

Children's Report Card: Poverty and income inequality

March 2020

Introduction

This report card is part of a set that present public health information on children and young people's health and wellbeing in the Glasgow City Region (GCR) across a range of indicators. The Glasgow City Region comprises eight local authorities: Glasgow City^a; East Dunbartonshire; West Dunbartonshire; Renfrewshire; East Renfrewshire; Inverclyde; North Lanarkshire; and South Lanarkshire.

This work builds on the previous [GCPH Children and young people's profiles](#), [ScotPHO children's profiles](#) and newer data sources. In particular, the format of the summaries has drawn on the [Active Global Healthy Kids Alliance work](#) which has published report cards for Scotland in 2016 and 2018¹. These provide an accurate, critical assessment of Scottish children's physical activity, health behaviours and outcomes, as well as commenting on environmental and social influences on physical activity and health.

The report cards are the product of a working group led by the Glasgow Centre for Population Health and supported by the Information Services Division (ISD), a division of National Services Scotland, part of NHS Scotland. Other group members included Glasgow Health and Social Care Partnership, NHS Greater Glasgow and Clyde and Glasgow City Council. The intention behind the report cards is to provide robust evidence and policy ideas to inform planning and future policy for children's services in the Glasgow City Region.

Why are income inequality and child poverty important?

Adequate household income is critical to a child's physical, social and emotional wellbeing. It allows parents/carers to invest in a range of goods, services and experiences which support a child's cognitive development and ability to learn. Conversely, inadequate household income, in addition to limiting what adults in a household can spend on basic necessities and learning experiences for a child, also threatens the mental wellbeing of the family, the quality of the parent-child relationship and therefore the emotional and behavioural development of children². Full-time jobs paying the UK national living wage (effectively the minimum wage)^b do not pay enough for families to meet essential living costs, including housing, food, transport and childcare. Between 5% and 11% of adults in the GCR who are in work report insufficient working hours, and for every ten job seekers in the GCR region there are only seven jobs available.

^a Glasgow is the term used to refer to Glasgow City (the local authority).

^b The UK national living wage is the minimum wage for those aged over 25 years. It is based

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

While relative income inequality^c has fallen slightly in recent years, in most of the local authority areas in the region it remains high, and absolute differences in household incomes have widened considerably in Scotland and other parts of the UK. There is evidence that steeper income gradients across society are associated with higher levels of mistrust, anxiety and lower levels of happiness for all, not just those with below average incomes³.

Poverty is the extreme end of an income gradient which spans all social groups and is caused by essential living costs outstripping incomes. Sixty-five percent of children living in poverty are living in working households⁴. Over one third of all children living in poverty in Scotland are living in the GCR. Children living in the poorest neighbourhoods in the GCR can expect 20 years fewer of healthy life than children living in less deprived areas⁵.

Measures of child poverty

There are a range of different measures of child poverty. The following measures provide an indication of persistent child poverty. Other measures provide only a snapshot of levels of poverty at a point in time and therefore include those experiencing transient as well as persistent poverty.

Absolute Child Poverty – children living in a household whose equivalised net income after housing costs (AHC) is less than 60% of the medium equivalised net UK income AHC for the financial year 2010/11, adjusted for inflation.

This measure enables us to monitor whether household incomes for low-income families are keeping pace with inflation.

Relative Child Poverty – children living in a household whose equivalised net income AHC for the year is less than 60% of the median equivalised net UK household income AHC in that year.

This measure quantifies low-income households relative to average family incomes.

Combined low income and material deprivation – children living in a household whose equivalised net income AHC for the year is less than 70% of the median equivalised net household income AHC for that year and experiences material deprivation.

Not all low-income households are materially disadvantaged as some have accumulated wealth and assets. This measure quantifies those with low income who are also unable to afford essential goods and services.

on the target of reaching 60% of median earnings by 2020. It is currently set at £8.21 with no London weighting. The real Living Wage conversely is independently calculated each year by The Resolution Foundation using everyday living costs determined through public consensus. The current real living wage outside London for all those aged 18 or older is £9 per hour.

^c As measured by the Palma Ratio, defined as the ratio of the richest 10% of the population's share of gross national income divided by the poorest 40%'s share. A value of 0.25 would represent complete equality. Values higher than 0.25 indicated increasing income inequality.

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

Persistent Child Poverty – children living in Scotland in the last four years in a household whose equivalised net income AHC is less than 60% of median equivalised net income AHC in three of the last four years.

