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## Falling Through the Cracks: The Cost of the School Day for Families Living in In-work and Out-of-work Poverty

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## **Abstract**

Poverty is known to deleteriously affect children's experience of, and success in, education. One facet of this relationship is the financial costs associated with full participation in education in what has become known as the 'cost of the school day'. This paper draws on a small-scale longitudinal qualitative study of families living in poverty, drawn from a wider study called the 'Early Warning System', carried out in collaboration with the Child Poverty Action Group Scotland. The paper explores the experiences of parents in out-of-work and in-work poverty, and cycling between the two, in relation to school costs for their children and the effects this has on their wider financial situation. The findings show that families experiencing in-work poverty, especially those who have recently moved from receipt of out-of-work benefits, face the financial hurdle of not being entitled to passported benefits such as free school meals, school clothing grants, and initiatives such as schools' subsidies of activities and trips. The longitudinal aspects of the study design allow the impacts that changes in entitlement to benefits have on families. The paper concludes that the costs of the school day can be unseen and not well understood by educators but keenly felt by children and families living in low-income and makes recommendations to mitigate this.

## **Introduction**

Poverty is known to deleteriously affect children's experience of, and success in, education (Gregg and MacMillan, 2010, Blanden et al., 2008, Feinstein, 2003). There are many facets to the relationship between poverty and education presented in the literature: from theories on parental support and aspirations (Kintrea et al., 2011, De Civita et al., 2004), through children's own (dis)engagement with education (Horgan, 2007), to proposed closer partnerships between home and school (Hirsch, 2007a, Hirsch, 2007b). Over the past ten years or so, a growing body of evidence on children living in poverty's educational attainment, participation, experiences and outcomes has accrued, with children's and teachers' voices being well-represented in the research (Elsley et al., 2014, Ridge, 2011, Wikeley et al., 2009, Horgan, 2009).

A manifest aspect of the relationship between poverty and education is the financial costs associated with children's ability to participate fully in their schooling in what has become known as the 'cost of the school day'. The extant body of research evidence highlights many salient aspects in relation to the cost of schooling, not least of which are:

- (1) children's own agency in trying to manage school costs (Harris et al., 2009);
- (2) schools and local authorities' measures to alleviate financial pressures for families in receipt of key benefits (Sosu et al., 2014); and
- (3) some teachers' lack of understanding on the causes and consequences of poverty, with views being expressed linking poverty with '*parental values, choices and financial skills*' (Spencer, 2015: 45), as per the once outmoded but re-ascendant thesis of the deserving and undeserving poor.

The current lack of understanding of the differences between the risks, causes and consequences of poverty leads to a blame culture that sees poor parents as culpable rather than as a group of people who are facing the same disadvantages as their children (Treanor, 2018). Although research has been undertaken in schools with teachers and pupils, there is less evidence on how the costs of the school day are experienced and managed by low-income parents themselves. This is the gap that this research aims to fill.

This research draws on a small-scale longitudinal qualitative study into families' lived experiences of welfare reform, itself drawn from a wider study called the 'Early Warning System', carried out in collaboration with the Child Poverty Action Group in Scotland. Using data from across five years of the study, this paper explores the views and experiences of parents living in in-work and out-of-work poverty in relation to how they manage school costs for their children and the effects this has on their wider financial situation and vulnerability. This research is particularly important in Scotland at present as there is a strong government focus on educational inequalities for children. This is evidenced in the Child Poverty (Scotland) Act 2017 which requires children's education to be considered within its primary legislation. Furthermore, Community Planning Partnerships (CPPs) have to report every three years, both prospectively on what measures they intend to put in place and, retrospectively on what actions they actually undertook, to prevent and mitigate child poverty. This research, therefore, is a timely resource to enable public authorities in Scotland to understand what aspects of schooling prove most difficult for families living in in-work and out-of-work poverty.

This paper aims to fill three gaps in the current research evidence: (1) the lived experiences of parents in relation to school costs; (2) the longitudinal experience of parents' living in, or moving between, out-of-work and in-work poverty; and (3) policy recommendations for public authorities to improve children's participation in schooling based on school costs. The structure of the paper is as follows: the context of children living in poverty and the costs of schooling is presented, followed by the findings relating to the experiences of parents living in in-work and out-of-work poverty as they manage and mitigate the costs of the school day. In concluding, the paper gives recommendations to local authorities who have responsibilities under the Child Poverty (Scotland) Act 2017 on how to prevent and mitigate the deleterious effects the cost of the school day has on families living in, or moving between, out-of-work and in-work poverty.

## **Context**

### *Poverty*

Following on from the seminal work of Townsend (1979), poverty in the UK and its constituent countries is widely accepted to be a relative concept, which is defined as not having the resources to meet your minimum needs, including social and cultural needs, that are common

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in the society to which you belong. Those affected by poverty describe it as an 'overwhelmingly negative experience' that adversely affects them, 'psychologically, physically, relationally and practically' (Ridge, 2009: 62) and, as an 'explicitly and implicitly' stressful state that causes 'embarrassment and guilt' (McKendrick et al., 2003: 14). Poverty is a dynamic phenomenon and those living in poverty are often in low-paid, insecure employment, not working at all or cycling between these two states (Shildrick et al., 2013). In-work poverty is on the rise in Scotland, 65% (before housing costs) and 66% (after housing costs) of children living in poverty have at least one parent in paid work. The qualitative experience of living in poverty for those in out-of-work and in-work poverty is similar, suggesting little has changed in the 10+ years since Green's (2007: 7) study. For children, poverty precludes their participation in the social, leisure and celebratory activities of their peer group (Ridge, 2002a), which can adversely affect their friendships, self-esteem and cause them to feel ashamed, excluded and stigmatised (Holscher, 2008, Kintrea et al., 2011, Ridge, 2011, Harris et al., 2009). Children are additionally stressed by poverty as they are aware of, and worry about, the financial pressures their families are under (Whitham, 2012).

