



Irene Bucelli and Abigail McKnight

Child Poverty Solutions for Finland

A review of international policies in selected countries

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Abstract

Child income poverty rates in Finland are low by international standards but concerns about elevated risks for some groups of children remain - in particular children of migrants, children in larger families and children in lone parent families. This review set out to explore the effectiveness and relevance of child poverty solutions adopted in other countries (e.g. the Netherlands, Belgium, Canada, Australia, New Zealand and the UK). In line with UNICEF's definition of child poverty as "economic, social and emotional deprivation, leaving children unable to fulfil their rights, participate or achieve their full potential", the review explores child poverty solutions from a multi-dimensional perspective.

Eight policy areas are covered: (1) improving access to affordable credit and rehabilitation of over-indebted households; (2) improving design and access to child support; (3) tackling energy poverty; (4) improving job quality; (5) expanding access to leisure activities and hobbies; (6) improving youth services and youth participation; (7) place-based initiatives improving children's outcomes; (8) improving access and choice of mental health support. For each policy area the review assesses the relationship to child poverty and social exclusion, the evidence of policy effectiveness (including case studies), the potential transferability to Finland. The findings are summarised in a short table.

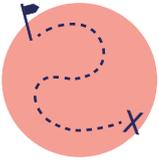
Overall, a number of important lessons emerge:

1. In many areas, Finland is doing well by international standards but a greater focus on some especially vulnerable groups is needed. For example, policy debates are more advanced in Finland than in other countries in relation to the provision of hobbies and leisure activities or the integration of mental health support services. International evidence is nevertheless useful to identify approaches that can help addressing barriers and needs specific to some vulnerable groups. Finland has also been successful in mitigating energy poverty but the review highlights how putting in place an official energy poverty measure could help to identify groups facing high risks, shape policy priorities and monitor progress.

2. In some policy areas, the review identifies clear policy gaps and opportunities for improvement. The review identified, for example, opportunities to improve current debt relief measures for vulnerable, low-income households. It also underscored limitations present in the current system of child support in mitigating poverty, which require reconsidering the relationship between child support and social security.

3. Some effective solutions require long-term, society-wide change. Improving the quality of part-time work can boost employment prospects in households facing labour supply constraints, such as lone parents and large families. Such an improvement requires long-term, concerted action involving several civil society actors. Similarly, there is no quick fix when it comes to improving access to credit for low-income households, but the review highlights some small-scale solutions that may help some underserved and excluded populations such as migrants or ethnic minority groups.

4. The evidence base is not always rich in some policy areas, but the need to develop solutions specific to the Finnish context is pressing. Examples include solutions to tackle precarious employment, around which debates are on-going in many countries but evidence of effectiveness still scarce. Many countries also try to increase active and inclusive participation of young people in policy development, while the evidence base is weak in places, this could improve youth services and produce wider benefits. Meanwhile, concerns with the geographical concentration of poverty in Finland prompt interest in developing place-based approaches which have not, thus far, been common practice.



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Centre for Analysis of Social Exclusion

The Centre for Analysis of Social Exclusion (CASE) is a multi-disciplinary research centre based at the London School of Economics and Political Science (LSE), within the Suntory and Toyota International Centres for Economics and Related Disciplines (STICERD). Its focus is on exploration of different dimensions of social disadvantage, particularly from longitudinal and neighbourhood perspectives, and examination of the impact of public policy.

1 Introduction

International evidence on the effectiveness of policies designed to tackle multidimensional child poverty can help inform policy development in Finland. This review is commissioned by Itila Children's Foundation and contributes to the second aim of Itila's child poverty programme by helping to identify effective policy measures based on international evidence and hopes to accelerate policy discussion about solutions to child poverty.

Child poverty rates in Finland are low by international standards. The risk of poverty or social exclusion among children in Finland is one of the lowest in Europe (Eurostat, 2021) and, using a low income poverty line of 50% median equivalised household income, child poverty in Finland is lowest among OECD countries (OECD, 2022). Finland has been very effective at virtually eliminating severe income poverty among children. A generous social security system with targeted support for families with dependent children includes a universal child allowance for children under 17 years and a housing allowance for low income households (available for tenants and owner occupiers), while families with younger children also receive a generous entitlement for childcare, cash-for-care home care allowance and additional benefits paid by municipalities (Kangas and Simanainen, 2021). Free or subsidised school transport (depending on age and distance from schools) and free school meals help reduce extra costs and address food insecurity. Recent developments have led to increased concerns about elevated risks of child poverty for some groups of children, in particular children of migrants, children in larger families and children in single-parent families. These trends are consistent with those identified across Europe (Eurostat, 2021). Some studies have shown that child poverty in Finland is particularly linked to low income in employed households, much higher in single-parent families, and highest in families with three or more children (Povlsen et al., 2018). While Finland had witnessed a limited spread of precarious employment

compared to other countries (Pyöriä and Ojala, 2016), recent developments in the Finnish labour market have meant that work has become more precarious for some and earnings less secure (OECD, 2020). Weakening labour market institutions, increased use of temporary contracts, zero-hours contracts and precarious self-employment all increase the risk of in-work poverty. Single parents and parents in larger families with greater childcare commitments and a greater need for flexibility can be more likely to have to find work in precarious forms of employment. Changes in the Finnish labour market, along with changes in family structure and increases in migration, are likely to put upward pressure on in-work poverty (Kangas and Kalliomaa-Puha, 2019).