This section describes patterns and trends in a range of indicators that tell us about levels of **poverty and income inequality**. The indicators included are: **relative child poverty rates after housing costs; income inequality; household incomes; underemployment rates; proportion of population not earning the living wage; social housing costs; percentage of social housing tenants not managing well financially; percentage of children accessing childcare; and transport costs**. The data used to create these indicators are derived from a variety of sources, including: UK and Scottish Government surveys and publications; [End Child Poverty](#); and the [Care Inspectorate](#).

The indicator trends referred to in this report card are available as PDF files on the Understanding Glasgow website.

The following section provides summary headlines on each indicator and actions that are required to make progress. This is followed by the 'Where are we now?' section which provides more detail on each indicator and traffic light assessment of progress. The final 'What can we do about it?' section discusses in more detail approaches that can be used to make progress.

Red Amber Green (RAG) traffic light system

Each summary employs a 'Red Amber Green (RAG)' traffic light system to provide a sense of where the data indicate that good progress is being made in population health terms (Green); where there is cause for concern (Amber); and where there is more serious cause for concern (Red). A green light does not imply that further progress cannot be made but indicates that positive progress has been made.

Assessments of progress on an issue – as 'red', 'amber' or 'green' – are based on author judgements and are clearly subjective, albeit based on robust, available evidence.



Headlines

Inequalities in income, wealth and power are the fundamental causes of inequalities in all the child health outcomes described in this report card⁶. Child poverty is not inevitable, rates have been much lower historically and there was a substantial decrease in the number of children living in absolute poverty in the UK between the late 1990s and 2010-12. Since then child poverty levels have started to rise across the UK and in Scotland. If no action is taken child poverty rates are predicted to increase substantially in Scotland, mainly as a result of austerity policies and welfare reform.

Children's Report Cards

POVERTY AND INCOME INEQUALITY




March 2020

Traffic light	Indicator	Recommended actions
	<p>Levels of poverty and income inequality Income inequality remains high across the GCR.</p> <p>Too many households have no one in employment.</p> <p>There are not enough jobs for those seeking work.</p> <p>In-work poverty has risen significantly.</p> <p>Many people earn less than the real Living Wage.</p>	<p>The City Region Team and public/private employment sectors should maintain the current complement of whole-time equivalent jobs in the local economy. They should ensure and improve the quality of existing employment opportunities in keeping with the Fair Work Convention principles and work towards the real Living Wage as a minimum and reduced income gradients within organisations. They should offer and promote flexible working as a default as promoted by Family Friendly Working Scotland and The Timewise Initiative. They should continue to work with national and local skills development agencies to understand local skills gaps and link those currently furthest from the labour market with relevant skills development and apprenticeship programmes. They should use public sector buying power to achieve community benefits and support employee financial wellbeing</p> <p>Community Planning Partners should understand and increase where possible the creation of jobs and support for small and medium size enterprises in employment deprived areas through public sector procurement spend.</p>
	<p>Household incomes There are 107,500 children living in relative child poverty (after housing costs) in the GCR, representing 39% of all children in poverty in Scotland.</p>	<p>Community Planning Partners should increase the accessibility of local benefits – e.g. through automation, one-stop shop assessments and ensure clear referral pathways into money advice support from universal children's services. They should advocate for and where possible provide sustainable funding for money advice services.</p> <p>Local public services should reduce cost-related barriers for essential goods and services drawing on implementation of the Cost of the School Day and fuel poverty programmes. Co-location of money advice services with universal health services should be explored and maternity and children's services should facilitate the uptake of money advice services and funded ELC for eligible children.</p>

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

	<p>Social housing rents Social housing rents have increased above the rate of inflation.</p>	<p>Social housing providers should explore ways to ensure social sector housing rents do not increase at a rate higher than inflation including consideration of other sources of local funding, other than current rent revenue, for new affordable house building.</p> <p>They should ensure rents for family homes are affordable at current median family income levels and that the next GCR Housing Need and Demand Assessment specifically includes assessment of larger families' housing needs and that these needs are provided for.</p> <p>Homeless families with dependent children should be prioritised in Rapid Rehousing Transition Plans.</p> <p>Community Planning Partners should review the prioritisation of families in social housing allocation policies and support the re-establishment of a greater proportion of rented homes through the social rented sector to improve governance, quality and affordability.</p>
	<p>Childcare Relatively few children are using childcare. Access, costs and eligibility vary geographically.</p>	<p>Community Planning Partners should advocate for better information on childcare services for preschool and school-age children. This would include data on geographical availability, hours offered, flexibility, cost, and quality of services. Clearer more robust information on demand and usage by children in terms of uptake (including basic demographics of children using services) is also important. Research should also be undertaken to explore and address reasons for lower than expected registration of eligible two-year-olds for free childcare.</p>
	<p>Public transport costs and food bank use Public transport costs increasing above the rate of inflation. Food bank use has increased dramatically.</p>	<p>Community Planning Partners should advocate for an affordable public transport strategy and ensure that public transport fares do not increase at a rate higher than inflation. They should work with the public, private and community sector to improve access to high quality, affordable, healthy food in local areas.</p>