### *Poverty techniques and behaviours*

Living in poverty brings difficult choices, including forgoing items that most people regard as basic necessities, such as food or fuel (Green, 2007: 19). Harris et al (2009: 9) describe this as the 'get cold or go hungry' option. In addition to making difficult choices, people employ a range of behaviours and techniques to mitigate the impacts of poverty. A common mitigatory practice that parents, usually mothers, employ is to sacrifice their own basic needs, often food, to ensure there is sufficient for their children (Harris et al., 2009). As well as diverting resources to best meet the needs of children, parents sometimes try to protect their children by telling them half-truths about reasons why they cannot do or have something (McKendrick et al., 2003: 19). Despite parents' best efforts, however, children do report being directly adversely affected by poverty (Harris et al., 2009, McKendrick et al., 2003: 18).

Children are not passive in their dealings with poverty (Ridge, 2002a, Ridge, 2002b) – on the contrary, they too employ techniques and behaviours to hide their poverty and protect their parents (Iverson et al., 2017: 7). Mitigatory techniques children employ include not asking for even the slightest extra money, absenting themselves from school trips, cooking classes, and physical education, and not eating properly themselves (Iverson et al., 2017: 7, Ridge, 2013, McKendrick et al., 2003). In one study a girl was given money for a school trip in instalments from her lone-parent father and 'carried it around for weeks in her bag until she had the full amount. She did not want the school to know that he could not pay in one instalment' (Harris et al., 2009: 22). In this situation, the girl was attempting to hide her poverty from her teacher and classmates.

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The hiding of poverty emerges in other studies. McKendrick and al (2003) report parents attempting to 'mask' their poverty and Patrick's (2016) longitudinal, qualitative study of poverty gives the example of the benefit claimant seeking to pass herself off as a non-benefit claimant. Patrick (2016) describes this as the 'concealment of a stigmatised identity', a classic strategy for coping with stigma (Goffman, 1990). This hiding is particularly pertinent here as the parents and children in this study commonly make great efforts not to appear poor in front of other pupils, parents and teachers. As well as trying to avoid stigma and shame, parents often hide the reality of their circumstances to schools out of fear of unwanted service intervention (EIS, 2016). Such masking or concealment of poverty can add an additional layer of complexity when considering steps to prevent and mitigate the effects of poverty on children and families.

### *Poverty's effects on schooling*

Poverty's relationship with education presents complex challenges that cannot be reduced to simple causes, effects and solutions (McKinney, 2014: 203). In Scotland, as in the UK and other western countries, a key policy approach for mitigating the impact of poverty on education often lies in interventions to raise the attainment of disadvantaged children, with the expectation that this will ensure they achieve a successful transition to a positive destination post-school, for example, into higher education (McKinney, 2014: 204).

In policy circles, less attention is given to the middle-class culture of schooling, which, for many children living in poverty, is intrinsically alienating and presents barriers to full participation (Gillies, 2006). The everyday lives of children living in poverty often differ from those of middle class children and these differences emerge in school settings (Ridge, 2006). School is argued to be 'predicated on a different set of values, namely, individualism, competitiveness and access to private spaces (rooms to study in and computer workstations to access the internet) and not communal space' (Iverson et al., 2016: 23). It is a culture that can lead to 'insufferable pressure' on children living in poverty (Iverson et al., 2016: 24). Yet, children living in poverty do try to belong in a school culture that may be intrinsically alienating to them, which, combined with their attempts to conceal their stigmatised identity, may result in feelings of conflict.

Children's participation in school and out-of-school activities and trips is beneficial to learning and to their social and cultural development (Hirsch, 2007b). Where children living in poverty cannot afford to access these opportunities, they are disadvantaged on multiple levels, not just in their lack of full participation with their peers (Ridge, 2011). Children also report learning disadvantages due to not being able to afford educational resources such as a computer, access to the Internet, a dictionary, a calculator and a fully equipped pencil case, among other items (Elsley et al., 2014). The UK has the third highest level of inequality among twenty-four Organisation for Economic Co-operation and Development (OECD) countries in

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access to basic educational resources, with only Greece and Slovakia scoring more poorly (UNICEF, 2010: 6).

### *Teachers' understanding of poverty*

The (mis)understanding that the causes of poverty-related educational underachievement lie with pupils or their parents as individuals, rather than within 'institutional structures and practices', are reported to be held by some teachers and student teachers (Thompson et al., 2016: 2017). Such misunderstanding leads to their falling back on negative stereotypes of children and parents (Thompson et al., 2016: 220). Yet, teachers and student teachers, unless otherwise taught, cannot be expected to understand the causes and consequences of poverty and its effects on children's education (Iverson et al., 2016). This suggests that educating the educators on these issues is an essential part of alleviating the effects of poverty on children's education.

In areas with especially high levels of socioeconomic disadvantage, teachers report struggling to deal with welfare-related issues, such as hungry children, behavioural problems and angry parents (Horgan, 2007, Horgan, 2009). They say that battling the effects of poverty puts additional strain on them (Iverson et al., 2017) and has a very real and damaging impact on the quality of teaching and learning (Lupton, 2005, Lupton and Hempel-Jorgensen, 2012, Horgan, 2009). This suggests that policies that directly and indirectly improve family finances, living conditions and foster school-family relationships would have an associated positive effect on children's schooling.

