary. The table below shows the number of academic articles/books and reports/briefings from the grey literature that fall into the various categories.

<table>
<thead>
<tr>
<th>Academic fields</th>
<th>Academic literature</th>
<th>Grey literature</th>
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</thead>
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<tr>
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<td>4</td>
</tr>
<tr>
<td>Social Work</td>
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<tr>
<td>Psychology</td>
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<tr>
<td>Housing</td>
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<td>0</td>
</tr>
<tr>
<td>Education</td>
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<td>12</td>
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<tr>
<td>Public Administration</td>
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<tr>
<td>Food</td>
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<tr>
<td>Childhood Studies</td>
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<td>20</td>
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</tbody>
</table>

**Geographical focus**

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<th>Grey literature</th>
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<tr>
<td>UK</td>
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<td>25</td>
</tr>
<tr>
<td>Other</td>
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<td>0</td>
</tr>
</tbody>
</table>

**Research standards:** To ensure high quality, a critical appraisal process was applied.

Literature published in peer review journals was judged as having met the quality threshold, though papers were excluded if, for example, they did not articulate methods used to collect data, featured unaddressed limitations, or were too conceptual or problem-focussed for the needs of the review.

To quality review other literature, critical appraisal criteria for qualitative research was drawn on.

Any limitations in methodology and robustness of findings are highlighted.

The draft report was peer-reviewed and user-reviewed.
Inclusion and exclusion criteria:

Data extraction and recording:
Data recording: Data included in the evidence review was recorded in an evidence log.
Data extraction: a standardised data extraction template was used to summarise study/publication features, link findings with research questions, and capture any other relevant themes or quality issues arising.
Relevance checking: feedback was sought from the South Ayrshire Council, as needed, to ensure relevance and accessibility.
Dates of searches: the review was conducted between the months of July and October 2016.

8.3 Acknowledgements

This report was produced by the Evidence Bank. It was commissioned by the Council of South Ayrshire and developed in collaboration with The Centre for Research for Families and Relationships, to help inform the regional council on the potential causes of, and preventive measures they can undertake to mitigate child poverty at a local level.

Research team: WWS Team – Dr Morag Treanor, Alexandra Macht, Sarah Morton and Karen Seditas
Peer reviewer: Professor John McKendrick, Glasgow Caledonian University
User reviewer: Marion Fairweather, Child Poverty Action Group
Editors: Cara Blaisdell, Charlie Mills and Sarah Morton

8.4 References

CPAG Scotland (2016b) What is welfare reform and how is it affecting families?


OPFS (n.d.). *Single Parents’ Programme for Change: Policy Priorities to Support One Parent Families*