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

Where we are now?

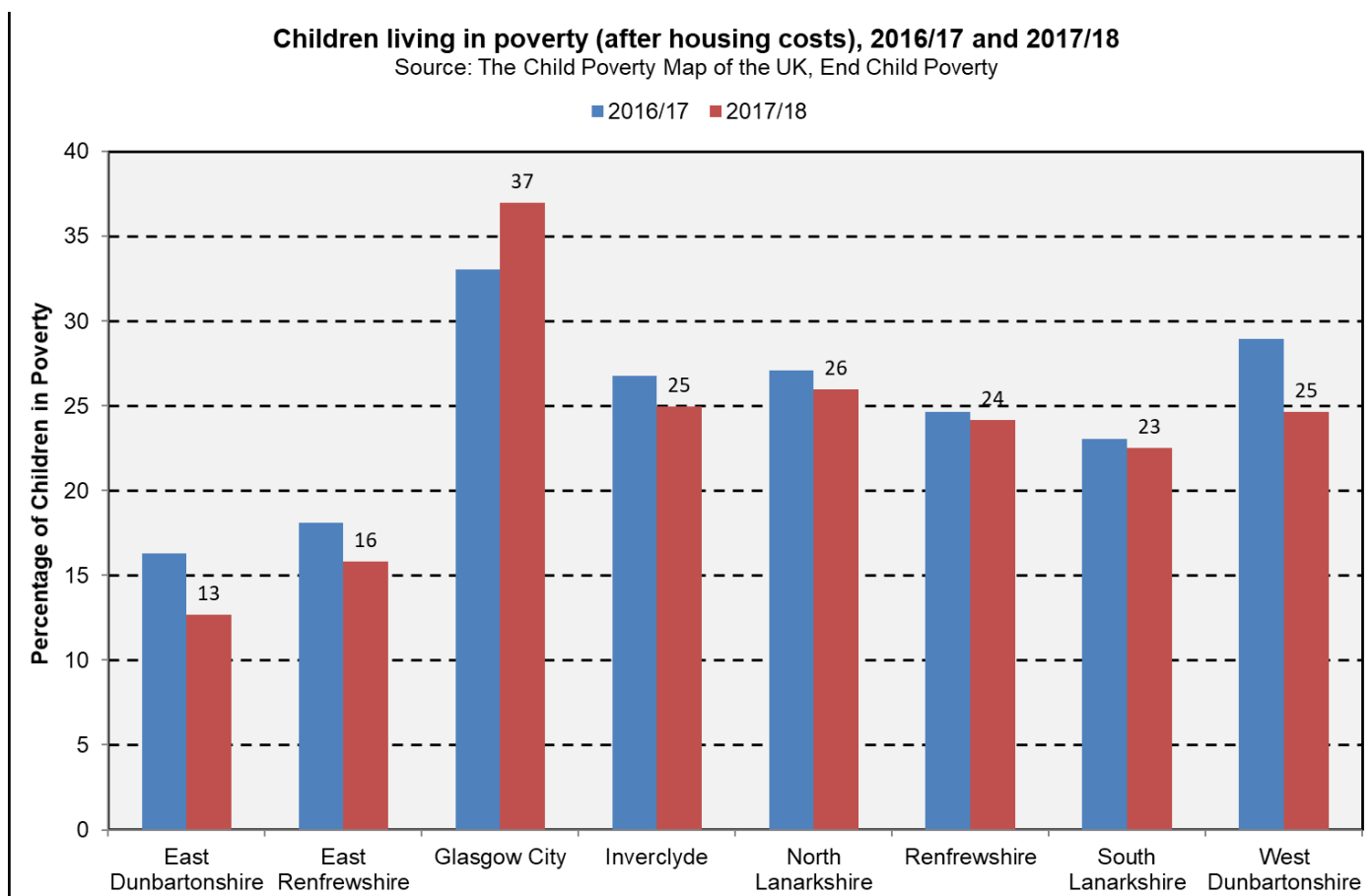
Levels of poverty and income inequality



RED – Child poverty is predicted to increase, and income inequality remains high across the GCR. We need to increase our efforts to address the causes of poverty and reduce income inequality.