### *Policy developments*

In Scotland, policy in relation to child poverty and its effects on education has been developing apace. In 2015, Scotland adopted the Global Goals for Sustainable Development, the first of which is to 'end poverty in all its forms' by 2030<sup>1</sup>. The Fairer Scotland Action Plan (Scottish Government, 2016) ensued and is based on five ambitions to be achieved by 2030: the first is to address poverty in Scotland and the third is to improve conditions for the early years, education and health. One of the pledges in the action plan is: 'we will take action to reduce the costs of school for low-income parents' and another is to 'support schools in their efforts to identify and remove any barriers to children having the same opportunities regardless of their background' (Government, 2016: 50).

A propos of the UK-wide Child Poverty Act 2010 being abolished under the Welfare Reform and Work Act 2016, the Scottish Government brought forward the Child Poverty (Scotland) Act, which received royal assent in December 2017. Under this act, the Scottish Government must produce prospective delivery plans for three time periods to 2030. Section 3(e) of the

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<sup>1</sup> <https://globalgoals.scot/blog/2016/12/01/no-poverty/> (Accessed 6 March 2018)

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Act states that such plans must 'set out what (if any) measures the Scottish ministers propose to take in relation to education and, in particular, closing the attainment gap'<sup>2</sup>.

The Scottish Government has further reinforced its commitment to reducing poverty-related educational inequalities across its policy landscape. This is demonstrated by the 'Scottish Attainment Challenge', which began in 2015, to ensure equity in educational outcomes for all children<sup>3</sup>. Since 2017, this attainment-related initiative has been allocating Pupil Equity Funding to schools across Scotland on the basis of the number of children eligible for free school meals (FSMs). The funding is allocated directly to schools, rather than to the local authority, and must be used to close the poverty-related attainment gap. The monies are spent at the discretion of headteachers who are required to work in partnership with each other and their local authority.

Under the Children and Young People (Scotland) Act 2014, all pupils in Primary 1-3 receive a FSM: while this is a national level policy it is implemented at a local level with ring-fenced funding from central government. An evaluation of this policy shows that all children, but especially children in low-income families, gain financial and nutritional benefits from universal FSMs (McAdams, 2015). The Education (Scotland) Act 2016, which also places a duty on Scottish Ministers and education authorities to take steps to reduce inequalities for pupils experiencing socioeconomic disadvantage, amended the eligibility criteria for FSMs and provides the power to require local authorities to provide meals other than school lunches. In addition, the Education (Scotland) Act 2016 grants Scottish Ministers the power to require local authorities to provide school clothing grants (SCG) at a specified rate, although this power has never been used. It is currently estimated that the minimum cost of school uniform for a year is £129.50<sup>4</sup>.

In Scotland, the value of SCGs across local authorities has been variable. A positive change occurred in May 2018 when the Scottish Government exercised its power under the Child Poverty (Scotland) Act 2017 to standardise the value of the SCG at £100 and to require all local authorities to pay the SCG at this rate. While less than the estimated cost of school uniform for a year, this is a great improvement as can be seen by table 1. However, the eligibility criteria and application processes remain variable across local authorities. One, for example, requires a 16-page application form to be filled in and nine forms of documentary evidence to be presented. Another describes the SCG as 'discretionary' suggesting its criteria are subject to change. Finally, a number of local authorities do not pay the school clothing grant to pupils over the age of 16 years who are in receipt of the means-tested Educational Maintenance Allowance (EMA). Table 1 presents local authorities' child poverty rates,

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<sup>2</sup> <http://www.legislation.gov.uk/asp/2017/6/enacted> (Accessed 6 March 2018)

<sup>3</sup> <http://www.gov.scot/Topics/Education/Schools/Raisingeducationalattainment> (Accessed 28 February 2018)

<sup>4</sup> [http://www.opfs.org.uk/wp-content/uploads/SchoolClothingGrant\\_Briefing\\_April-17.pdf](http://www.opfs.org.uk/wp-content/uploads/SchoolClothingGrant_Briefing_April-17.pdf) (Accessed 19 April 2018)

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clothing grant values prior to the 2018/19 school year, and whether they give SCGs to young people in receipt of EMA (denoted by an asterisk beside the name of the local authority).

Table 1 – Local authority child poverty rates and school clothing grant values

Local authority	Child Poverty rate 2017	Clothing grant as of 2016-2017	Clothing grant as of 2017-2018
Glasgow City*	34.31%	£47	£52
North Ayrshire	29.26%	£40	£40
Dundee*	28.32%	£81	£100
West Dunbartonshire	26.47%	£100	£100
East Ayrshire	26.46%	£75	£100
Inverclyde	25.73%	£90	£90
Clackmannanshire*	25.14%	£55	£55
North Lanarkshire	24.87%	£70	£70
Fife	24.47%	£55	£55
South Ayrshire	24.36%	£50	£50
Dumfries and Galloway	24.31%	£80	£80
Midlothian	22.04%	£65	£65
Edinburgh	21.94%	£50	£50
West Lothian*	21.91%	£110	£110
South Lanarkshire	21.89%	£50	£50
Renfrewshire	21.86%	£55	£55
Falkirk*	21.25%	£50	£50
Argyll and Bute	20.40%	£50	£50
Scottish Borders	20.12%	£45	£70
Angus*	19.37%	£20	£50
Highland	19.09%	£81	£90
East Lothian*	18.93%	£65	£65
Stirling*	18.64%	£50	£50
Moray*	18.33%	£45	£45
Perth and Kinross*	17.06%	£50	£50
Aberdeen City	16.72%	£60	£60
Orkney Islands	15.59%	£56	£56
East Renfrewshire	15.55%	£75	£75
East Dunbartonshire	15.21%	£50	£50
Eilean Siar	14.87%	£65	£65
Aberdeenshire	12.59%	£50	£50
Shetland Islands*	9.39%	£50	£70

Data sources: GCPH (2016)<sup>5</sup>, OPFS (2017)<sup>6</sup> and End Child Poverty (2018)<sup>7</sup>.

