# Social Justice and Social Security Committee Meeting on 7 October 2021

## **OPFS Briefing**

One Parent Families Scotland was invited to give evidence at a hybrid meeting of the Social Justice and Social Security Committee on 7 October 2021. The Committee has chosen to look at number of broad areas for its pre-budget 2022/23 considerations:

- Meeting the child poverty targets.
- Priorities for 2022-23 budget (as they relate to the remit of the Committee and as set out in the Programme for Government<sup>1</sup>).
- Anti-poverty measures more generally.
- How gender based budgeting can help us identify measures that are more effective in tackling poverty/child poverty

This briefing note for the meeting covers OPFS response to the areas to be considered.

## **One Parent Families Scotland (OPFS)**

One Parent Families Scotland<sup>2</sup> is the leading organisation working with single parent families in Scotland. Building on seventy-five years of advocacy and service delivery expertise, OPFS provides single parent tailored information, advice and support, along with training activities, employability programmes and flexible childcare. OPFS campaigns with parents to make their voices heard to change the systems, policies and attitudes that cause child poverty. Our vision is of a Scotland in which single parents and their children are valued and treated equally and fairly.

## **Single Parent Families**

Children in single parent families in Scotland are more likely to live in poverty, and for longer, than couple families. The proportion of children in single parent families living in poverty has been increasing in recent years. Most children in poverty in single parent families live with a parent who is not in work, in a family where there are young children, or where adults are also disadvantaged by health problems, lack of private transport or low qualifications. Where children in poverty in single parent families also live in a household where someone is disabled, or where there are three or more children, they are likely to be even more disadvantaged: this is important as many do so. A recent briefing from Public Health Scotland shows <sup>3</sup>

- Single Parent Families make up 25% of all families, and 92% are headed by women. Around 80% of single parents are aged between 25 and 50 years old and less than 1% are teenagers.<sup>4</sup>
- Most (65%) single parents with dependent children in Scotland are in paid employment
- Four in ten (90,000) children in poverty in Scotland live in a single parent family and 39% of children in single parent families live in poverty.
- Two thirds of children in poverty in single parent families (66%) live in families where no one was in paid employment. A quarter (23%) live in families where the parent works part-time.
- Families often belong to more than one priority group. For example, among children in poverty: 40% of children in single parent families also have a disabled person at home;

<sup>&</sup>lt;sup>1</sup> <u>https://www.gov.scot/publications/fairer-greener-scotland-programme-government-2021-22/documents/</u>

<sup>&</sup>lt;sup>2</sup> <u>https://opfs.org.uk/</u>

<sup>&</sup>lt;sup>3</sup> <u>Child Poverty in Scotland: priority groups - lone-parent families (publichealthscotland.scot)</u>

<sup>&</sup>lt;sup>4</sup> <u>https://www.gingerbread.org.uk/what-we-do/media-centre/single-parents-facts-figures/</u>

over half (54%) of children in a family with a younger mother are also in a single parent household.

- Single parent families are more likely to live in 'deprived areas'. In the 'most deprived' decile, more than five in 10 (53%) of families claiming Child Benefit are single parent families, while in the 'least deprived' decile, this is one in 10.
- Single parents not in paid work often face additional barriers to work, over and above their caring responsibilities. Compared to single parents in paid employment, single parents not in work were:
  - more likely to have low or no qualifications (65% vs 31%)
  - less likely to hold a current driving licence (31% vs 68%)
  - less likely to report their health as good or very good (58% vs 80%)
  - more likely to live in a household with three or more children (14% vs 6%)

This is important because single parent families with these characteristics are less likely to have a parent in work than single parent families with better qualifications, good or very good health, a current driving licence or a smaller family.

#### Why single parent families are more likely to be in poverty

Single parent families are predominately single mothers with dependent children, which means: there is just one potential earner in the family; their hourly earnings are likely to be lower because of the gender pay gap and the parent is limited in the hours they can work by caring responsibilities. Single Parents face a number of, often interacting, issues which trap them in poverty:

