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and the case of Free School Meals

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Abstract

This paper assesses the extent to which opportunities exist for an extension of the entitlement to free school meals, in order to improve the targeting of free school meals to children from the poorest of households, and the extent to which changes in free school meal provision leads to a regionally specific impact on child poverty due to variations of household composition within the English regions and Scotland, Wales and Northern Ireland.

This paper demonstrates that, first, entitlement to free school meals has been falling for the poorest households since 1997 and, second, that this problem cannot be rectified by targeting the poorest households using the current methods of targeting, namely entitlement derived from receipt of other trigger benefits. Third, we demonstrate that the necessity of targeting the poorest households is still greater when we realise that problems of severe poverty faced by these families are long-run rather than transient effects. Finally, we show that a move towards universal free school meals would not only be effective in targeting the poorest households but that it would have a stronger poverty reducing impact on poverty levels in Scotland and Northern Ireland than anywhere else in the UK.

Keywords : British Household Panel Survey, Child Poverty, Free School Meals, Northern Ireland, Scotland, Welfare Policy.

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1. Introduction

Inter-relationships between child poverty, educational under-attainment and poor childhood nutrition have all combined together to become key areas of policy debate in contemporary Britain. Growing child poverty rates during the 1980s and 1990s placed the UK in one of the worst positions relative to other European economies (Gregg, Harkness and Machin, 1999; Machin, 1996; Nickell, 2004). This, combined with recognition of an increasing educational failure of children from poor backgrounds (Gillborn & Kirkton, 2000; Wrigley, 2003) led researchers to identify a cycle of inter-generational poverty; our understanding of the magnitude of this problem was made more complete with our growing awareness that levels of childhood obesity and diet related ill-health were leading to the current generation of children being the first to potentially have a life expectancy lower than their parents. All of these inter-related factors have placed child-focused welfare at the heart of contemporary welfare debates within the UK (Benzeval, Taylor and Judge 2000; Ludbrook, Theodossiou and Gerova, 2005).

The government's focus upon reform of the welfare system and developing welfare-to-work policies to eradicate child poverty have recently been subject to growing criticism for its ineffectiveness. Two of the most recent studies have emphasised the limits of current policy in dealing with child poverty. Thus Greg, Harkness and MacMillan (2006, p.83) suggest that "on current policy positions the Government will miss the stated 70 per cent employment target for lone parents" while Bradshaw, Finch and Mayhew et.al. (2006, p.47) highlight that the UK has amongst the highest poverty rates for large families in the OECD and that without specific policy focused upon large families government aims to eradicate child poverty by 2020 are unlikely to be achieved.

It was thus against a background of a growing awareness of the continued impact of child poverty and the limits of current policy that Morelli & Seaman (2005) demonstrated both the ineffectiveness of the current system of free school meals provision to the poorest households and the improvements that universal free school

meal provision could bring.¹ For the UK as a whole they demonstrated that inequality was minimised where provision was provided up to and including the ninth income decile of the population for households with children, and further, that the increase in household income derived from universal provision was, both in terms of absolute and percentage gains, greatest for those households in the lowest income levels (deciles 1 and 2 of the income distribution).

These findings raised three further issues. First, although the current system of targeting was shown to be flawed, to what extent could a more effective form of targeting (again using trigger benefits) be developed which included the poorest households, yet still excluded the better-off households?² Second, to what extent were the poorest households excluded from the existing provision of free school meals simply because a short-term transient effect due to shocks to family incomes whose impact is not felt in the long-run? Finally, as the cost of provision of free school meals derives from education budgets administered by devolved institutions and local councils, to what extent does an extension of entitlement to free school meals impact differentially (in terms of income inequality) between the constituent nations of the UK and the English regions?

The following sections of this paper address these issues. Section 2 examines the debates over child-centred welfare relating to school meal provision while section 3 introduces the data and methodology. Specifically we highlight that the British Household Panel Survey provides us with unique information about households, their composition, income and most significantly the extent to which these change over time. Section 4 demonstrates how entitlement to free school meals has changed over time and that widening the range of trigger benefits provides only a limited opportunity for increasing entitlement to the poorest households. Furthermore, we highlight that the very poorest households show the least income mobility of all households groups other than that of the most affluent. In Section 5 we use Gini coefficient analysis of income levels in three large English regions and Scotland, Wales and Northern Ireland to examine the differential income inequality effects of a

¹ Receipt of free school meals is based upon receipt of the following 'trigger benefits': Income Support or Income-related Job Seekers' Allowance (and from 2004, the Child Tax credit).