\*These local authorities do not award school clothing grants to pupils in receipt of Educational Maintenance Allowance.

<sup>5</sup> [http://www.gcph.co.uk/assets/0000/6096/Briefing\\_paper\\_BP49\\_cost\\_of\\_school\\_day\\_WEB.pdf](http://www.gcph.co.uk/assets/0000/6096/Briefing_paper_BP49_cost_of_school_day_WEB.pdf) (accessed 2 February 2018)

<sup>6</sup> [http://www.opfs.org.uk/wp-content/uploads/Briefing-Note-Findings-from-2017-School-Clothing-Grants-Survey\\_MD\\_PDF.pdf](http://www.opfs.org.uk/wp-content/uploads/Briefing-Note-Findings-from-2017-School-Clothing-Grants-Survey_MD_PDF.pdf) (accessed 2 February 2018)

<sup>7</sup> <http://www.endchildpoverty.org.uk/poverty-in-your-area-2018/> (accessed 2 February 2018)

At the level of the local authority there are initiatives being developed to mitigate the effects of poverty on children's full participation in education. Two examples are the City of Edinburgh Council's 1-in-5 project<sup>8</sup> and Glasgow City Council's the Cost of the School Day project<sup>9</sup>. Edinburgh's 1-in-5 project takes a multifaceted approach to tackling the effects of child poverty in schools:

- (1) it highlights and reduces stigma;
- (2) it scrutinises the impact of school policies and practices, including school related costs, on children's attainment and school experiences;
- (3) it provides training on the impacts and causes of child poverty; and
- (4) it designs and realises resources to support schools in their mitigation efforts.

Teaching and non-teaching staff, pupils and parents are included in the work. As a result, a 'school equity framework' has been designed to advise schools on assuring equal access and full participation in education for all pupils.

Glasgow City Council's the Cost of the School Day research was carried out in 2015 and, subsequently, funding was provided to carry out the report's recommendations. These were to provide: schools with guidance to help them recognise and eradicate school costs; with resources to promote the take-up of financial entitlements such as FSMs and clothing grants; and teachers with learning opportunities to increase understanding of the causes and impacts of poverty. Such is the momentum surrounding child poverty and its impacts on schooling that the Educational Institute for Scotland produced a film<sup>10</sup> and an information booklet for schools on 'poverty proofing' the school day (EIS, 2016).

The following section details the methods used in this study to explore how families experiencing out-of-work and in-work poverty – some of whom are not in receipt of key benefits which passport onto non-monetary benefits, such as FSMs and SCGs - experience and manage these particular costs of schooling.

### **Methodology - The 'Early Warning System' Study**

This paper reports findings from an ongoing longitudinal qualitative research project on the impacts of welfare reform on families living in out-of-work and in-work poverty in Scotland. The research is part of a wider research programme called the 'Early Warning System' (EWS) carried out in collaboration with the Child Poverty Action Group in Scotland (CPAG)<sup>11</sup>. EWS

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<sup>8</sup> <https://education.gov.scot/improvement/practice-exemplars/The%201%20in%205%20-%20Raising%20Awareness%20of%20Child%20Poverty%20Project%20in%20Edinburgh> (Accessed 6 March 2018)

<sup>9</sup> [http://www.gcph.co.uk/latest/news/585\\_collaborative\\_project\\_looks\\_at\\_the\\_cost\\_of\\_the\\_school\\_day](http://www.gcph.co.uk/latest/news/585_collaborative_project_looks_at_the_cost_of_the_school_day) (Accessed 6 March 2018)

<sup>10</sup> <https://www.youtube.com/watch?v=-qAKiu9nneo&feature=youtu.be> (Accessed 6 March 2018)

<sup>11</sup> <http://www.cpag.org.uk/scotland/early-warning-system> (Accessed 26 September 2017)

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was set up to collect and analyse case evidence about the effects welfare changes have on the wellbeing of children, their families and the communities and services that support them.

The EWS qualitative sample comprises twelve families from across Scotland, although one moved to England but still remains part of the longitudinal research. The families were selected via organisations they were accessing, e.g. One Parent Families Scotland, through community education workers and using a snowballing approach. The sample was drawn to capture a range of experiences and includes: in-work and out-of-work participants (due to the longitudinal nature of the study these statuses do not remain static); adult disability; child disability; lone-parent families (female and male); couple families; those accessing education; and rural/urban residency.

The method used is semi-structured interviews carried out between 2013 and 2017 - participants have been interviewed five times. Taking a longitudinal qualitative approach is preferred in the study of poverty for several reasons. Firstly, the author had previously undertaken longitudinal qualitative research with families living in poverty between 2007 and 2009 and learned first-hand how much more rich and thick the data are that emerge over time, especially when discussing such sensitive and stigmatised topics (Harris et al., 2009). Secondly, the trust that builds between the researcher and the research participants over five years allows even the most intimate and personal details to be revealed, a privilege that carries with it ethical implications that will be further discussed later. Thirdly, repeat interviews allow a dynamic picture of experiences and reflections to emerge, as Patrick (2016) noted in her study on the impacts of welfare reform. And fourthly, (but not exhaustively), taking a longitudinal approach allows *change* to be explored, in particular, the change between being in-work and out-of-work, and the change that happens during the transition to adolescence and secondary school. For the families living in in-work poverty, it is change, the ebb and flow of hours and jobs, and the policy responses to these changes in the form of in-work benefits that have most impact on families' ability to avoid or mitigate the costs associated with schooling.

A methodological concern with longitudinal qualitative research is attrition. For the first four years of the study there was no attrition which reflects the extent of the trust between the researcher and the research participants. In the final year, two participants were not available to be re-interviewed. The interviews took place in the participants' homes or in a nearby facility such as a community centre, depending on participant preference. Families were given £25 in high street vouchers as a thank you for their time and participation. All names have been changed and pseudonyms are used throughout this paper. Identifying details, such as the nature of an unusual disability or a participant's geographical location, have been removed.

