

# Submission to the Social Justice & Social Security Committee

## Inquiry into Child Poverty and Parental Employment

12 April 2023



### About us

The Poverty Alliance is Scotland's anti-poverty network. Together with our members, we influence policy and practice, support communities to challenge poverty, provide evidence through research and build public support for the solutions to tackle poverty. Our members include grassroots community groups, academics, large national NGOs, voluntary organisations, statutory organisations, trade unions, and faith groups.

### 1. Introduction

The Poverty Alliance welcomes the opportunity to respond to the Social Justice and Social Security Committee's inquiry into parental employment and child poverty. While paid work remains a key route out of poverty, this is not always the case. The labour market is not yet working for everyone, demonstrated by the latest data which shows that more than two-thirds of children in poverty live in a household where someone is in paid work. In order to meet Scotland's child poverty targets, action is required to improve access to fair work with decent wages for all parents, especially those from the priority family groups.

Parents, particularly single parents, continue to experience a range of barriers to entering good quality employment and progressing in the labour market. Parents are often trapped in in-work poverty by the prohibitive cost of childcare and transport, and the lack of quality part-time and flexible working opportunities. Advice and commentary that people who are experiencing in-work poverty should merely increase their working hours and earnings in order to respond to the cost of living crisis fail to take into account the barriers parents continue to experience in the labour market.

Due to women's propensity to be primary caregivers and the fact women account for 91% of single parents, child poverty is inextricably interlinked with women's poverty and their experiences of the labour market. In this response, we give particular emphasis to the correlation between women's poverty and child poverty; and the links between women's experiences of the labour market and women's poverty. Best Start Bright Futures maintains a strong focus on work and earnings. However, analysis of, and action on, work and earnings must be explicitly gendered if they are to address the link between parental employment and child poverty. Analysis of the Tackling Child Poverty Delivery Plan by Close the Gap and others has highlighted a lack of gender mainstreaming within the plan. We urge the Committee to address

these concerns and ensure that gender equality is mainstreamed throughout the inquiry's final recommendations and analysis.

## **1. What changes to childcare provision in Scotland could have the greatest impact on child poverty?**

Childcare is critical to enabling parents to enter and progress within paid employment. This is particularly true for mothers and single parents, over 90% of whom are women. The provision of affordable and flexible childcare often determines whether women have a job, what hours they work, and their earnings. The high cost of childcare means that paid work is simply unviable for many parents, particularly single mothers. In addition to paid work, childcare provision is also critical to enabling parents to access education or training opportunities which may improve their employment prospects in the longer term. Through the Poverty Alliance's Get Heard Scotland project, we have heard from people living on low-incomes in Scotland that the availability and cost of childcare remains a key barrier to parents being able to access adult upskilling and reskilling support.

Childcare costs present a significant barrier to reaching a living income for families across Scotland. This is acknowledged in the interim report of the Minimum Income Guarantee Expert Group with the stipulation that "increased support and encouraging uptake of entitlements for childcare will be crucial as part of the initial roll-out of a Minimum Income Guarantee." The Expert Group subsequently recommends that the Scottish Government consider how additional support for childcare costs could be provided through existing powers to low-income families with children. The Poverty Alliance echoes these recommendations.

In 2021, 25% of single parents said childcare costs had forced them to cut back on essential items such as food and heating. This is echoed in our joint research with the Scottish Women's Budget Group which showed that childcare was already unaffordable for many women prior to the cost of living crisis. Women who participated in our research were concerned about their ability to maintain paid employment in the longer term, with expected price rises in the cost of childcare, alongside other living costs, making employment unviable.

The Poverty Alliance has welcomed the introduction of the 1140 hours of funded childcare in Scotland as a positive development in the provision of affordable and flexible childcare. However, if we are to tackle child poverty in Scotland, this cannot be the end point of reform. We believe that the changes to childcare provision that could have the greatest impact on child poverty are further increasing the funded hours; greater flexibility in delivery of the funded hours; and the removal of upfront costs for low-income households.

### **Increased funded hours**

The Poverty Alliance continues to call for a commitment to further increase the funded childcare entitlement to the equivalent of fifty hours a week. While representing a significant increase on the previous offer, 1140 hours still only amounts to the duration of the school day and continues to fall short of full-time working hours. This therefore limits the ability of primary caregivers, typically women, to work full-time. Part-time work is correlated with low-paid employment, with part-time jobs being more than three times as likely to pay below the Living Wage than

full-time roles. The lack of full-time funded childcare options thus traps families in in-work poverty.