It is estimated that 107,500⁷ children were living in relative poverty after housing costs^d in the GCR in 2017/18⁸. This is over one third (39%) of all children in poverty in Scotland. There are considerable numbers of children in each of the local authority areas in the GCR Region currently held back by poverty.

Figure 1: Children living in poverty (after housing costs), 2016/17 and 2017/18.



^d Defined as living in a household with less than 60% of the average income for equivalent household size and composition after rent, water rates, property service charges, mortgage interest payments and building insurance.

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

Even in the more affluent areas of East Dunbartonshire and East Renfrewshire between 13% and 16% of children are locked in poverty. In Glasgow City this number rises to 46,660 or 37% of children. After a period of stability in the first half of the current decade, child poverty has started to rise across the UK; 'relative' and 'absolute' child poverty levels are now higher than in 2010.

Notwithstanding this trend, the position in Scotland is more nuanced, in six out of the eight GCR local authorities child poverty after housing costs dropped between 2016/17 and 2017/18. However, in Glasgow City over the same period, the figures rose by four percentage points. (Figure 1).

Recent projections of child poverty in Scotland suggest child poverty after housing costs could rise to 38% by 2031⁹. A recent NHS Health Scotland briefing focused on child poverty in large families, noted that in 2018, 32% of children in larger families were in relative poverty, compared with 20% for children in two-child families and 25% for children in one-child families. The report also made recommendations on how to reduce child poverty in large families¹⁰.

The number of children living in low-income households and unable to afford basic necessities^e across the region is also higher in all local authority areas than the national target of less than 5% by 2030, ranging from 9% of households in East Renfrewshire to 43% of households in Glasgow City. This combined low income *and* material deprivation measure of poverty uses a higher threshold (70% of median income) to define low income than the relative child poverty measure, which defines a low-income household as one with 60% of median income. Interestingly however, with the exception of Glasgow City, all local authorities have a lower rate of this combined measure than low income alone. Possible explanations for this may be a less chronic experience of poverty with the ability to draw on savings or other assets and/or potential bias in self-reporting, whereby survey respondents are unwilling to admit to not being able to afford basic necessities.

Income inequality is not inevitable and in fact relative income inequality decreased slightly in all but two of the local authorities in the region between 1999 and 2016. However, income inequality still remains high across all eight local authorities in the region. For example, in four of the local authority areas the combined income of the 10% receiving the highest incomes exceeded that of the lowest earning 40% of people.

It is also worth noting that even when income of lower earning households is increasing slightly faster than that of higher income households (relatively) the significant starting gap can mean that absolute income differences still increase¹¹. To make significant progress on relative and absolute income inequalities a greater pace of convergence of actual income levels is required.

^e A list of 22 items based on what most people agree is a basic necessity – e.g. enough money to repair broken electrical goods, save regularly (at least £20) for rainy days. For more information see <https://www2.gov.scot/Resource/0052/00528162.pdf>