The author took great care to collect ongoing consent, for participation in the interview per se, for permission to be contacted again, and for permission to use the data for a wide range of policy and research outputs. In longitudinal qualitative research, trust is created at

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interview one and builds with each subsequent contact, which brings greater ethical implications than cross-sectional qualitative research. The two main ethical aspects that comes with longitudinal qualitative research is how and when the researcher should exit the research and being cognisant of the fact that the data collected are much more revealing than would otherwise be the case. In this instance, the researcher discusses the aims of the research with the participants at each interview, reminding them of its time-bound nature. This is done by discussing the end point and how this will affect the participant (if at all). For some participants, this is a non-issue, but for others they have reported that the researcher is the only person they speak to all year about such personal thoughts and feelings. This is a great responsibility and not one that the author of this paper takes lightly. An exit strategy is planned with participants including a review of, and signposting to, services that may be helpful to the participant going forward. The second ethical concern is the very, very intimate and personal nature of the data that are collected with increased trust over time. To maintain a strong ethical basis to the research, data that are highly personal and not pertinent to the research are not reported on, and in discussion and agreement with CPAG, have been redacted in the transcripts.

The data are analysed thematically, on a cross-sectional annual basis, and also on a longitudinal basis across all five years of data. The longitudinal aim is to explore the lived experience of poverty over time, to capture the unique, dynamic, aspects of participants' lives, and to provide a better insight into their needs, aspirations, and levels of support required, in keeping with other studies of this nature (Harris et al., 2009: 15). Following the box at figure 1 which gives a synopsis of the families' situations, the empirical findings are discussed.

Figure 1 - Introduction to the study participants

*Jamie is married with six children and works 37.5 hours per week.*

*Liam is the lone-parent of one son who came to live with him after being removed from his mother's care. Liam's disability benefits have been stopped and started several times.*

*Jennifer is a lone-parent with three boys. Jennifer has been in work and out of work and back again in the period of the study.*

*Rebecca is young and lives alone with her daughter. Rebecca left home aged 17 and has no family support. Rebecca receives out-of-work benefits.*

*Janice lives with her partner and late-teenage daughter. Janice receives disability benefits for multiple physical conditions.*

*Emma is married with a young old son. She works part-time and her husband is self-employed.*

*Mary is a lone-parent to a late-teenage son with extensive learning disabilities and mental health issues. Mary receives out-of-work benefits for herself but lost her caring and disability benefits for her son during the study. She still cares for her son.*

*Fiona lives with her two teenage sons. Fiona has been in work and out of work and back again in the period of the study.*

*Pauline is a lone-parent with two teenage children. During a three year period of unemployment post-redundancy, she incurred high levels of debt due to non-payment of bills such as mortgage and council tax, before finding various employment again. She moved away from her home town and family in order to find a job.*

*Sarah is a single parent with one son. She was at university studying for a degree and then left due to financial stress and the effects it was having on her health.*

*Ashleigh is a young mum to one son. She has been with, apart from, and back with her son's dad during the period of the study. Ashleigh has worked part-time or full-time in this period.*

*Debbie is married and has a grown-up daughter and a severely disabled young son. Debbie works part-time and her husband is self-employed.*

## **Findings**

The evidence presented here gives a rich insight into the costs of the school day that are subsidised or free for those on out-of-work benefits, i.e. FSMs, school trips and SCGs, but which cause particular strain for those families on in-work benefits who receive no subsidy. As this is a longitudinal study with five years' worth of data on the families, it is the case that most families have experienced both in-work and out-of-work poverty and are acutely aware of what they lose in the years when they receive no passported benefits. The policy governing such passported benefits do not take into account the dynamic nature of poverty nor the difficulties that families living in in-work poverty face. The evidence presented here demonstrates the hidden everyday realities of the ways in which the costs of school are experienced by the families in this study in in-work and out-of-work poverty and the effects this has on their wider financial situation and vulnerability.

### *School uniforms*

Families who are working but earning a low-income and who are not entitled to SCGs experience problems affording school uniforms. The difficulties they describe and the impacts this has are similar to those families living in out-of-work poverty. This appears to be unchanged since an earlier study of families in Scotland carried out by Green (2007). This raises the question why, despite some positive policy interventions at the UK and Scottish levels since that time, such difficulties are shown to persist a decade later. It suggests that the past eight years' austerity, welfare reform and cuts to benefits and services have rolled back any progress that may have been in train since Green's study.

Difficulties in affording school uniforms are a constant feature of life for the families in the study. Children's clothes are either quickly outgrown or worn out. Debbie works part-time, is the mother of a severely disabled son, and is ineligible for the SCG. She explains: *'he's already gone through three pairs of school shoes, trousers, I think we're on our second set of uniform, yep, so that all costs'*. Jamie also works and so is ineligible for the SCG; he finds this particularly unfair as he has a large family. He finds buying uniforms for his four school-aged children particularly expensive and questioned whether SCG eligibility should also consider low-income working families and the number of children in a family, as *'having a bit of a discount would help'*.