The latest release of the Scottish Government's Poverty and Income Inequality data notes that those families where all adults are in full-time work have a low poverty risk. However, the increased funded entitlement has not negated the need for expensive top-up childcare for single parent households, or households where both parents want to work full-time. Recent research by the Scottish Government has found that most parents utilising their funded entitlement combine this with paid and/or informal provision, and this mix of providers is vital in enabling parents to secure the days and hours of childcare they require.

As a result of the need to top-up the funded hours with paid-for provision, childcare costs continue to prevent low-income parents from increasing their working hours and earnings. This is evidenced by a participant in our research with the Scottish Women's Budget Group, Adabelle, aged 45-54 with three children, stated "Even if the Government help me, you have to top up and I'm only doing twenty hours, for three kids, so I just cannot afford it for after school club."

The current system does not yet fully support parental choice, with only parents with higher incomes having access to the resources that enables them to balance full-time employment and childcare. As childcare costs continue to increase, the proportion of families able to afford access to full-time childcare is likely to decrease over time. An increased funded entitlement will thus function as a safety net against poverty for many families. Fifty hours a week of flexible funded childcare would put fairness at the heart of our childcare system – extending the principle of choice to all families, regardless of their income.

Overall, increasing the funded entitlement is critical to tackling child poverty, enabling parents to enter the labour market or increase their working hours and earnings should they need or want to.

### **Greater flexibility in delivery of the funded hours**

The delivery of the funded entitlement at the local level is often insufficiently flexible to meet the needs of families. Analysis has shown that the lack of flexibility in delivery has been a key barrier to parents utilising the funded hours in a way that allows them to access the labour market. Evidence from women who participated in our research on the cost of living crisis illustrated challenges in terms of managing costs and accessing childcare provision that matched working patterns. Similarly, analysis by the Scottish Women's Budget Group found that two-thirds of women with children who were entitled to the 1140 hours reported that the delivery of these hours do not cover their childcare requirements due to a lack of flexibility in delivery.

Recent analysis by Scottish Government into the experiences of families utilising the 1140 hours concluded that "it was notable that many of the difficulties or concerns experienced by parents – for example flexibility of hours, accessibility – were raised in the context of using ELC to enable them to work." The effectiveness of the 1140 hours as a protection against child poverty has therefore been limited by the lack of flexibility in delivery. Flexible childcare is essential to negating the need for

expensive top-up childcare and enabling parents to access childcare that accommodates available hours in the labour market.

### **Removing upfront costs for low-income parents**

Upfront childcare costs are a key barrier to low-income parents entering paid work. Many parents have no choice but to accumulate debt in order to pay upfront costs. While changes were announced in the UK Government's spring budget, this has historically been compounded by the fact Universal Credit paid childcare costs in monthly arrears, thus requiring parents to pay costs upfront.

Best Start, Bright Futures included a commitment to deliver a new Parental Transition Fund intended to tackle the financial barriers parents face in entering the labour market, particularly over the initial period of employment. In December 2022, ahead of the Scottish Budget, the End Child Poverty Coalition called for the allocation of sufficient funding for the implementation of the employability commitments in the Tackling Child Poverty Delivery Plan, including the Parental Transition Fund, to ensure that employability support meets the needs of priority families. The delay to the implementation of the Parental Transition Fund means upfront childcare costs, alongside other costs when entering employment, are actively preventing low-income parents from entering paid work. We agree with the Scottish Government's analysis that the removal of upfront costs is key to tackling child poverty and therefore urge the Government to introduce the Parental Transition Fund as a priority.

### **2. Who should any extension of free or subsidised childcare be offered to?**

In line with the current entitlement for three- and four-year-olds, we believe that the Scottish Government should be working towards a universal funded childcare entitlement of fifty hours per week. Universality in entitlement has numerous benefits including providing households with a safety net against poverty as childcare costs continue to rise; enabling so-called 'second earners' to increase their working hours and earnings to increase overall household income; and ensuring complex eligibility criteria and poverty-related stigma do not function as a barrier to uptake. As an interim measure, and to maximise impact on child poverty, we would support any expanded funded entitlement being initially offered to low-income households. This, again, would echo current provision for two-year-olds.