² We define trigger benefits as those benefits whose entitlement derives from receipt of another, usually means-tested, benefit.

shift towards universal free school meals, an issue that should be of considerable concern not only for the Westminster government but also for the devolved Scottish parliament and Welsh and Northern Ireland assemblies; in doing so, the paper contrasts differences in approach suggested by moves towards universal free school meal provision by the Welsh Assembly and Hull City Council on the one hand, and on the other hand the improved targeting approach adopted by the Scottish Executive in its 'Hungry for Success' strategy (an approach echoed by the Westminster government). In conclusion, the paper reaffirms the findings of Morelli & Seaman (2005), suggesting that only universal provision can effectively provide welfare in the form of free school meals for the poorest of households.

2. Child Poverty and School Meals

Child poverty, educational under-achievement and diet-related child ill-health concerns are all high on the political agenda. UK government statistics for 2005 continued to show that students entitled to free school meals are half as likely to achieve 5 A-C grades at GCSE level than are those not entitled to free school meals (Department for Education and Skills, 2005, p.3). Further pressure to act was placed on the government by the broadcasting of a TV series, '*Jamie's School Dinners*' in 2005 featuring the celebrity chef Jamie Oliver, and with it a widely supported petition which brought into the arena of public debate a growing concern over the extent to which school meal provision was in crisis.

As a result of these influences a range of initiatives have been developed which attempt to reduce educational under-attainment through the improvement of children's diet; these initiatives have encompassed all geographical areas, and all levels of government, within the UK.

The UK government's previous establishment of the Social Exclusion Unit in 1997 had been an institutional response to the mounting evidence of the extent of the inter-relationships between child poverty and poor educational attainment, health and employment prospects (Social Exclusion Unit, 2004; Taylor, Berthoud and Jenkins, 2004). Specifically in response to poverty related under-achievement in schools the Westminster government widened the entitlement criteria for access to free school

meals throughout the UK by including families in receipt of Child Tax credits from 2004. In 2006 it further announced minimum nutritional guidelines for school meal provision (The Guardian, 2006). These guidelines echoed the more thorough-going *Hungry for Success* initiative undertaken by the devolved Scottish Parliament in 2003, which in addition to setting minimum nutritional guidelines for school meals also moved to eradicate the stigma felt by children in receipt of free school meals by making their receipt anonymous (e.g. by the introduction of cashless payment systems in school canteens).

The significance of these initiatives lies with their continued emphasis upon targeting and their explicit rejection of universality. The *Hungry for Success* initiative emerged following the rejection in the Scottish Parliament of a proposal for universal free school meals provision in the 2002 School Meals Bill (Scottish Free School Meals Campaign, 2005, pp.6-7). In contrast to this continued reliance upon targeting the Welsh Assembly has introduced free breakfast clubs in all primary schools while Hull City Council went further still in 2004 and introduced both universal free breakfast clubs and universal free school meals in primary schools.³ Thus a divergence has emerged between one approach based on a continued focus on the use of means-tested targeting and an alternative approach based on universal provision; government, especially at the UK level, seems intent upon maintaining a targeting of benefits approach in contrast to an increased emphasis on universality adopted in places at the devolved and local government levels (e.g. the previously noted Welsh Assembly and Hull City cases). However, as both the Scottish Parliament and the Welsh Assembly have introduced free fruit for all primary school children, the distinction between targeting and universality implies that this distinction between the two approaches may also reflect a degree of pragmatism rather than principle.