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

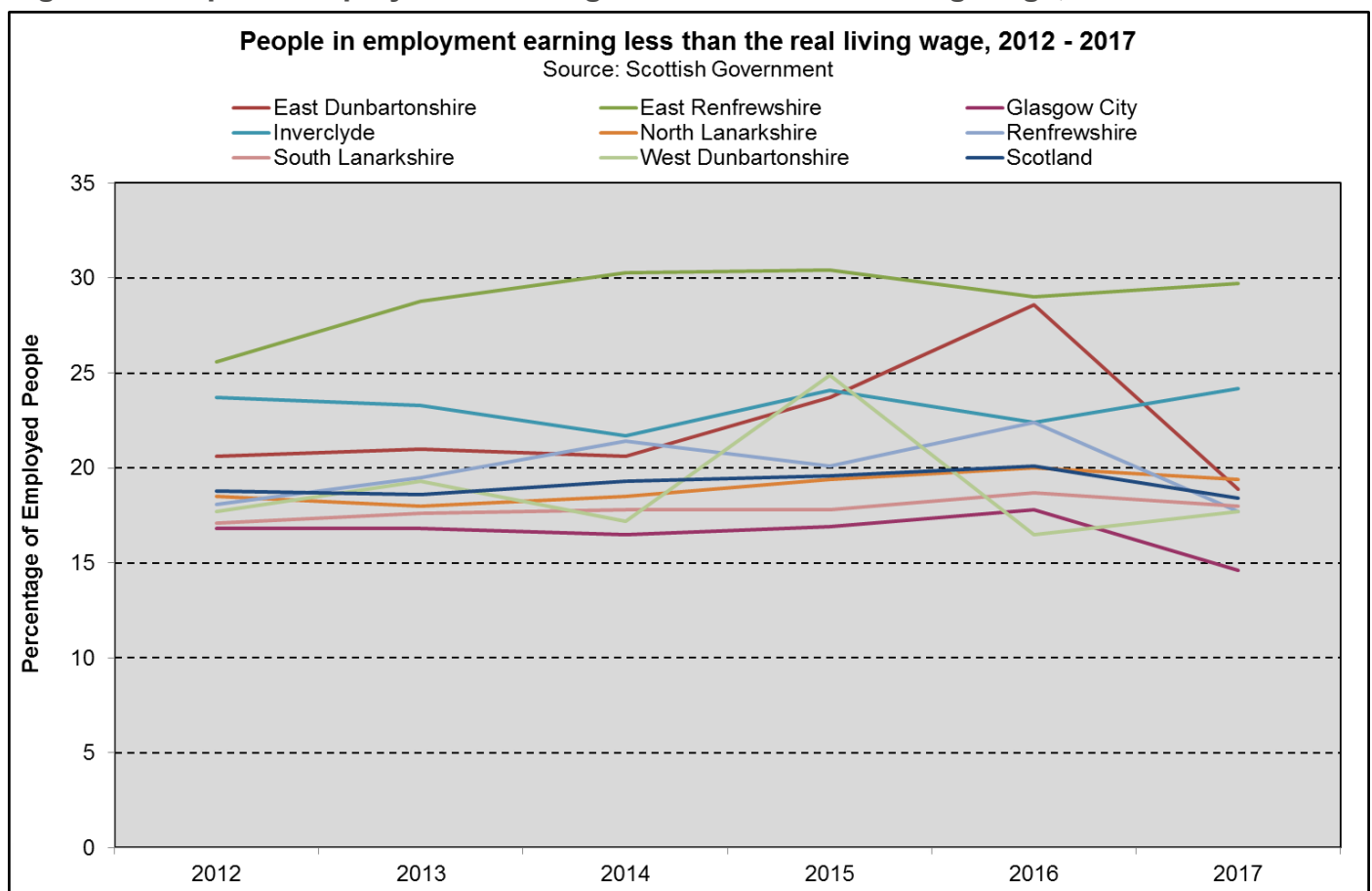
Household incomes



RED – Too many households have no one in employment and there are not enough jobs for those seeking work. There has been a significant rise in in-work poverty and many people earn less than the real Living Wage.

Ensuring there are jobs available for parents which pay enough to meet essential living costs is fundamental to reducing child poverty. Between 2006 and 2016 the percentage of children living in households where no adult had access to paid employment decreased overall in five local authorities in the GCR. Glasgow City in particular, which had 38% of children living in employment deprived households in 2006, almost halved this rate by 2011. However, across the region there are still significant numbers of children living in households with no one in employment with rates ranging between 5% in East Renfrewshire to 19% in Glasgow City during 2016. Recent analysis of the local labour market suggests that there are not enough jobs available for all those seeking employment, with only seven vacancies for every ten people seeking work in the GCR Region¹².

Figure 2: People in employment earning less than the real Living Wage, 2012-2017.



Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

Sixty-five percent of children living in poverty in Scotland are now living in working households, reflecting the significant rise of in-work poverty⁴. Across the GCR there was a sharp increase in the numbers of people reporting they had insufficient working hours between 2004/08 and 2012/13. Although the underemployment rate has since fallen, rates are still currently higher overall in a number of areas than they were in 2000. There was a slight decrease between 2016 and 2017 of people earning less than the real Living Wage² in a number of local authority areas. However, there are still significant numbers of people working in all areas that earn less than the real Living Wage, from one-in-seven people working in Glasgow City to one-in-three of those working in East Renfrewshire (Figure 2)^f.