- **Personal Circumstances** including caring responsibilities linked to the age of their youngest child, poor health, low level of qualifications and lack of access to private transport.
- **UK Social Security System** the design and delivery of a benefits system which creates barriers to single parents accessing further and higher education (and boosting their earnings)
- Employability Research funded Oxfam<sup>5</sup> shows current 'support into employment' provision in Scotland is not fit for purpose. There is a lack of sufficient and effective employability support for people juggling unpaid caring responsibilities with the need to secure paid work.
- Labour Market- Scotland's labour market is not working for single parents according to research commissioned by JRF.<sup>6</sup> We are missing out on single parents' economic contributions and skills, and single parents are missing out on opportunities they deserve to build a better life for their families. There is limited availability of job opportunities that would allow single parents to meet their caring responsibilities and exit poverty, especially in regions where single parents are more likely to live.
- **Childcare** limited availability of flexible, affordable childcare, both early years & school age, that would allow single parents to manage caring responsibilities with earning and learning, again in those places where single parents are most likely to live.

#### Impact of Covid 19

Since the beginning of the pandemic, in March 2020, single parents have borne the brunt of the economic and social fallout. Prior to the pandemic, single parents were already more likely to live in poverty than coupled parents – this has only been exacerbated by the pandemic. However, some of these financial troubles have been eased by the various safety nets that have been put in place by the government – including the £20 universal credit (UC)

<sup>&</sup>lt;sup>5</sup> One Parent Families Scotland (opfs.org.uk)

<sup>&</sup>lt;sup>6</sup> Freeing low-income single parents from in-work poverty's grip | JRF

uplift, furlough payments and the Self-Employment Income Support Scheme. However, these safety nets are now to be abruptly taken away with little coming in to replace them to alleviate the dire economic situation facing single parents.

The end of the UC uplift will withdraw a safety net worth over £1billion to 1.1 million single parent families over the course of the coming 12 months<sup>7</sup>. This is on top of single parents losing other safety nets – including furlough and the test and trace grant. These cuts are taking place in the context of soaring energy prices and a reduction in part-time jobs, in which single parents are over-represented. Nearly half (46 per cent) of single parents work in routine occupations. Such routine jobs in retail, hotels and restaurants were to be particularly impacted by cuts to hours and job losses due to COVID-19.<sup>8</sup>

The pandemic has had a very negative impact on single parent's household finances. 49% of single parents report taking on more debt since the start of the pandemic.<sup>9</sup> Similarly, the average amount of debt held by single parents increased by around 15% during the pandemic (an average of more than £600 in additional debt per household).

Much has been made of the purely financial impacts of the removal of these safety nets. However, the wider consequences for single parents and their children on their mental health and wellbeing are often overlooked by those making the decisions.<sup>10</sup>

#### Meeting the child poverty targets.

The Child Poverty (Scotland) Act 2017 sets statutory, ambitious targets to reduce levels of child poverty that require the Scottish government to ensure fewer than 18% of children are living in poverty by 2023/24, with less than 10% in poverty by 2030. It also says that Scottish Ministers must, when preparing a "delivery plan", set out what measures they propose to take in relation to children living in single-parent households<sup>11</sup>

The first Delivery Plan outlines action Scottish Government is taking to meet the 2030 targets and covers the period 2018-22.<sup>12</sup> Single Parents Families are one of the six priority family types identified as being at highest risk of child poverty by Scottish Government<sup>13</sup>.

The plan identifies three main drivers of child poverty in Scotland:

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

Addressing child poverty for single parent families requires action that recognises these factors in a systemic way, providing not just individual-level support to single parent families, but making structural-level changes to legislation (eg the design of social security and the value of financial support for low-income families), the labour market (eg wage levels and flexible employment), and the design and delivery of public services (eg childcare).

The latest progress Scottish Government report highlighted that significant progress needs to be achieved in the years ahead to deliver the 2030 targets.<sup>14</sup> We know poverty is not

<sup>13</sup> <u>https://www.gov.scot/publications/child-chance-tackling-child-poverty-delivery-plan-2018-22/</u>

<sup>&</sup>lt;sup>7</sup> Life as a single parent at the end of the COVID-19 safety nets - the untold human story |

<sup>&</sup>lt;sup>8</sup> <u>Gingerbread-Caring-Without-Sharing-Final-Report.pdf</u>

<sup>&</sup>lt;sup>9</sup> Single Parents & Coronavirus Debt Trap Report. StepChange

<sup>&</sup>lt;sup>10</sup> Home Alone: The Pandemic Is Overloading Single-parent Families

<sup>&</sup>lt;sup>11</sup> Microsoft Word - Queen's Print Cover.doc (legislation.gov.uk)