The provision of free school meals is not just a measure aimed at reducing diet-related educational disadvantage. Entitlement to free school meals has long been regarded as a key indicator of social deprivation and under-achievement within education, with education authorities monitoring, reporting and utilising free school meal entitlement

³ The change in political composition of Hull City Council in 2006 saw the announcement of the policy of universal free school meals will be abolished in May 2007. See <http://news.bbc.co.uk/1/hi/england/humber/5052856.stm> accessed 4th July 2006.

data to assess the link between deprivation and under-achievement, and providing additional funding for schools that face higher levels of disadvantage (Scottish Executive, 2005, p.3). However, such data may not provide an accurate reflection of disadvantage faced by poor students as disadvantage is recognised as more complex than a simple proxy for income poverty implies.⁴ Further, and of specific interest to this study, the relationship between income poverty and entitlement to free school meals may have changed over time leading to a still greater level of inaccuracy in using such a proxy. Thus, while entitlement based upon receipt of two main benefits, Income Support or Income-related Job Seekers' Allowance, remained constant prior to 2004 the ability of claimants to gain these two benefits did not (CPAG, 2003, p.338-64). Under such circumstances free school meal entitlement may under, or indeed over, represent the disadvantage facing school children. For example, data collected for Scottish schools certainly indicates that the proportion of school children entitled to free school meals has been in continual decline between 1998 and 2004, falling from 21.9% to 19.0% of the school role (Scottish Executive, 2005, table 1).

In order to assess the effectiveness, or otherwise, of free school meal provision in targeting children from poor households and for free school meal provision to act as an effective proxy for material deprivation, we require a dataset which permits household composition to be identified, income to be assessed and for changes to be monitored over time. It is exactly these characteristics that make the British Household Panel Survey of use to this study. Thus we now turn to the data used for this study.

3. The British Household Panel Survey

The UK government commissioned the compilation of the annual British Household Panel Survey (BHPS) dataset, commencing with its first wave in 1991; each year between 10,000 and 15,000 households have provided detailed household-level and individual-level data. Initially representative of Great Britain (the UK minus Northern Ireland), in recent years it has surveyed Northern Ireland as well and included a enlarged Scottish and Welsh sample. Subject to these qualifications, the BHPS

⁴ That neither the level nor the extent of educational disadvantage is captured by the proxy of free school meals is recognised by educationalists but is beyond the scope of this paper (Wrigley, 2003).

constitutes a widely-accepted representative sample of the UK population, and its panel nature ensures that it is an ideal source of data to examine changes to households over time, and how their interaction with specific aspects of the benefit system has evolved. Results from the BHPS are broadly comparable to the Family Resource Survey (FRS), the survey utilised for the basis of Household Below Average Income statistics (Taylor, Berthoud & Jenkins, 2004, p.37). The BHPS is also becoming increasingly recognised as a valuable dataset for the examination of household poverty and inequality, and in recent years a wide range of studies have been utilised it. For example, Taylor, Berthoud and Jenkins (2004) used the panel nature of the BHPS data from 1991 to 2001 to examine the ‘entrenchment’ hypothesis, namely the long term persistence of poverty in households; their research demonstrated both positive and negative confirmation for the hypothesis, both between household groups and between differing measures for poverty or exclusion for each household group. Elsewhere Gayle, Jack and Wright (2005) have examined changing trends in absolute poverty within the UK, suggesting that differences arise from demographic rather than economic differences. More broadly still, issues of health and gender have also been addressed using the BHPS (Ludbrook, Theodossiou & Gerova, 2005; Kostas, Theodossiou & Theodossiou, 2005).

This study uses a sub-set of the BHPS dataset, namely households with children.⁵ We combine these households first into income deciles and later in the paper by geographic distribution in order to assess the impact of free school meal provision. The BHPS provides detailed information on all forms of household income including earned income and income derived from various forms of welfare benefits. We use aggregated gross household income before housing costs adjusted for household composition as our measure of household income. It is widely recognised that two families with the same income but differing family sizes face different levels of relative poverty. Thus we utilise a widely-accepted equivalence adjustment, the McClements Scale, to adjust for family composition effects (Bradshaw, Finch and Mayhew et.al., 2006, pp.5-6). The assessment that follows therefore refers to equivalent with children households.

⁵ The analysis and results that we present here are consistent with those that we generated when we included all households; however, for the sake of brevity and relevance to the precise topics of interest here, we report here only the results for households with children.