Two recent shocks have had a multidimensional impact on children, particularly children living in low-income families. Low-income families, more generally (due to a higher propensity to consume from current income), and large families in particular, due to their higher consumption needs, are being hit especially hard by rapidly rising prices related to the war in Ukraine (Hiilamo et al, 2022), including the price of essentials such as food and energy (the, so called, "cost of living crisis"). The Covid-19 pandemic negatively affected children and impacted child development because many spent long periods studying from home with reduced social contact and greater isolation (UNICEF, 2022; OECD, 2020b).

2 Methodology

For the purpose of this review, Ifla Children’s Foundation are interested in policies outside traditional social security such as social assistance or child benefits. While it is important to stress that increasing the adequacy of cash transfers is essential for reducing child poverty, this review will focus on other innovative ways to address multidimensional child poverty. Ifla Children’s Foundation uses the UNICEF definition of child poverty as the starting point for its programme on child poverty: economic, social and emotional deprivation, leaving children unable to fulfil their rights, participate or achieve their full potential. These three key elements are reflected in the Bristol Social Exclusion Matrix (B-SEM) framework (Levitas et al., 2007) used in this review to understand multidimensional poverty and social exclusion. Figure 1 gives an overview of how the policies covered map onto the different poverty and social exclusion domains.

The policies covered in the review were selected through a rapid review of the Finnish context, the authors’ expert opinion and discussion with Ifla in relation to current policy priorities. There was a particular focus on vulnerable groups at greater risk of child poverty and the types of policies that could benefit these groups: large families, lone parent families and migrant families. Ifla are particularly interested in understanding more about child poverty solutions adopted in countries other than Nordic countries, and the review includes case studies from the Netherlands, Belgium, Canada, Australia, New Zealand and

the UK, while considering the broader international evidence throughout. While by no means exhaustive, the review sought to include 2 or 3 policies within each of the three main B-SEM domains.

It is important to be clear that this is a rapid, expert-led, non-systematic review. In assessing evidence, priority was afforded to meta-analyses or systematic reviews as reliable summaries of evidence of efficacy in a given policy area. Where possible, the review draws on evidence emerging from studies employing experimental and natural or quasi-experimental designs, generally considered the most robust in assessing causal impacts. Since these types of study are not always possible nor available, the review also considered other high quality quantitative studies as well as qualitative research – as for instance, this may be most common and appropriate type of evidence in relation to evaluations of ‘social value’ or local programmes employing bottom-up participatory approaches. The review comments on the strength or weakness of the evidence base, pointing at knowledge gaps. Some emerging policy concerns, for instance devoting attention to specific vulnerable groups (e.g. young carers, children experiencing school exclusion), are included when relevant to the Finnish context, even though research in these areas may be at an early stage and not as developed as for more widely studied topics.

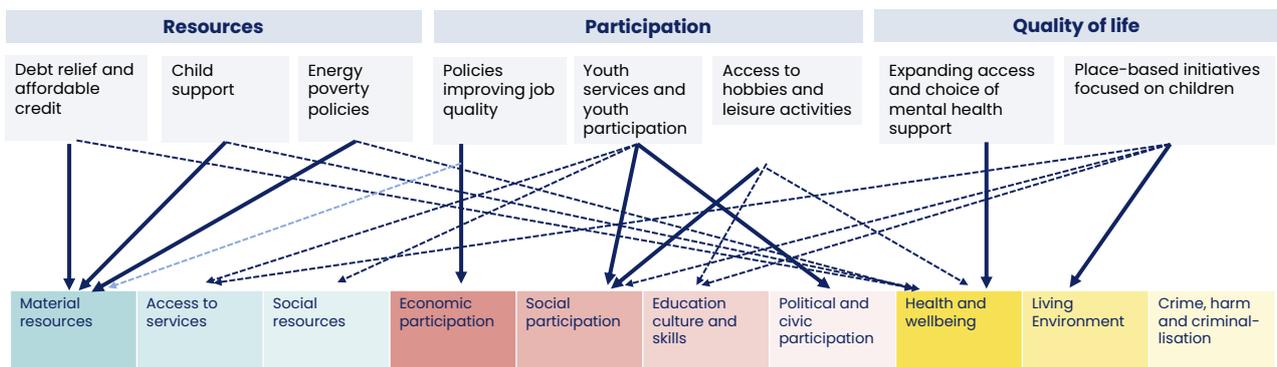


FIGURE 1. Overview of reviewed policies within B-SEM framework.