<sup>&</sup>lt;sup>12</sup> https://www.gov.scot/publications/child-chance-tackling-child-poverty-delivery-plan-2018-22/

<sup>&</sup>lt;sup>14</sup> <u>https://www.gov.scot/publications/tackling-child-poverty-third-year-progress-report-2020-2021/pages/1/</u>

inevitable. Policy interventions have successfully reduced poverty, particularly amongst children and pensioners. Between the mid-1990s and early 2010s child poverty in Scotland fell from 33% of all children to 19%.<sup>15</sup>

OPFS welcomes the Scottish Governments commitment to doubling the value of the Scottish Child Payment to £20 per week. To ensure interim 2023/24 child poverty targets are met the evidence now shows this needs to happen urgently and as a first step.<sup>16</sup>

Doubling the Scottish child payment in the first year of the new parliament is key to keeping families afloat, and the next step needed to ensure statutory child poverty targets are met. The Scottish Budgets also need to ensure the payment is increased so that, whatever the impact of other policies, less than 18% of children are living in poverty by 2023/24. Meeting the targets set out in the Act must be at the heart of the Programme for Government and Scottish budget process.

### Priorities for 2022-23 budget (as they relate to the remit of the Committee and as set out in the Programme for Government).

The Scottish Government's (SG) new programme of policies, which it intends to implement within the Parliamentary session 2021/22, is ambitious.<sup>17</sup> As we have seen over the course of the last two years, single parents have been particularly adversely affected by the pandemic. It is therefore incumbent on the SG, by means of its policies set out in the "Fairer Greener Scotland: Programme for Government 2021/22 paper, to achieve a sustainable future for low-income families which will help them regain stability in all areas of their life.

The policies detailed in the PFG are extremely wide-ranging. We have taken a holistic crosscutting approach to highlight the policy priorities for 2022-23 budget of particular relevance to single parent families:

- We support the call by the End Child Poverty Coalition (ECP)<sup>18</sup> for the Scottish Government to at least double the Scottish Child Payment (SCP) in the first year of this parliament and include this commitment within the 2022/23 Scottish Budget. The latest data from the Centre for Research in Social Policy at Loughborough University shows that child poverty rates have risen in every Scottish local authority.<sup>19</sup> In order to drive down child poverty and meet the interim child poverty target, a commitment to at least double the Scottish Child Payment immediately is crucial.
- Providing a cash grant of £520 in four quarterly investments to every family with children in receipt of free school meals until the full rollout of the Scottish Child Payment for older children has been completed is extremely welcome. However we know some children will lose out because the criteria for free school meals is stricter than for the Scottish Child Payment. We agree with CPAG that the Scottish Government should extend entitlement to free school meals, and therefore the bridging payments, to all children in families in receipt of universal credit or

<sup>&</sup>lt;sup>15</sup> https://cpag.org.uk/ScottishAffairsCommitteeEvidence Dec2020

<sup>&</sup>lt;sup>16</sup> https://fraserofallander.org/poverty-and-inequality-looking-pre-and-post-pandemic / https://www.jrf.org.uk/report/turning-tide-child-poverty-scotland and https://www.ippr.org/research/publications/securing-a-living-income-in-scotland .

<sup>&</sup>lt;sup>17</sup> https://www.gov.scot/publications/fairer-greener-scotland-programme-government-2021-22/documents/

<sup>&</sup>lt;sup>18</sup> https://cpag.org.uk/end-child-poverty-scotland

<sup>&</sup>lt;sup>19</sup> Local-child-poverty-indicators-report-MAY-2021 FINAL.pdf (endchildpoverty.org.uk)

equivalent legacy benefit. The budget should make provision to fully resource such an extension.