Full-time work that pays the minimum wage (also known as the UK living wage) may not be enough to meet essential living costs. Modelling by the Joseph Rowntree Foundation suggests two adults working full time earning the national living wage would only be able to cover 95% of the essential living costs of a family of four. This falls to 82% for a lone parent with one child working full time and earning the national living wage¹³.

^f The data in Figure 2 refer to where people are employed rather than where they live.

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

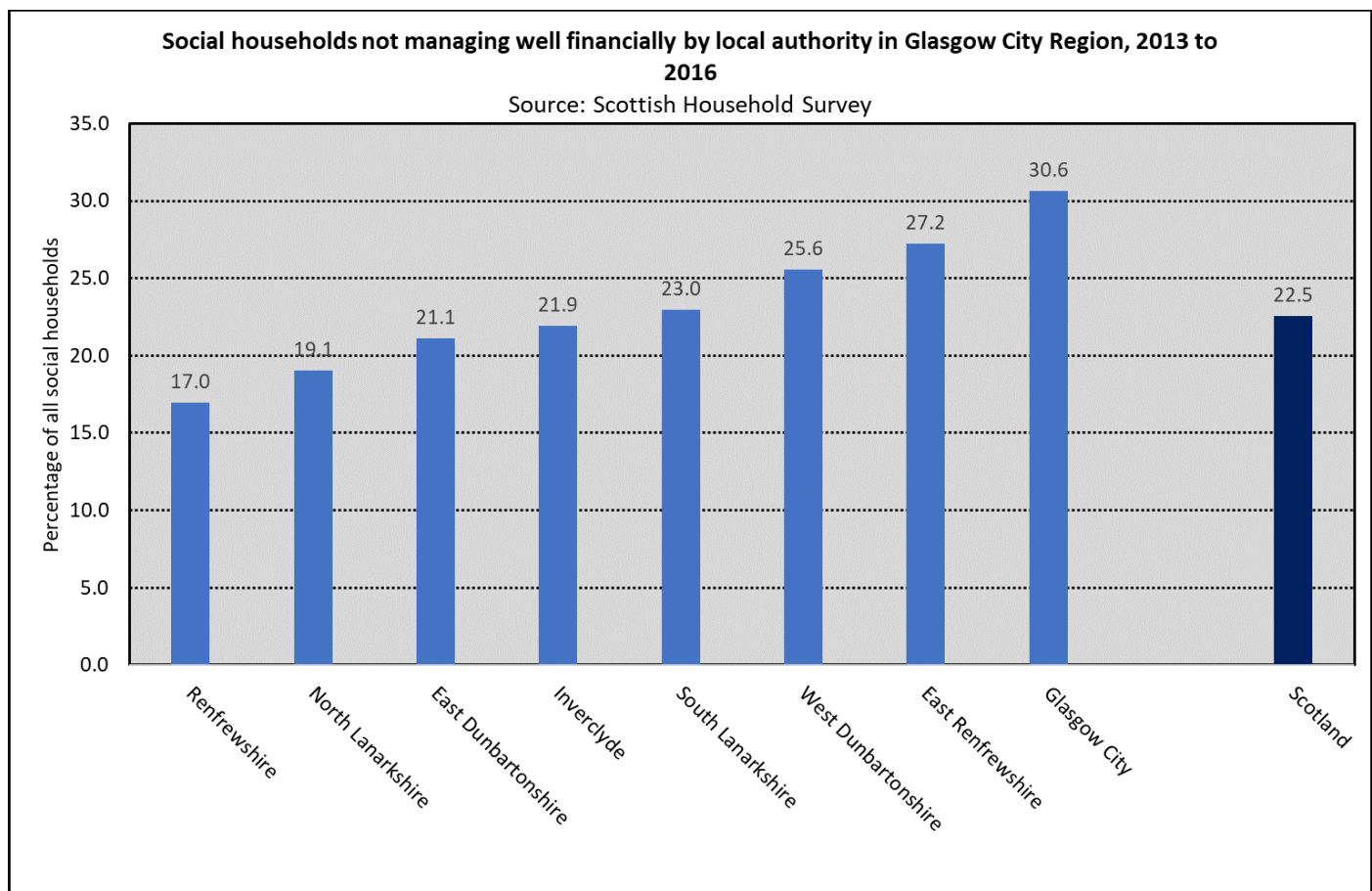
Social housing costs and the percentage of social housing tenants not managing well financially



AMBER – Housing rents in the social sector have increased above the rate of inflation.