4. Poverty in the Poorest Households

As highlighted at the end of Section 2, there has been a declining proportion of children qualifying for free school meals, in Scotland at least, since 1998. The BHPS indicates that this picture has held true for some time across the whole of the UK and that it is not a result of declining child poverty. Figure 1 below shows that over the period 1991-2003 the eligibility for free school meals by children in the bottom two deciles has fallen significantly. For households in the second decile there has been a steady decline in the proportion of households eligible for free school meals from 77% in 1991-93, down to 54% in 2001-03. For those in the lowest decile there was a pronounced rise from 32% in 1991-93 to 54% in 1996-98 followed by a still sharper decline down to only 26% by 2001-03. By the end of this period the eligibility rate amongst the lowest decile was less than that for the third decile. Thus over time free school meal entitlement appears to have become a less and less accurate proxy for deprivation while entitlement has simultaneously diminished for the very poorest households.

INSERT FIGURE 1 HERE

In 2004, in response to the fact that the free school meals entitlement system failed to provide free school meals to a significant number of very poor families, the government, as noted above, widened entitlement to include families in receipt of Child Tax Credit and with an annual income below £13,480, although this extension did not extend to Working Families Tax Credits (Scottish Executive, 2005, p.4; Department for Education and Skills, 2005, 7). The BHPS data for 2004 onwards is yet to be made available but, based upon data from the Scottish Executive, such changes were insufficient to stem the decline in the proportion of children entitled to receive free school meals. Eligibility reached its lowest level ever in 2005 with only 18.5% of children gaining entitlement to free school meals (Scottish Executive, 2005, table 1).

The explanation for the inadequacy of free school meal entitlement to act as either a proxy of deprivation or ensure free school meals successfully target the poorest children lies in the difficulty of using entitlement to one benefit to trigger entitlement

to a second benefit. It might be suggested that if the range of trigger benefits were wide enough then a poor household's entitlement to free school meals would be guaranteed. Thus, the government's extension of free school meal entitlement, while retaining targeting, was based on extending the range of trigger benefits used to include the Child Tax Credit; however, the evidence from the Scottish Executive presented above suggests that this move has not succeeded. Nevertheless, one obvious question that suggests itself is whether such a reform could succeed if the government were to extend the range of trigger benefits beyond those in operation since the reform of the system in 2004? One might, for example, extend the range of trigger benefits to include benefits such as the Working Families Tax Credit or the Disability Living Allowance. This further widening of the entitlement approach might be adopted as an acceptable reform of the existing system on the basis that it might draw into the free school meals system some of those poorer households let down by the system's current form, while at the same time being less administratively burdensome than a new, more direct approach that targeted families for free school meals based on their position within the household income distribution and hence their need or poverty.

However, the BHPS data for the most recent year available (2003) indicates that this may not be so. Figure 2 below indicates that such a reform cannot be expected to end the failure of a system based on trigger benefits to ensure that those children most in need of a free school meal do indeed receive one. Extending entitlement to include receipt of Working Families Tax credits, all disability-related benefits, Council Tax Benefit, Housing Benefit and one parent benefits would certainly increase entitlement for household income deciles 2 and 3 (where eligibility would rise to 76% and 75% respectively from the current system's 51% and 43% respectively), but only modest progress would be made in tackling the problem of non-eligibility in the first decile (where eligibility would rise from a meagre 23% to only a little less meagre 38%). That we see only modest success when we extend the range of trigger benefits used by the targeting system is not surprising given that households in decile 1 are in that poorest decile quite frequently because they fail to gain entitlement to the welfare system benefits available to other poor families. Decile 1 households are in desperate poverty not because they qualify for only the most modest elements of the welfare safety-net, but rather, they have fallen right through the welfare safety-net. Thus, we conclude that decile 1 households are in the lowest decile because they do not qualify

for, or claim, the additional trigger benefits that the widening entitlement approach might focus upon.

Explanations for why families fall through the welfare net entirely are complex and require further research. Nevertheless, a number of key issues have been highlighted including, limited access to benefits for disadvantaged groups, the non-take-up of benefits due to the complexity of the benefits system and a lack of knowledge of eligibility as welfare changes take place (Katungi, Neale and Barbour, 2006). The Child Poverty Action Group suggest that this may effect as many as one in five of those eligible for Child Tax Credits in 2003/04.