### **3. What age groups should be prioritised for further expansion of childcare?**

Further childcare expansion needs to meet the needs of all children. Evidence continually points to wraparound school-age childcare being key to parents being able to work, study and train. At present, there remains a lack of affordable provision before and after school, and during school holidays. Some households receiving specific low-income benefits can access funded provision when their child turns two. However, there remains a critical gap in funded provision for children from maternity to two years old. For low-income families, the lack of funded provision prevents many primary caregivers and single parents from entering the labour market before their child is two, despite the fact parents receiving Universal Credit are expected to "prepare for work" by meeting with a job coach every three months when their child turns one.

Families with a baby under the age of one are a priority group in the Tackling Child Poverty Delivery Plan. This points to the importance of getting childcare provision right for these families should they need or want to enter the labour market. In the Scottish Government's childcare evidence review, they acknowledge that tackling poverty for families with a child under 12 months required action to enable new parents into paid work by enabling flexible work and childcare, while also supporting those who want to stay at home by improving parental leave. At present, the lack of funded hours for parents with children under the age of two, combined with a lack of gender-equal parental leave policies, can make it difficult for mothers to return to work.

In addition to thinking about particular age groups, it is vital that the Scottish Government ensure that the childcare offer meets the needs of the wider priority families in the Tackling Child Poverty Delivery Plan. Barriers to appropriate and affordable childcare are particularly acute for different groups who are already more likely to be experiencing poverty. For example:

- Parents and carers of disabled children pay higher than average costs, and three-quarters have reduced their hours or left their job because of difficulties accessing appropriate childcare.
- Securing a reliable number of working hours which fit with school and available childcare provision is a particular challenge for single parents.
- In 2019, one-third of Black and minority ethnic (BME) women noted that a lack of cultural diversity, specifically the under-representation on BME people among childcare staff, and a lack of cultural sensitivity in service delivery would prevent them from using paid-for childcare services.

It is therefore critical that the Scottish Government undertake an intersectional analysis when developing the childcare offer in order to ensure that it meets the needs of the priority family groups.

#### **4. What type of childcare could work best to serve the needs of parents in employment or seeking employment?**

Affordable, flexible and accessible childcare will best serve the needs of parents in employment or those seeking to enter employment. In order to progress these ambitions, we encourage the Scottish Government to prioritise action to increase the funded entitlement; offer greater flexibility in delivery of the funded hours; and the removal of upfront costs for low-income households. More information on these actions is available in our response to question one. Within this, it is vital that the Scottish Government's childcare offer is genuinely wraparound, enabling parents to access high-quality and affordable childcare when they need and want it.

#### **5. What improvements to public transport could support parents?**

Best Start, Bright Futures highlights the importance of enhancing access to, and affordability of, public transport to support parents into work and training. Actions included in the plan include improving access to buses through the community bus fund and other mechanisms; increasing eligibility for concessionary fares; and the Fair Fares review. In addition, the aforementioned Parental Transition Fund was intended to support parents with up-front transport costs when entering paid work.

The delivery of these actions should remain priorities for the Scottish Government to strengthen the infrastructure that enables parents into employment.

There is a rural dimension to transport issues, with less access to public transport in rural communities; the cost of public transport being higher in these regions; and people in rural areas consequently being more reliant on cars to access work, education and childcare. Research from Transport Scotland suggests 58% of areas in the Highlands and Islands region are at high risk of having no access to essential services or work because of a lack of affordable transport. There is a lack of attention offered to the specific issues in rural areas within the transport analysis and actions within Best Start, Bright Futures and this should be rectified in delivery. To tackle rural child poverty, it is vital that any actions taken to improve access and affordability of public transport consider the needs of parents in rural communities.

There is also a need to consider gender mainstreaming approaches in transport actions. Women account for the majority of public transport users and are less likely to own cars than men. Women are also more likely to make more frequent and multi-purpose journeys in order to balance their caring responsibilities and paid work. Issues with the affordability of public transport has been exacerbated during the cost of living crisis. Our joint research with the Scottish Women's Budget Group found that, during the cost of living crisis, women with pre-existing health conditions were unable to afford to attend medical appointments due to the high cost of transport. Unaffordable public transport meant some women were spending more significant periods of time on unpaid household labour like food shopping, like Idia, a lone parent, aged 35-44, stated that she "decided to walk for over an hour to save [her] money instead of taking the bus to the shop".