The difficulties in affording school uniforms is not only experienced by the families living in in-work poverty. Those families who do receive SCGs find that what they receive does not cover all that the young person needs to comply with the school rules. For example, SCGs have to pay for school shoes too and this is a problem for many parents who find themselves buying cheaper shoes, often with the intention of buying better ones at a later date, and having to replace them due to their poorer quality. Fiona notes this: *'I haven't got the money to go and spend £60 on pair of school shoes. I am buying the cheapest ones that I can find but they're not lasting very long because they're the cheapest ones ... that's me had to go and buy*

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*Robert new school shoes again ... I said "they'll do you until I've got money to get you a not bad pair". But it's fine, because he's at primary school it doesn't really matter'. Fiona never did manage to buy her son better quality shoes and the next time we meet shoes are again a bone of contention:*

*Robert (12) come in, just at the winter, just after Christmas it was, and it was snowing, and he come in with his school shoes with no sole on them... and I was like 'how am I going to manage to get his school shoes?' - you can't put money aside for savings because you just don't have any left ... there's no way you can go and buy something extravagant ... So it was quite good, because, after he lost the sole off his shoes, it was snowing so he went to school in his wellies. So it worked out in my favour, it gave me a couple of weeks to put a wee bit of money back to then buy him school shoes ... You can't plan for unforeseen circumstances. (Fiona)*

In this instance, serendipity in the guise of bad weather helped Fiona to manage the costs of Robert's shoes without revealing that the only footwear he had in the interim were wellingtons. This was the factor that appeared most important to Fiona, that Robert would not be shamed by having no shoes while his mother saved for a new pair. This emphasises that families living in poverty do desire to mask their poverty and conceal their stigmatised identity as found in other studies (McKendrick 2003, Patrick 2016).

School shoes become increasingly problematic as children get older and experience growth spurts. Additionally, the transition to secondary school, when children grow rapidly and become more self-conscious, and uniforms become more formal and more strictly enforced, causes particular anxiety for parents. This is contrasted to the relative ease of clothing a child in primary school. In primary school uniforms are more informal and flexible as suggested by Fiona's quote above. In secondary school the young people themselves additionally become aware of what they are wearing, as noted by Jamie who has to clothe four school-aged children: *'the primary school kids you can throw on joggers and a black sweatshirt and they'll go to school quite happily, but the older ones, it has to look nice ...'*

School clothing becomes more problematic and expensive in secondary school as children are required to have specific items of clothing and certain types and colour of shoes. For Jennifer there is a requirement for her three sons to have proper black leather shoes. She says she has ongoing negotiations with her sons over what school shoes she can and cannot afford to buy. The fact that the SCG in her area was £55 meant buying three pairs of black leather school shoes for her sons is prohibitive and would preclude her from buying any other items of school uniform. While this will be ameliorated by the SCG being standardised at £100 across Scotland, the average annual spend on school uniforms for secondary age pupils was calculated to be £150-£200 in 2009 by a Scottish Government working group (Scottish Government, 2011).

With such disparity between SCGs and the costs of school uniform, parents in this study adopt behaviours to manage costs, for example, by buying items on a weekly basis

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throughout the summer or relying on grandparents for financial help, a finding which is also found in other studies (Harris et al., 2009). Fiona says: *'my mum helped me at October to get them boots because it was really bad rain and everything, so my mum got one of them boots and I got the other'*. While appreciative of the help, parents were not comfortable asking their own parents to supplement children's school clothing, a finding mirrored in research from the early 2000s (Ghate and Hazel, 2002, McKendrick et al., 2003). This raises the question of why behaviours, such as relying on grandparents to buy school clothes and shoes, prevail.

### *School trips*

School trips are often subsidised (but not free) for those on out-of-work benefits but are not subsidised for those receiving in-work benefits. Often it is the Parent Council or Parent/Teacher Association that chooses to subsidise a trip meaning there may be no overarching school policy governing subsidies. Such variance in the governance of subsidies can mean that differences occur at, and even within, the school level. Another issue with school trips is that they often cluster, sometimes on a seasonal basis, and so having children in different year groups, or even in the same class, can result in the accumulation of monies due.

Jennifer finds it particularly difficult when school trips coincide for her sons. One time when she was not in employment, one son had a £12 trip and the other had a £7 trip on the same day. She also had to provide a packed lunch for them when usually they would have received a FSM, an added cost that is not always appreciated by schools. She says it is difficult when *'it all comes at once'* and the impact of multiple requests for money on her *'totally stresses me out'*. On another occasion she explained that school trips can be costly even when they are subsidised:

*(my middle son) is going to a play at the theatre which, I think we've to pay something like, and it's subsidised by the PTA, but I've still to contribute, I think it's £15 for that one. But £15 is £15. £15 can nearly buy (her younger son's) trainers. But you just have to do it, you just have to pay it.*

Jamie also has difficulty in meeting the costs of trips for multiple children; on one occasion his children pretended they did not want to go on a week-long whole-year residential camp so that Jamie would not feel bad about not being able to afford it. This corresponds to findings that show that children often self-exclude and eschew asking for money to avoid placing stress on their parents (2002a, 2011). Jamie explains:

*For example, the twins ... when they were leaving primary seven and there's a P7 camp, and there was no discount for the fact that we've got two children, so I think for both of them to go it would have cost us about four hundred and odd pounds so it ended up I think, in truth, that the two of them kidded on (pretended) they didn't*

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*want to go, because they knew how expensive it was going to be for us. We basically just couldn't afford to send two of them. So they missed out on that.*

When asked how the twins felt about it, Jamie said:

*they made out they were all right about it but they were more gutted when their pals come back and started telling them the stories of things they got up to and things like that and they weren't able to go. But they weren't the only ones.*

Jamie said he knew that the twins were just pretending they didn't want to go but that there was nothing he could do about it. He did suggest to the school that there could be a discount for multiple children in a family, or that they could do some class activities to raise funds and reduce the cost for everyone, but nothing came of these ideas.