INSERT FIGURE 2 HERE

That such a high percentage of the very poorest households can fall through the welfare safety-net entirely, and that significant percentages of households in the next poorest deciles cannot gain access to benefits such as free school meals no matter how wide is the list of benefits included to trigger entitlement, raises serious concerns over the ability to both target benefits effectively using this system and, more long-term, reduce the educational attainment gap between those of the poorest children and those from better off households. However, before concluding this section we need to ask one further question. Is the reason that households fall through the welfare safety-net simply a function of a temporary change in their circumstances? In other words do these households face extreme poverty for a short period of time but move further up the income distribution relatively rapidly, either through gaining access to paid employment or additional welfare benefits, and, therefore, is the long-term impact of extreme poverty less than we might otherwise consider to be the case? Or is extreme poverty a long-term problem for these households with the consequence that their entitlement to a wider range of benefits is removed for a sustained period of time?

If a household's position within the lowest income decile is only a temporary situation then the additional financial costs associated with ensuring their entitlement to free school meals either through an alternative mechanism for identifying them as being in need or providing universal free school meals provision may not be justified. Previous research using the whole of the BHPS sample has suggested that while income mobility may be high, this mobility may be short lived. Thus, while one in three

individuals were in the bottom 20% of the income distribution at least once between 1991-1996, one out of five were in the bottom 20% at least twice (Taylor, Berthoud & Jenkins, 2004, p.18). Thus households may find themselves returning to the bottom of the income distribution even if they have moved out of it previously.

Evidence for households with children suggests that there is indeed an entrenchment effect for the poorest of households with children. As the data in Figure 3 suggests we do indeed have evidence to support the contention that finding oneself in this lowest decile is anything but a temporary experience. In fact, nearly 44% of households in decile 1 will still be in decile 1 twelve months later⁶; similarly, nearly 36% remain within decile 2. Thus, not only does the current system of free school meal provision fail very many of those households at the lowest end of the income scale (a failure not adequately alleviated by a wider range of trigger benefits), but income immobility ensures that this failure is (for almost half the desperately poor households) anything but a temporary phenomenon.

INSERT FIGURE 3 HERE

We can also see from the BHPS the extent to which a household is likely to remain in the bottom income decile over time. In other words, how entrenched is extreme poverty for these families? Following households for a period of four years starting with the first, fifth and ninth waves of the BHPS we can trace the likelihood of these households remaining in the bottom decile for the following four waves. Figure 4 indicates that once a household with children finds itself in the bottom decile the odds of leaving that bottom decile decline dramatically as time goes by; thus, whereas 'only' 30% to 40% of this decile are retained in decile 1 a year after we start tracking them, the following year sees a 'retention rate' broadly in the region of 50% to 60% for those that had remained in decile 1 for that first year; for the third year the

⁶ These results, generated using the data from 1991 to 2003, compare a household's decile at the point of data collection in wave 'x' with their decile at the point of data collection in wave 'x+1'. We recognize that there will be some households that are in decile 1 at the point of data collection for wave 'x', leave decile 1 subsequently but return to decile 1 in time for the point of data collect for wave 'x+1'. Such households will appear to have remained within decile 1. The lack of continuous, detailed household income data covering the periods inbetween the points of data collection prevent us from distinguishing between those who are, and those who are not, permanently within a particular decile over a twelve month period.

'retention rate' was broadly in the region of 60% to 70%, and even for the fourth year the 'retention rates' for each of our three cohorts were above 50%. In other words, a household is more likely to exit decile 1 in its first year than in any of the three subsequent years that we analysed.

We can therefore conclude from this analysis of the BHPS that there is indeed a significant percentage of households with children that experience extreme poverty over a considerable period of time.

INSERT FIGURE 4 HERE

Thus evidence from the BHPS suggests that attempts at utilising the current system of free school meals provision (with or without an extended range of trigger benefits) in order to address income or educational inequality are unlikely to succeed, and will simply perpetuate a deeply flawed and ineffective system of welfare provision. Many of the poorest households fall through the welfare safety-net and as a result miss out on initiatives aimed at enhancing their living standards and reducing inequality. These inequalities persist over time suggesting that initiatives that seek to break the cycle of poverty are unlikely to be effective if entitlement is based upon the receipt of trigger benefits.

Before we conclude there is one further observation to be made, namely the link between inequality and differences that exist in family composition across the UK. Income inequality varies across the UK as does family composition. As a result, changes in the provision of free school meals would, we can demonstrate, lead to a differential impact between the constituent nations and regions of the UK.