- The 'Right to Food' is our most pressing priority supporting families through providing **free school breakfasts and lunches** to every primary school pupil will make a huge difference to low income families. It is also right that we ensure all children have access to a healthy free school meal no matter the family income.
- As well as responding to families in crisis, investment in preventative models of family support is required which will offer families tailored practical, emotional, and financial inclusion support wrapped around the individual needs of families. We welcome the commitment of up to £500m for a 'Whole Family Wellbeing' Fund within the life of this parliament, and the ambition of investing 5% of all community-based health and social care spending in preventative whole family support measures by 2030. These are important steps towards supporting the 'KeepThePromise' that every child grows up loved, safe and respected, able to realise their full potential.<sup>20</sup> It is also an integral part of any strategy to reduce child poverty and the resourcing of its implementation should be a priority.
- The introduction of a **Young Patient's Family fund** to support families visiting children who are receiving inpatient care is very welcome. OPFS has been very aware of the financial pressures on parents with a child in hospital. We hope the policy will be evaluated to ensure it reaches the parents who need the financial support to be their for a child who is unwell.
- We were very pleased to see the commitment, in the longer term ,to the delivery of a **Minimum Income Guarantee**, following the recommendation of the Social Renewal Advisory Board.<sup>21</sup> A commitment to an income floor beneath which nobody in Scotland should fall could eventually eradicate poverty in Scotland. We hope that extensive funding will be allocated to the work of the steering group, which has cross-party and expert representation, to design a future Minimum Income Guarantee model. To deliver a full 'minimum income guarantee' would require further devolution of powers over social security and tax. However, it is within the power of the Scottish government to make progress towards one, with first steps including establishing an independent body to set an income floor for Scotland and increasing the Scottish Child Payment to £40 per week.<sup>22</sup>
- Linked to the Minimum Income Guarantee, the concept of Universal Basic Services mentioned in PFG would contribute towards a minimum standard of living, via services such as transport, digital and childcare to make sure everyone has secure access to life's essentials – according to need, not ability to pay. Life's essentials are what make it possible to survive, participate in society and flourish. Funding must be made available to improve and expand what we already have – to make childcare, adult social care, housing, transport and internet services available to all as a social entitlement, according to need, not ability to pay.
- Providing easily accessible, high quality affordable childcare to families, especially single parent families, is vital to tackling child poverty. However in addition the childcare, both early years and school age, must be **flexible** to meet today's flexible labour market. Single parents have told us that progressing a new system of 'wrap-around childcare' for school age children is a key priority.

<sup>&</sup>lt;sup>20</sup> <u>https://thepromise.scot/</u>

<sup>&</sup>lt;sup>21</sup> If not now, when? - Social Renewal Advisory Board report: January 2021 - gov.scot (www.gov.scot)

<sup>&</sup>lt;sup>22</sup> <u>Securing Incomes | Standard Life Foundation</u>

- Expanding free early learning and **childcare to include 1 and 2 year olds** starting in this Parliament with children from low-income households is very welcome. This will support parents who do want to return to / take up paid work and contribute to reducing in-work costs and therefore in-work poverty.
- Policies to encourage more **flexible and family friendly working** would support single parents entry into, sustainability and advancement in employment. We hope the PFG will include support & resourcing of anchor institutions (such as local authorities and Health Boards) to create more quality, flexible vacancies (flexible in terms of offering hours that suit single parents; quality in terms of protecting them from poverty), directly and through procurement and economic development. Employers in the private sector should be incentivised to create more quality, flexible vacancies.
- We are very excited about the plan to explore, as part of the Parental Employability Support Fund (PESF), the creation of both a **bespoke** 'Lone Parent offer', and a "guarantee approach" for parents to access employability services that provide **holistic support** within the wider work around universal basic services. OPFS looks forward to being part of the discussion on progressing this as soon as possible.
- The new **four-year delivery plan** to lift children out of poverty, backed by a £50 million fund, will be vital in reducing child poverty to less than 10% in poverty by 2030. We will work with officials to ensure single parent tailored programmes are resourced and a holistic cross-cutting approach is at the heart of the plan.
- Ensuring that single parents are a priority group in the expansion of **Connecting Scotland** through the provision of laptops and tablets will contribute to tackling the digital exclusion they face . However we believe the cost of connectivity - broadband- should be free and included as a universal basic service.

#### Anti-poverty measures more generally.

Reducing child poverty is critical to wider economic, health and education recovery. Increasing the Scottish Child Payment must be the first step which wider action to end child poverty is built. However, the Scottish Child Payment on its own will not achieve our long term aspiration to eradicate child poverty.

It is worth noting that not all single parents in poverty face the same challenges. Policies must be responsive to the different needs of single parents, who are not a homogenous group. Single Parent Families include

- Young Single Parents
- Single Dads
- BME Single Parents
- Asylum seeker & refugee single parents
- Single parent families affected by disability

Inequalities are also intersecting. The majority of single parents are women. However, viewing single parents through an intersectional lens highlights multiple factors of disadvantage facing women who are single parents. Not all single mothers share the same level of disadvantage purely because they are women: single mothers from the black, asian, minority ethnic community for example experience the discriminations that confront them as women, but in addition they have to deal with those that come with being women of colour. They are faced with two overlapping or intersecting areas of injustice and discrimination resulting in multiple disadvantages.