Another issue with school trips reported by parents is the brevity of the period between receiving the school letter and the expectation of payment. This is often the case for trips that the school deems to be cheap or local; however, such is the micro-management of money that parents struggle even with seemingly insignificant amounts. Liam says:

*The school is always coming up with wee trips and things like that and then you're caught out. It's not very good that they don't give you enough notice, you know, and maybe it's only two or three pound and they don't really see that two and three pounds is a big issue, but when you're struggling it is. If you've got to put aside that extra couple of pounds from here and there, you're robbing Peter to pay Paul, you know, it can be an issue.*

This is an issue also experienced by Fiona. She says that the letters sent home advertising activities, such as karate or dancing, will say they are on a first-come first-served basis with payment. Fiona explains that if these letters come home on a Monday, she won't be able to afford to make the payment until Thursday when she receives her Child Tax Credits. This means that often her sons will miss out due to the timing of her income. Again, children's own agency comes into play as Fiona believes that her sons have stopped asking her for these extra activities because they know the difficulty she has in finding the money on time. Children missing out in this way could be averted if schools consider the timing of requests for money and allow more time for payments to be made, even payments that the school deems insubstantial.

### *Free School Meals*

Fiona's sons received FSMs without incidence while at primary school. But around the time of our second meeting in 2014, her eldest has moved up to high school and taking FSMs has become fraught. Although the school makes the receipt of FSMs non-stigmatising by uploading the daily cost of the lunch onto a card for use in the school dining-room, his friends not in receipt of FSMs get money from their parents. This means that they can buy lunch from the van outside the school or from the nearby shop. This began to impact negatively on

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Fiona's son. After only a short while at high school Fiona's son's attitude and behaviour changed. He didn't want to go to school and displayed other distressed behaviours, such as pretending he was ill so he did not have to go to school, and having a bad attitude towards his mother. Fiona explains that:

*I had to go and pick him up from the school one day because he had been sick ... And I said to him 'what's happening? What's going on?' and he said 'I'm getting bullied because I'm poor and I've not got any money for a bacon roll'.*

This bullying for being poor had been ongoing from the start of school in August until after the Christmas holidays before Fiona discovered it. Her solution to the problem was to give her son money for school lunches instead of using his FSM entitlement to enable him to buy lunch outside of school like his friends. However she acknowledges that:

*I know handing him £10 isn't the answer to everything ... but I just thought ... 'You're in first year at (high) school. It's hard enough as it is ... I cannot bear the thought of you being here and not enjoying it and getting bullied just because you haven't got money for a bacon roll'.*

Fiona's son was not using his FSM entitlement at significant cost to her due to poverty-related bullying. As well as helping her son to avoid shame and stigma, by giving him this money she enables him to fit in, to be more integrated in his peer group and to conceal an otherwise very visible stigmatised identity.

As Jamie is working his children are not eligible for FSMs. With four school-aged children he finds it difficult to cover the costs of daily lunches. Furthermore, as the study progresses he finds the money increasingly difficult to find. He says: *'it's tough, it is, it's tough ... It's tougher than it has been previously. You're trying to make less money stretch further ... you're talking, just for their lunches, about 50 quid a week'*. As with his view of SCGs, Jamie felt that the eligibility for FSMs should consider low-income working parents and the number of children in a family.

The belief that the cost of living, and of school, was increasing across time was prominent among all the families in the study. Jamie and others were trying to make economies year after year and were finding life an increasing struggle. Jamie's ongoing lament that the number of children you have should be taken into account to obtain discounts and reduce costs is not on any policy radar; however, its opposite, the removal of tax credits for those with more than two children from April 2017 for new applicants, was instigated by the UK government during the study. As the Scottish Government now has the power to top-up social security payments, it could mitigate the effects of the two-child policy by introducing a new benefit for third and subsequent children.

*Concealing stigmatised identities*

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At the start of the study Jennifer is in receipt of out-of-work benefits and receives FSMs for her three boys. During the course of the research Jennifer gains a further education qualification and a part-time job, which means she now receives in-work benefits and is no longer eligible for FSMs. Although Jennifer is delighted to be working after being a stay at home mum on out-of-work benefits, she is struggling financially, despite the marginal increase in her income. In particular she did not anticipate the difficulty in paying for school costs that used to be free when she did not work. Jennifer finds paying for school meals a struggle. To manage the expense of lunches on a daily basis, she employs complex micro-management of her finances and a benign abuse of the school's goodwill:

*there's still days when I say ... 'I've not got any change' - this sounds terrible – 'I've not got any change. Just say to the teacher that I'll pay two on Monday', and he'll say 'yeah that's fine'. He thinks it's normal because I do it all the time. The teachers probably know I do it all the time but that means on Monday - I get money on a Monday morning - I can go into the office and say '(my son) never took his dinner money on Friday'. It's because it saves me money. If my boys went to school, the school is not going to see them without a dinner, but at the same time, I would hate anybody to think I can't afford (food for my sons)'.*

What is striking about this quote is the extent to which Jennifer tries to mask her difficulty in paying for her sons' lunches in keeping with the masking of poverty (McKendrick 2003, Patrick 2016) and the concealment of stigmatised identities (Goffman, 1990). She is acutely aware of the shame, both personally felt and, she believes, externally applied by teachers, if she is found out not to be able to afford her sons' lunches. This is mirrored in Fiona's experience when she takes steps to avoid her son's unmasking as someone who lives in poverty.

### **Discussion**

Parents living in out-of-work and in-work poverty exercise creative behaviours and employ innovative solutions to try to ensure that their children are not left behind by not being able to afford the costs of school. However, there is only so far such strategies can reasonably succeed and parents are often put in the painful situation of not allowing their children to take part in paid activities, preventing children being full participants in school-life. Often where parents have not made this difficult decision, children take it for them, exercising their own agency and either not passing on information about costed activities, or being adamant that they do not want to go. We know from research with children that this is their sacrifice in order to protect their parents (Ridge, 2002). This paper shows that parents are aware of children's agency and self-sacrifice and are simultaneously saddened by it and find it an unfortunate inevitability.