Table 1 highlights these changes using a measure of income inequality known as a Gini coefficient (which ranges from 0 for a situation of perfect equality through to 1 for a situation of perfect inequality). Our Gini coefficients provide a measure of the income inequality within the region / nation they relate to. By estimating Gini coefficients for three 'mega-regions' within England, as well as for Scotland, Wales

and Northern Ireland, we can estimate the impact that a move to universal free school meals may have on income inequality within each area.⁷

Table 1 indicates the reduction in inequality across the UK from a move to universal free school meals would be a reduction in the UK-wide Gini Coefficient of 0.00082. However, examining the regional-specific effects we can see that inequality in the south of England is reduced by only 0.00066, whilst in Northern Ireland and Scotland there is a much larger decrease (0.00087 and 0.00090 respectively). These Gini coefficient changes may seem small, but one must bear in mind the narrowness of the [0,1] scale that these Gini coefficient measures utilise, the fact that free school meals do not, and will not, constitute a substantial element of the welfare budget, and the fact that the welfare gains identified are focused on an important group in society, namely schoolchildren.

INSERT TABLE 1 HERE

Thus the results from the BHPS indicates that measures to address child poverty may well have a more significant effect in some of the areas where devolved administrations have the maximum flexibility to influence change, namely in Northern Ireland and Scotland.

Conclusion

This paper started with a recognition of the importance of government policy aimed at reducing child poverty and specifically measures to reduce poverty-related educational under-achievement. By examining free school meals the paper sought to assess the viability of reform of the current system of provision as a mechanism for the provision of welfare to children.

We find that not only does the current system fail to reflect accurately the proportion of children who one would expect (and indeed hope) to be eligible for free school

⁷ The results presented in Table 1 are based on the assumption that a free school meal has a value of £1.41 per child per school day; the method by which this figure was reached, along with discussion of its accuracy, were presented in Morelli & Seaman (2005).

meals but the previously-used mechanism for extending eligibility to the poorest households (i.e. increasing the range of trigger benefits, as happened with the Child Tax Credit in 2004), is unlikely to succeed due to many of the poorer households falling through the welfare safety-net. If extending the range of trigger benefits to include the other significant components of the welfare safety-net cannot achieve the objective of ensuring at least one nutritional meal per school day for children in the poorest households, then only two options would seem to remain. Either, government and education authorities link free school meal eligibility more directly to a household's needs, presumably with schools, as providers of free school meals, gaining access to government databases that contain such information (a costly and complex system), or a universal system of provision is provided which ensures all children gain a nutritious meal each school day. Certainly, the experience of Hull City Council with a 95% take-up of free school meals indicates that their scheme proved effective at targeting.⁸

Further this paper has demonstrated that the problem of severe poverty for these households is often not a temporary phenomena, but rather, it is for many of these households an entrenched problem lasting years rather than weeks; thus the need for a radical change to the provision of free school meals is required if educational under-achievement is to be addressed.

Finally, the paper indicates that devolved and local government should give serious consideration to the degree to which their powers may be utilised to effect a reduction in childhood poverty and educational underachievement. In particular, the Scottish Executive is due to debate a further proposal for the introduction of universal free school meals in 2006. Previous research by Morelli & Seaman (2005) has demonstrated considerable benefits would be generated from either a universal system or a much more accurately-targeted selective system (either of which would be much preferred to the current, badly-flawed trigger benefit system). This paper lends still further weight to those findings over the current method of targeted provision.

⁸ <http://news.bbc.co.uk/1/hi/england/humber/5052856.stm> accessed 4th July 2006.

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**Figure 1: Percent of with-children households receiving free school meals trigger benefits
1991-93 to 2001-03 three year moving averages**