Additionally single parents are more likely to have a disability – around one in four single parent households have a disabled adult, compared with around a fifth of couple parent households and 16% have at least one child with a disability.

We need to capture the diversity of single parents and ensure what we develop will be inclusive of experiences of single parents facing multiple inequalities and poverty; and that the outcomes will be on a personal, community and structural level i.e. support individuals with training/qualifications etc; support single parents as a community through specialist, tailored service provision being mainstreamed; tackle issues and barriers at org/structural level through equality, diversity and inclusion to make more SP friendly employment opportunities and ensure we can have training, progression and work that pays enough to be out of poverty

Employment, education, transport, childcare and family policies must be developed with the goal of preventing and ending child poverty at their heart. The following are key anti-poverty measures which single parents have told us are needed to make change happen.

- Challenging the stereotypical view of single parenthood and **judgemental attitudes and discrimination** single parents face in everyday life.
- To develop a **minimum income guarantee** in Scotland over the long term. As a first step to raise the Scottish child payment to £40 by the end of the parliament and to consider introducing **a lone parent premium** to the Scottish child payment in order to help those families in deepest poverty.<sup>23</sup>
- Single Parents in crisis need expert help but it's often not available when they need it most. Investment in more **Debt, Money and Welfare Rights Advice** is a priority.
- The Covid-19 lockdown has shown how vital it is that we have enough provision for families who are not online and the need to ensure **we tackle digital exclusion**.
- Ensuring clearer support for single parents whose children need to self-isolate.
- Despite the pressures on Single Parents financial hardship, family pressures, mental health issues – most must comply with conditionality to receive universal credit. Specialist and tailored employability support is therefore crucial to enable single parents achieve their potential. We also believe single parents should have access to a well-funded equivalent to the Young Persons Guarantee.
- Economic recovery and business support policies must contribute to achieving child poverty targets companies accessing public money must offer good quality work opportunities, and support those with caring responsibilities. Increasing opportunities for flexible working.
- **Barriers to work** for mothers and for parents affected by disability must be removed, and the labour market inequality they face tackled head on.
- Public procurement and public body wage setting powers must be used to drive improvements in the **quality of work, including addressing low pay**, particularly in female dominated sectors such as social care and childcare
- As well as responding to families in crisis, investment in a preventative model of family support is required which offers single parent families tailored practical, emotional and financial inclusion support wrapped around the individual needs of families
- Improving access to **mental health services** for single parents and their children.
- The need for foodbanks must be ended by 2026 including by maintaining **enhanced investment in the Scottish Welfare Fund and ensuring a cash-first approach** to income crises replaces the distribution of emergency food.

<sup>&</sup>lt;sup>23</sup> <u>https://www.standardlifefoundation.org.uk/docs?editionId=7f2108e4-220e-4841-a957-a56613939d5f</u>

- The provision of funded, **high quality and flexible childcare** must be boosted, including for under-fives, comprehensive school-age and holiday childcare and help with the upfront costs. Every child up to the age of 12 should receive "up to 50 hours of high quality childcare and education per week throughout the year."<sup>24</sup>
- Policies to remove **financial barriers to education**, including the costs of curriculum materials, digital devices and connectivity, school trips and school clothing. To build on the roll out of free, healthy school meals to all primary pupils and ensure a healthy school meal is part of the school day for all secondary age children as well as underfives in daycare.
- **Public transport** is key to easing the financial pressures on low-income households. We support free bus travel to Universal Credit and other low-income benefit claimant and to all young people under 25yrs.
- **Discretionary Housing Payments (DHP):** increase the DHP budget and direct local authorities to target additional funds towards those affected by the benefit cap. By increasing the DHP budget, the benefit cap should be fully mitigated.
- School Clothing Grants: increase school clothing grant payments to cover the realistic cost for primary & secondary children by a standard amount across Scotland.
- We support Shelter Scotland's campaign to **empower private renters and for more social homes to be built,** to help to protect single parents from homelessness, provide hope for parents struggling to get by.
- National Outcome on 'valuing and investing in care' OPFS is part of a coalition of org's led by Oxfam which recently launched a joint call for a new National Outcome on 'valuing and investing in care'.<sup>25</sup> The 11 National Outcomes in the Scottish Government's National Performance Framework describe "the kind of Scotland it aims to create".<sup>26</sup> Yet none is focused on care, despite its critical importance to people's wellbeing and the economy. We are calling for a specific National Outcome on Care to build on the lessons from the pandemic and to lock-in expressions of political and public solidarity with those providing care, both paid and unpaid.