Average weekly rents for social sector housing (local authority or housing association provided) increased at a rate which was 5% above inflation between 2013/14 and 2016/17 in Scotland¹⁴. Between 17% and 30% of GCR households in the social rented sector, report that they are not managing well financially.

Figure 3: Social households not managing well financially by local authority in Glasgow City Region, 2013-2016.



Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

Percentage of children accessing childcare



AMBER – Relatively few children are using childcare and access, costs and eligibility vary geographically.

There are currently no routine data available directly describing childcare accessibility, including availability, flexibility and affordability, at a national or local level. We are, however, able to describe the proportion of 0-15 year olds using childcare. In 2018, the percentage of children and young people accessing childcare services varied from 20% in Inverclyde to 35% in East Dunbartonshire. Demand for childcare is likely to be greater for younger compared with older children and young people. This age aggregated measure as a proxy for accessibility is therefore limited. However, it is worth noting that most areas have seen an increase in the percentage of children accessing childcare between 2010 and 2018.

High quality childcare for preschool children is important not just to reduce costs for working parents but also to mitigate the adverse impact of low household income on a child's development. In Scotland, all two-year-old children in families in receipt of income-related benefits or who have been or are currently looked after by the local authority are entitled to 16 hours of free childcare per week. Some local authorities offer free childcare to two-year-old children based on other criteria beyond these minimum requirements. It is estimated that a minimum of 27% of two-year olds in Scotland are eligible for funded early learning and childcare¹⁵. More affluent local authorities are likely to have lower eligibility rates and more deprived areas are likely to have higher rates than this national average estimate. Across the region, all local authorities have less than 27% of two-year-olds accessing funded early learning childcare places with rates ranging from 5% in East Renfrewshire to 19% in West Dunbartonshire (Figure 4).

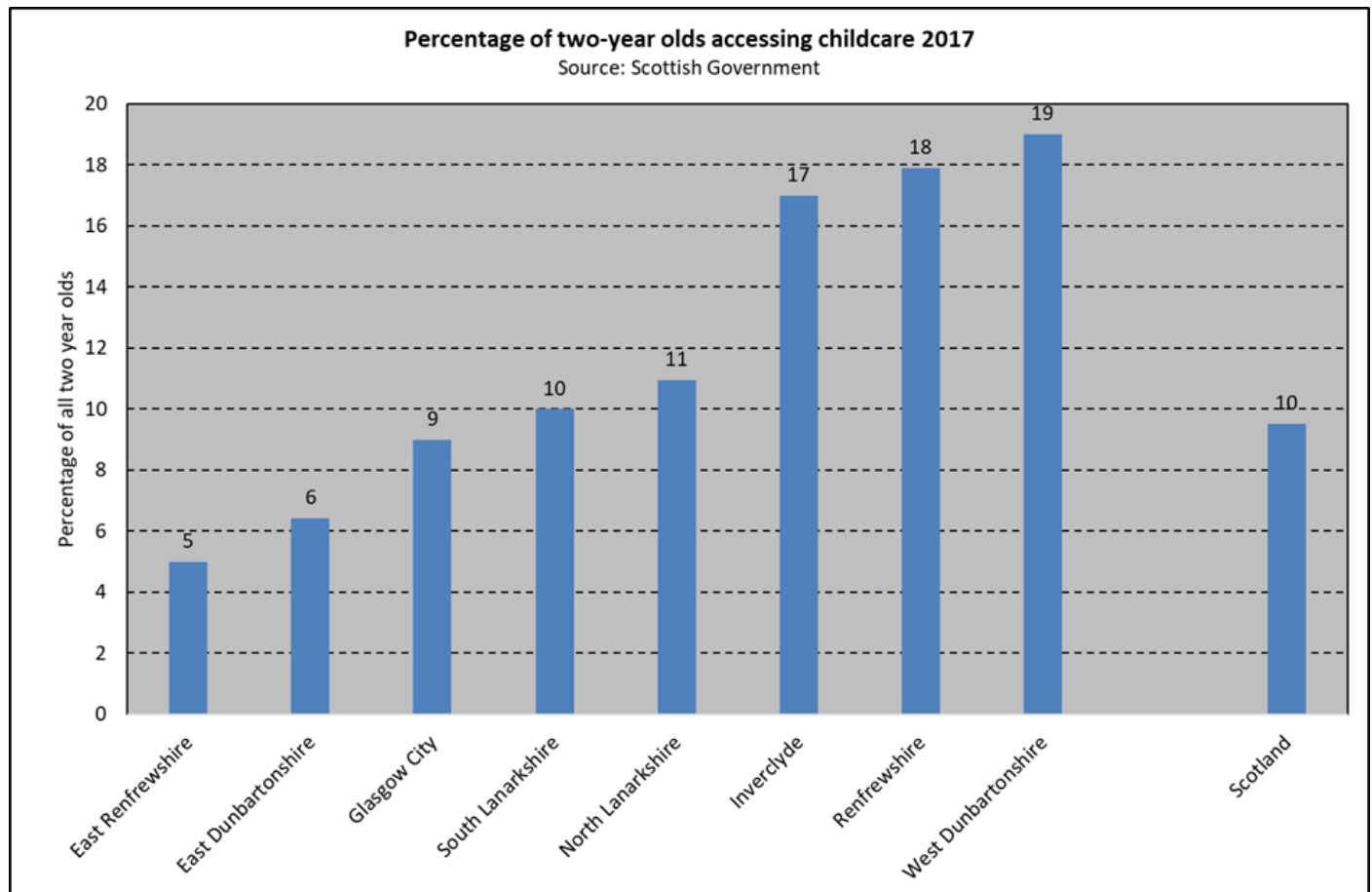
Possible reasons for this lower than expected uptake include concerns about placing young children in formal childcare, preference for informal childcare options as well as potential lack of accessibility. Qualitative research would enable further exploration of this. While the expansion of free childcare provision for three- and four year olds is welcome, local recent research in Glasgow indicates additional substantial cost of both school-aged childcare and childcare associated costs (e.g. transport costs, equipment and lunch charges) for families¹⁶.