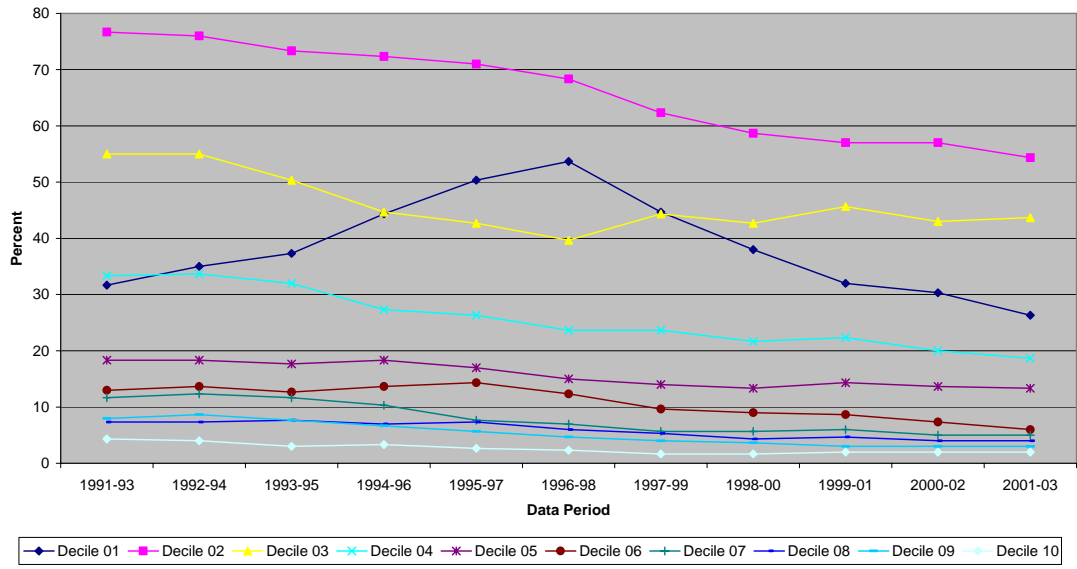


Figure 2: Extending free school meal coverage by extending the range of 'trigger benefits'
Data: 2003

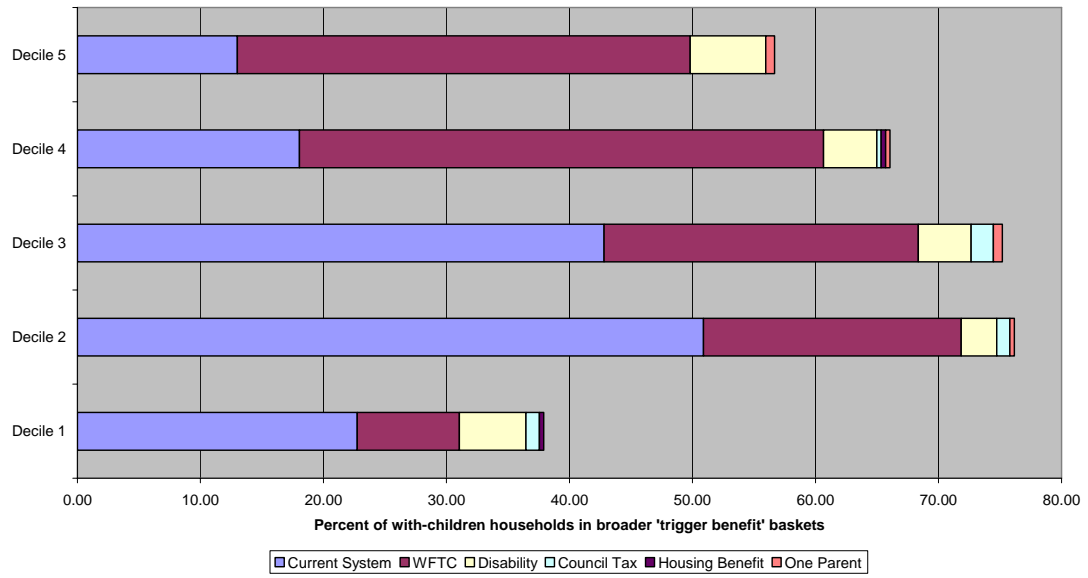


Figure 3: Percentage of each decile appearing in the same decile twelve months later
With-children households only
Data: 1991 to 2003 (aggregated)