Action to improve access to, and affordability of, buses are therefore of particular relevance to poverty rates among women and their children. Action from the Scottish Government's commitment to scrap peak Scotrail fares in Scotland is welcome, with people participating in our Get Heard Scotland engagement feeling that peak fares were unjust and a punishment for people in employment. However, to have maximum impact for child poverty, this must be accompanied by action to address the spiralling costs of bus fares as women and people living on low-incomes account for the majority of bus users in Scotland.

Through our Get Heard Scotland project, we have been working with people living on low-incomes in both rural and urban areas to establish their priorities for the Fair Fares review. This engagement has again underscored the fact that cost remains the key concern when it comes to public transport. Participants reported that the costs associated with public transport influenced their decisions to leave the house, their employment decisions and how they spend their time. Participants in this process identified a range of priority actions for the Fair Fares review, including:

- Free-at-point-of-use bus travel
- Capping fares such as single or daily fares, as in Manchester or affordable pre-loaded monthly/weekly bus cards.
- Expanding concessionary travel scheme to all forms of public transport, to all of those in receipt of benefits, to those with no recourse to public funds and those who are homeless or in temporary accommodation.

- Integrated ticketing between different modes of transport and providers.
- Investment in new better designed stock with more accessibility spaces for disabled people and parents with prams.

The Poverty Alliance's Everyone Aboard campaign has also called for the extension of concessionary bus fares to everyone receiving Universal Credit and other low-income benefits, all young people under 25, and to people in the asylum system. Providing free bus travel to those people on the lowest incomes can help to reduce the cost of living and to help people to access paid work by minimising the cost of travel.

## **6. What can the Scottish Government do to increase the supply of well-paid, secure employment that works for parents?**

The Scottish Government should ensure delivering fair work is a central aspect of all strategies pertaining to economic growth and the labour market, with a particular focus on delivering fair work for the priority family groups. The Scottish Government's commitment to the roll-out of Fair Work First criteria across the Scottish public sector is very welcome. There is, however, the opportunity to increase the impact of Fair Work First by attaching it to a wider range of funding streams, including all government loans, grants and support. It should also be applied to all financial support for new start businesses to improve the supply of well-paid, secure employment. Business Gateway and Social Enterprise support services should also be required to provide guidance and support on Fair Work as standard as part of their service delivery contracts.

The key barrier to third sector organisations adopting fair work practices remains their inability to financially plan in the long-term, due to the short-term nature of the majority of their funding. Poverty Alliance member organisations, particularly smaller community-based organisations, have frequently spoken to us about the impact that this has on their financial planning, as well as the impact that it has on job (in)security for workers. Longer-term funding and support for the third sector can assist in improving access to secure employment within this sector.

## **8. What steps would be helpful at ensuring those not currently employed, and are looking for work, are supported?**

Too many people in Scotland, particularly lone parents, BME people, carers, disabled people, and people with mental health issues, continue to find themselves locked out of the labour market. Some of these groups also face barriers to engaging in the employability schemes that might support them to overcome the employment barriers they face.

In developing employability support, it is critical that those groups already facing exclusion from the labour market are not overlooked. This requires targeted interventions – which, for example, provide flexibility to ensure all can engage in them – that meet the needs of particular groups to ensure their exclusion is not further entrenched. Our employability system should actively tackle, rather than reinforce, the structural factors which contribute to continued labour market inequalities experienced by women, BME people and disabled people. For example, too often our employability systems replicate occupational segregation by funnelling BME people, women and disabled people into low-paid jobs and sectors where they are already concentrated such as care, cleaning and retail.

While employability is a key area of activity in Best Start, Bright Futures, the budget for these actions has faced significant cuts. In September, the Scottish Government announced a cut of £53m in proposed employability support spending. According to analysis by the Fraser of Allander Institute, this cut represents 43% of the amount named in 2022-23 budget. While the Scottish Government have acknowledged that this budgetary change means fewer parents will be supported, there is no indication of how many parents will be affected. These cuts are concerning in the context of child poverty, as data highlights that mainstream and existing programmes are not delivering for the priority family groups outlined in the Tackling Child Poverty Delivery Plan. Maintaining only existing mainstream programmes is therefore likely to mean that employment outcomes will continue to be poor for the priority groups, with implications for child poverty rates.