As an organisation which advocates for single parent families, OPFS is very concerned by some of the UK Government's policies which are having a detrimental impact on their day to day lives. We encourage Scottish Government to support calls on the UK government to

- Remove policies that penalise single parent families such as the working age **benefits freeze, the two-child limit, the benefits cap and benefit sanctions** for pregnant women and parents.
- **Protect Universal Credit** by making the £20 uplift permanent and extending to people on legacy benefits
- End the **young parent penalty** by restoring the adult rate of Universal Credit to single parents under 25yrs
- Introduce a root and branch' review of the Child Maintenance Service.

<sup>&</sup>lt;sup>24</sup> <u>Microsoft Word - FinalChildcare CommissionReportJune2015.docx (childreninscotland.org.uk)</u>

<sup>&</sup>lt;sup>25</sup> https://oxfamapps.org/scotland-needs-a-new-years-resolution-on-care

<sup>&</sup>lt;sup>26</sup> <u>https://nationalperformance.gov.scot/</u>

# How gender based budgeting can help us identify measures that are more effective in tackling poverty/child poverty

Gender budgeting is an approach to public policy making that puts gender analysis at the heart of budget processes, public finance and economic policy, as a means of advancing gender equality. It offers a critical review of how budgetary allocations affect the economic and social opportunities of women and men, and it seeks to restructure revenue and spending decisions to eliminate unequal outcomes, while understanding the contexts in which those differences arise.

OPFS is not an expert on gender based budgeting. This sits with colleagues in the Women's Budget Group<sup>27</sup>, Scottish Women's Budget Group<sup>28</sup>, Engender and Close the Gap<sup>29</sup>. However we believe the best way to reduce the number of children living in poverty, is to look after the people who are looking after them – around 90% of primary carers being mothers. As the majority of single parents are women, we fully support gender budgeting as a strategy to achieve equality between women and men by focusing on how public resources are collected and spent. We agree that gender budgeting is an approach to budgeting that can improve it when fiscal policies and administrative procedures are structured to address gender inequality. The challenge to effective implementation of gender budgeting is not identifying the barriers to sustained implementation, but to achieving the structural, cultural and institutional changes required to make the transformation complete.

#### **Concluding Remarks**

Every aspect of families lives and the communities they live in has been affected by Covid-19, which has heightened stark disparities between disadvantaged children and young people, and their peers. There are vast social and economic benefits of investing in early intervention. Child poverty is now costing the UK an estimated £38 billion a year.<sup>30</sup>

We need to ensure early intervention is at the forefront of policy and spending at Scottish Government and local authority levels. As society moves out of the trauma of the Covid-19 pandemic there will be ongoing debate on the development on a Scottish Green New Deal, a wellbeing economy, affordable housing, integrated transport, and an early years and school age childcare framework that meets needs of all parents and children.

There are other key areas of great importance to single parents including the development of new scottish social security benefits, the replacement for Fair Start Scotland with an employability system which is flexible, joined-up and responsive and implementation of the Promise.<sup>31</sup> OPFS will work with single parents to ensure they are able to participate, and their voices are heard in these discussions.

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<sup>&</sup>lt;sup>27</sup> <u>Tackling-Inequality-Through-Gender-Budgeting.pdf (wcpp.org.uk)</u>

<sup>&</sup>lt;sup>28</sup> Elected Member Briefing Note: Gender Responsive Budgeting (swbg.org.uk)

<sup>&</sup>lt;sup>29</sup> <u>Recovery (closethegap.org.uk)</u>

<sup>&</sup>lt;sup>30</sup> The Cost of Child Poverty in 2021 CRSP Paper.pdf (lboro.ac.uk)

<sup>&</sup>lt;sup>31</sup> https://www.carereview.scot/wp-content/uploads/2020/02/The-Promise.pdf