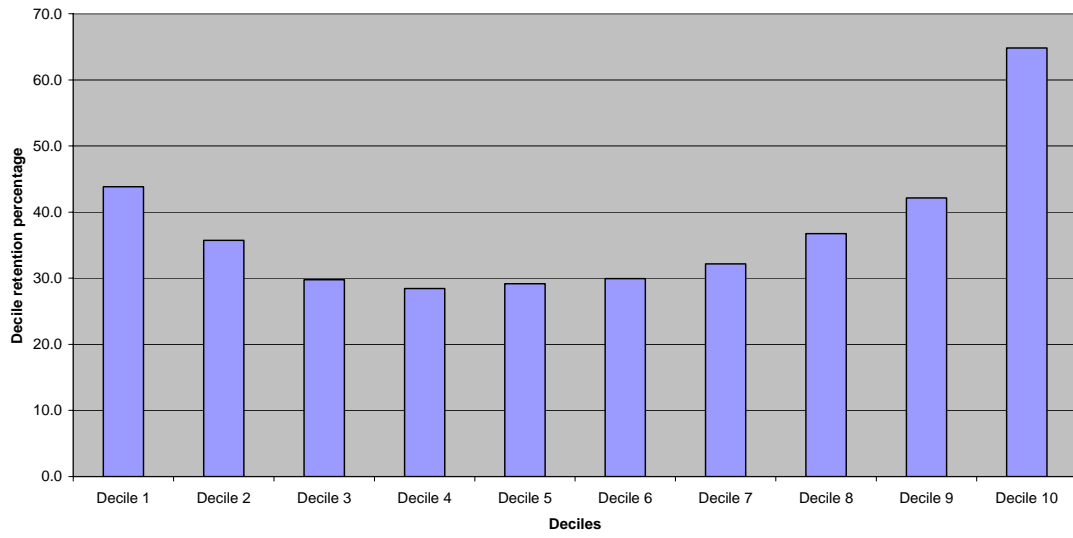


Figure 4: Percentage of decile 01 with-children households remaining in decile 01 for another year (percentages calculated on the basis of Wave 01 / 05 / 09 Decile 01 with-children households still in Decile 01 the previous year)

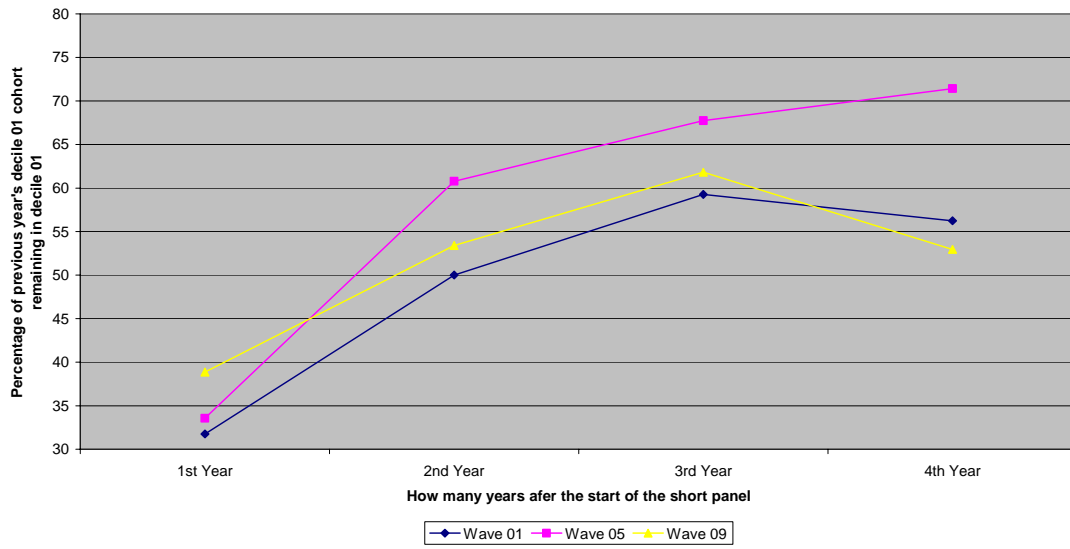


Table 1. Changes in Gini Coefficients under Universal Free School Meal Provision Methods							
System	All UK	South	Midlands	North	Wales	N. Ireland	Scotland
Current System	0.36818	0.37882	0.34697	0.36386	0.33016	0.38192	0.35962
Universal (variable budget)	0.36736	0.37816	0.34619	0.36308	0.32937	0.38105	0.35872
Gini Change	-0.00082	-0.00066	-0.00078	-0.00078	-0.00079	-0.00087	-0.00090
Source British Household Panel Survey (2003)							