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

Figure 4: Percentage of two-year olds accessing childcare, 2017.



Transport costs and food bank use



RED – Public transport costs are increasing well above the current rate of inflation and food bank use has increased at a dramatic rate in recent years. We need to increase our efforts to provide affordable, accessible public transport and affordable, good quality local food.

The cost of bus and rail fares increased by 16-18% above inflation in the ten years between 2006 and 2016¹⁷. In addition to the main substantial costs facing families, there are also increasing numbers of families struggling to afford food. The number of three-day emergency food supplies given to children in Scotland by the Trussell Trust has increased three-fold in the five-year period from 2013/14 to 2018/19 from 71,428 to 210,605¹⁸.

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

What we can do to reduce child poverty at a local level?

There is much that can be done by local organisations to address the drivers of poverty in our role as employers, in the provision of our services and in advocacy for action at a UK and Scottish Government level.

As local private and public sector employers we should:

- Create and maintain high quality jobs.
- Monitor trends in our complement of full-time equivalent jobs into the local economy.
- Strive to pay the [real Living Wage](#) as a minimum and reduce income gradients within organisations.
- Offer and promote flexible working as default as promoted by [Family Friendly Working Scotland](#) and [The Timewise Initiative](#).
- Continue to work with national and local skills development agencies to understand local skills gaps and link those currently furthest from the labour market with relevant skills development and apprenticeship programmes.
- Use public sector buying power to achieve [community benefits](#).
- Support [employee financial wellbeing](#).

In the provision of our local public services we should:

- Prioritise collection and reporting of age-stratified data on current early learning and childcare (ELC) need and provision, for preschool and school-aged children, in order to improve accessibility, flexibility and affordability where required.
- Undertake qualitative research to explore reasons for lower than expected uptake of free childcare for eligible two-year olds.
- Where required promote eligibility for funded ELC through universal children's services.
- Reduce cost-related barriers for essential goods and services – e.g. implementing *Cost of the School Day* recommendations¹⁹.
- Provide a one-stop shop assessment for any local government provided benefits.
- Automate benefits provided by local government e.g. school clothing grants.
- Maternity and children's services should regularly enquire about financial wellbeing and have clear referral pathways into money advice services.
- Explore co-location of money advice services with universal health services as much [greater social return on investment](#) compared with high street provision.
- Assess options for longer-term sustainable funding strategy for local money advice services.

Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

We should advocate as appropriate to national government, within community planning partnerships, workplaces and trade unions for:

- The real Living Wage as a minimum wage entitlement.
- Reduced income gradients.
- Flexible working as default whenever possible.
- For a greater proportion of rented homes to be provided through the social rented sector to improve governance, quality and affordability.

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Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

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Children's Report Cards

POVERTY AND INCOME INEQUALITY

March 2020

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