Mainstream employability programmes routinely do not take account of caring responsibilities, and in particular fail to acknowledge that women's readiness to work will be impacted by these caring roles. The Poverty Alliance welcomed the introduction of the Parental Employability Support Fund. However, to date, there has been insufficient data on outcomes to assess the extent to which this was meeting parents needs or making progress towards Scotland's child poverty targets. Moreover, the Social Renewal Advisory Board noted that programme funding for the Parental Employment Support Fund was "insufficient to make progress needed to meet Scotland's statutory targets on child poverty". As the next round of the Parental Employability Support Fund is rolled-out, it is vital that robust evaluation processes are embedded to measure how the programme is supporting parents to escape poverty.

The Scottish Government's employability interventions must also support people into employment that pays at least the real Living Wage. The impact of employability support on child poverty will be limited if parents are not supported into jobs that deliver fair work. There still remains a need for the Scottish Government to invest in targeted employability support that delivers fair work; meets the needs of parents; and takes into account the particular needs of Black and minority ethnic parents; disabled parents; and single parents.

## **10. What can employers do to offer more family friendly and flexible working conditions?**

Alongside the delivery of high-quality flexible working and part-time work, employers can also promote working hours that enable families to escape poverty through commitment to Living Hours. Living Hours, developed by the Living Wage Foundation, calls for a decent notice period for shifts of at least four weeks, with guaranteed payment if shifts are cancelled within this notice period, and the right to a contract that reflects actual hours worked. Living Wage Scotland began delivering the Living Hours programme in April 2021. Living Hours measures are designed to tackle the problems of underemployment and insecurity around working hours, highlighting the importance of reliable working hours that provide for a stable income. Living Wage Scotland are proactively working to increase uptake of Living Hours with employers in sectors where the risk of insecure work is heightened, including the female-dominated sectors of hospitality, retail and social care.



One-fifth of workers in the UK experience work insecurity, and more than half of these workers earn less than the real Living Wage. Research by the Living Wage Foundation highlights that women were more likely than men to report receiving no payment when shifts were cancelled (29% compared to 20%). This presents particular challenges for women in planning childcare around irregular shift patterns and also gives rise to the so-called “insecurity premium” which refers to the extra costs workers have to cover as a result of being called into work, such as last-minute childcare or transport costs. In the recently refreshed Fair Work Action Plan, the Scottish Government have restated their commitment to Living Hours accreditation and it is important that this becomes a core aspect of fair work in Scotland if we are to tackle child poverty.

### **11. What do employers need from the Scottish Government to offer family friendly and flexible working conditions?**

From our experience of delivering the Living Wage Scotland initiative, the current appetite among employers for adopting fair work practices is strong and developing. Over 3000 employers in Scotland are now Living Wage accredited, which has given a pay rise to more than 60,000 workers. There is therefore less of a barrier in terms of needing to ‘sell’ employers on the need and value of paying the real Living Wage. This clearly provides an opportunity to encourage and/or incentivise them to go further in adopting wider fair work practices.

From our engagement with employers, particularly within the hospitality sector (a sector in which low-pay and insecure work is prevalent), a key barrier to adopting fair work practices can be a perceived loss of competitiveness. There is therefore a need to explore the kind of incentives that can be made available to employers who do adopt fair work practices, to overcome any perceived risks. The Scottish Government is responsible for a range of local taxation, and these local taxation powers could be used to drive and incentivise the kind of moves toward fair work that would help realise the vision of a Fair Work Nation. For example, it would be possible to introduce a locally-collected low-pay levy in order to fund a Fair Work Bonus for Living Wage-accredited employers; incentivising employers to embed fair work practices rather than develop business models based on low-paid, insecure work.

Research by Resolution Foundation found that mothers in low to middle income groups, and those who are reliant on social security, were more likely to say that greater job flexibility and more suitable childcare would encourage them to extend their hours. The UK Government recently announced plans for flexible working to become a day one working right as part of their plans to make flexible working the default. This presents an important opportunity for the Scottish Government to make flexible working a more central aspect of fair work in Scotland, including ensuring that the clear business case for flexible working is visible within fair work guidance and outlining practical measures to improve access to flexibility. The specific reference to flexible working in the Statutory Guidance published under the Procurement Reform (Scotland) Act 2014 is a good starting point for this work.