Families experiencing in-work poverty, especially those who have recently moved from receipt of out-of-work benefits, face the financial hurdle of no longer being entitled to

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passport benefits such as FSMs, SCGs and, initiatives such as schools' own subsidy of activities and trips. Yet research shows that the social, cultural and human capital generated by out-of-school activities is important for children's learning and social development and that socioeconomic inequalities are likely to further expand unless poorer children have equality of access. Parents in this research were not necessarily aware of the wider positive impacts of children's participation in school events, activities and trips, but instead saw the children's non-participation in terms of their being excluded from the activities of their peers. Even when families were entitled to passport benefits such as SCGs they found that they were woefully inadequate for the needs of the child and the uniform requirements of the school. Parents employed tactics to mitigate the costs of school uniforms which often included relying on their own parents at some personal cost to themselves. This will cease to be so problematic thanks to the Scottish Government's May 2018 action of requiring local authorities across Scotland to pay a standardised SCG of £100; however, eligibility criteria and application processes continue to vary. Furthermore, there is no recommendation or requirement on local authorities to cease withholding SCGs from young people who are eligible for EMA. This has been curiously absent from the discourse even though some local authorities with the highest child poverty rates, eg Glasgow, Dundee and Clackmannanshire, engage in this practice. Finally, living in in-work poverty precludes access to passport benefits, yet, families in this situation face comparable qualitative experiences in coping with low-income and the costs of the school day as those living in out-of-work poverty.

The transition to high school is a flashpoint in the lives of the families in this study as regards the costs of school. School clothing becomes far more restricted by schools' uniform policies and children become more aware and conscious of what they and others are wearing. School lunches become more difficult as many pupils who are not in receipt of FSMs do not use school dining facilities but go to local food vendors instead. This means that children in receipt of FSMs would have to spend their lunchtime without their friends. Parents' actions to mitigate this problem are to give their children money and to allow them to forfeit their FSM. School trips and costs for equipment, such as cookery classes, become more of a problem for young people at high school; however, parents report that it is the point of transition itself, e.g. residential excursions, that cause the biggest financial headache and children can miss out on these key transitional relationship building experiences.

A theme that runs through this evidence is the attempts of parents, for themselves and their children, to mask their poverty and conceal their stigmatised identities. So strong are feelings of shame and perceived stigma that parents go to lengths they can ill-afford to avoid them and their children looking poor. For children, such attempts to conceal their stigmatised identity, while trying to fit in at school, can result in difficult and damaging conflicts. This is acutely demonstrated by Fiona's son's desire to leave the school and buy a bacon roll with his friends, even though he does not like to ask his mother for money. This masking of poverty is seen in other studies of poverty and is an aspect of the costs of the school day that

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government and schools should take cognisance of in order to sensitively support parents who struggle financially but manage to hide it.

A final point is why, after so many years since earlier studies, these behaviours continue to prevail for parents and children. With the Scottish Government's focus being on reducing inequalities and ensuring equitable outcomes for children living in poverty, this point needs to be urgently addressed.

### **Conclusion and recommendations**

Education is critical to preventing and mitigating poverty, but inclusion in the education system is socially patterned, privileges the better off, and brings with it costs that are often unseen and poorly understood by educators but keenly felt by children and families living in poverty. For example, it is often for administrative ease that activities are offered to children on a 'first come first served' basis with the school having little understanding that this may preclude poorer children from participating in activities as their parent(s) need to wait until money comes through. To prevent this, local authorities could issue guidance to schools to encourage them to give a longer lead-in for paying for activities. Furthermore, the costs of school trips can be prohibitive, even when subsidised. There could be limits imposed on how expensive trips can be and/or the requirement for schools to subsidise trips more fully. Given that schools are now in receipt of pupil equity funds to improve access to education for children living in poverty this would be a very real and very practical solution to ensure the inclusion of all pupils in school trips and activities. Additionally, providing teachers with high quality continuing professional development on the nature, causes and consequences of poverty, such as the recent initiatives by the City of Edinburgh Council's 1-in-5 project and Glasgow City Council's the Cost of the School Day project, would engender such good practice through increased understanding of families experiencing financial difficulties.

Entitlement to school clothing grants is targeted and has been determined locally until May 2018. Although positive in its message and impact, the introduction of the £100 SCG across Scotland remains below the £129 recommended by CPAG and the £150-£200 calculated by a Scottish Government working group in 2009. More important to address, however, is the continuing practice some local authorities have of giving out financial support to school pupils aged 16-18 with one hand and taking it away with the other. It is objectionable that young people who are in the greatest financial need, i.e. those in receipt of Educational Maintenance Allowance, are having their eligibility to SCGs suppressed in this way. This practice further discriminates an already discriminated group; young people living in poverty. It is imperative that the Scottish Government compel local authorities to cease this practice and to institute standardised access and eligibility criteria for SCGs across Scotland to ensure equity.

Finally, there is a need to share information on successful and unsuccessful initiatives to alleviate the impacts of poverty on children's education in Scotland. The Child Poverty

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(Scotland) Act 2017 can provide the impetus, resources and platform to collate and share the impressive array of initiatives that happen in silos across local authorities in Scotland. There is commitment from central and local government in Scotland to improve educational experiences for children living in poverty in Scotland and to reduce the costs associated with full participation in schooling. Where there is a genuine will there can be a way; however, a systematic, collaborative approach is required. Also required is a standardised policy governing access to financial help, such as SCGs, that will benefit not just the one third of children living in poverty whose parents are not in paid employment, but also the two thirds who are living in a family where at least one parent works, but that work is not sufficient to lift the family out of poverty.

There is much that has been done to facilitate poorer children's participation in school-related activities; however, there is more that can be done. Research shows that children are acutely aware of the deprivations they experience in relation to school. This research shows that parents are also aware of children's school-related privations and do their best to prevent and mitigate the negative impacts.

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