12. What could the Scottish Government prioritise to help parents into work and better paid jobs? / 13. If the Scottish Government wants to help parents into work and better paid jobs, which changes should be its priority?

### **Upskilling and reskilling support**

In recent years, supporting the transition to net zero has been a key priority for the Scottish Government's upskilling and reskilling support. The Poverty Alliance supports the positioning of the climate crisis at the heart of our economic policymaking. However, it is unclear how the programmes and interventions that have been designed to support the just transition will be accessible to, or meet the needs of, people living on low-incomes.

There is currently no clear mechanism for people working in low-paid sectors, such as retail or hospitality, to transition into growing green jobs and sectors. In practice, this is likely to mean that programmes such as the Green Jobs Fund and the Green Jobs Workforce Academy, will widen inequalities in the labour market. Ensuring that people currently working in oil and gas are given support to change careers is clearly a critical aspect of any just transition. However, the Scottish Government must also embed their wider commitments to inequality within the design of upskilling and reskilling support. Ensuring that parents in low-paid employment have access to upskilling and reskilling support that encourages their progression into fair work is critical to tackling child poverty. A key aspect of this is gender-sensitive skills interventions that challenge occupational segregation and women's concentration in low-paid work.

In terms of job creation, the urgent need to move to a net-zero economy offers the opportunity to create good jobs that accord to fair work principles. Fuel poverty programmes, for example, can become a real driver in the move to a net-zero economy. Scottish schemes designed to increase energy efficiency and heat decarbonisation in the domestic sector need to be dramatically increased in both scale and pace. These schemes already make use of local suppliers and could be expanded to provide a significant number of secure and well-paid jobs, and could be a key element in the goal of a just transition.

Participants in our Get Heard Scotland project have stated that current financial support such as the £200 available through Individual Training Accounts, is insufficient to meet their training and skills needs. Participants also highlighted a number of structural barriers to accessing upskilling and reskilling including the high cost of childcare; language barriers; transport costs; digital access; and access to childcare for children with additional support needs. There is therefore a need to consider accessibility in the design of upskilling and reskilling support.

In responding to these issues, the Scottish Government should explore financial support for parents to access training, including upfront costs for travel and childcare; how upskilling and reskilling support designed to support the just transition will tackle poverty; and how skills programmes will meet the needs of the priority family groups.

Aligning Fair Work ambitions more closely with local child poverty plans

The duty that the Child Poverty (Scotland) Act 2017 places on local authorities to develop and publish annual child poverty action reports should be utilised to drive robust actions around Fair Work. Yet in many of these reports, actions around Fair Work are relatively weak, with significant inconsistencies across local authority areas both in terms of the robustness of actions and in terms of the monitoring of these actions. The Scottish Government could and should do more to encourage the inclusion of robust and measurable actions related to Fair Work within these plans. For example, they could work with local authorities to utilise the Scottish Index of Multiple Deprivation (SIMD) and labour market data to identify clusters of low-paid and insecure jobs, and target investment and interventions in those areas.

### **Wider actions**

We would also urge the Scottish Government to prioritise actions we have referenced throughout this consultation response including:

- Further increase the funded childcare entitlement to the equivalent of fifty hours a week.
- Greater flexibility in the delivery of the funded childcare entitlement.
- Support with upfront costs when entering employment, including childcare and transport.
- Action to improve accessibility on public transport, to ensure families with a disabled family member can access affordable transport that meets their needs.
- Extension of concessionary bus fares to everyone receiving Universal Credit and other low-income benefits, all young people under 25, and to people in the asylum system.
- Investment in targeted employability support that delivers fair work; and takes into account the particular needs of the priority family groups.
- The delivery of outstanding employability commitments in Best Start, Bright Futures including the Parental Transition Fund.
- Greater emphasis on Living Hours and high-quality flexible working as core aspects of fair work in Scotland.
- Financial support for low-income families to access training and skills programmes, including support with transport and childcare.
- Targeted upskilling and reskilling interventions that tackle the barriers to progression experienced by priority family groups.

**For more information, please contact:**

Ruth Boyle, Policy and Campaigns Manager

[Ruth.Boyle@povertyalliance.org](mailto:Ruth.Boyle@povertyalliance.org)