Source: prepared by the authors. Solid and dashed lines denote primary and secondary relationships (respectively) between policies and related B-SEM sub-domains.

3 Resources

3.1 IMPROVING ACCESS TO AFFORDABLE CREDIT AND REHABILITATION OF OVER-INDEBTED HOUSEHOLDS

Relationship to child poverty and social exclusion

Persistently low household income and critical life events such as separation or divorce, employment shocks or illness are drivers of over-indebtedness¹ (Angel and Heizmann, 2015; Atflied, 2016; Lea, 2021; Hartfree and Collard, 2014). Families with children have high risks of falling into debt because they face high costs. Larger families are thus especially vulnerable (because of greater expenditure needs) as are lone parent household (because of lower resources to meet household needs). These households are also less likely to be able to increase their paid working hours to cope with income shortfalls and mounting debt.

Households at risk of poverty, single parent households and households living in rented accommodation are the most common types of overindebted household in Finland (CPEC, 2013). Coping with debts can force households to cut expenditure and face trade-offs with other aspects of everyday life, hindering families' ability to cover basic needs (e.g. housing, food, utilities, transport, and clothing) and increasing risks of food insecurity or energy poverty. Cutting expenditure can include reducing spending on children, as families cannot afford to pay for activities and hobbies which would be beneficial both for children's emotional wellbeing and their educational outcomes (CPEC, 2013). There is strong evidence that debt has adverse impacts on mental and physical well-being, bearing on a range of outcomes and augmenting the risk of experiencing multi-dimensional poverty and exclusion: from negative impacts on social relations with extended family or within the household, to negative employment prospects and children's educational outcomes – thus reinforcing intergenerational transmission of disadvantage (French and Vigne, 2019; Hiilamo 2021; Bialowski, et al., 2021; Hartfree and Collard, 2014).

Policies to tackle over-indebtedness and its consequences can focus on preventive measures to strengthen households' financial resilience and their capacity to cope with financial shocks. These include policies to improve financial capability and literacy, or their capacity to save and accumulate finan-

cial assets. The welfare state also plays a key protective role in smoothing income over financial shocks and protecting households' incomes (Angel and Heizmann, 2015). Alleviating and rehabilitating measures include the provision of debt advice and debt relief. A strategy tackling over-indebtedness would need to include preventive, alleviating and rehabilitating measures but this section will only focus on debt relief schemes for vulnerable, low-income households and on improving their access to credit. Availability and access to appropriate financial products for low-income households is often inadequate and this can push many vulnerable households to use expensive, high-interest credit providers, further hindering their financial security and increasing risks of becoming trapped in a debt spiral.

Evidence of effectiveness

Improving access to affordable credit

There is substantial variation across countries in the extent to which mainstream financial institutions provide sufficient access to affordable credit for low-income households. In many countries in Western Europe cooperative and savings banks have historically played a key role in relation to fostering financial inclusion (Kim and McKillop, 2019) and their public and socially oriented mission has supported access to credit for disadvantaged household, including those living in remote areas (Gärtner and Fernandez, 2018). In countries where the banking sector has undergone substantial restructuring in the past decade, especially following the 2008 financial crisis, significant challenges have emerged for these institutions to maintain their role in securing adequate access to financial services to vulnerable households (European Commission, 2020).

Government schemes also can directly provide emergency low- or interest-free loans to disadvantaged households to cope with short-term shocks, cover essential items and prevent other debts from spiralling. Sometimes these products are especially focused on mitigating phenomena such as energy poverty (Baptista and Marlier, 2020). Technology offers opportunities to improve targeting of these funds, as for instance councils and municipalities are now often using data matching to identify struggling households and link a number of services (Gibbons and Walker, 2019). There is evidence

¹ National definitions and measures of over-indebtedness vary (e.g. using different debt-to-income measures). Here, we refer generally to problem debt and the phenomenon of households being consistently unable to make payments related to commitments (e.g. consumer debt, as well as housing, utilities, taxes and fines, healthcare, informal debts to family and friends) or being able to repay debts only with disproportionate hardship, for instance cutting on other essentials.

that these schemes allow public authorities to play a significant role in boosting financial inclusion and access to credit for hard-to-bank, vulnerable households. For example, before it was abolished in the early 2010s, the UK Social Fund, and the grants and loans it offered, provided financial support to low-income households on a large scale (Hartfree and Collard, 2014). Responsibility for these hardship funds was shifted to the local level which coincided with a scaling back of support, as resources for local authorities to continue offering such support are limited and funds are not ring-fenced. Importantly, localisation can result in a ‘postcode lottery’ (Gibbons, 2013), especially in contexts where regional disparities see substantial local variation, in terms of resources available and levels of need in the population. The UK example also highlights how the effectiveness of these schemes depends on the design and interaction with social security: the new Budgeting Advances offered in the UK are available for benefit recipients and repaid through deductions from future benefit income, but they have significantly shortened repayment periods compared to previous Budgeting Loans. This makes benefit deductions more substantial, with evidence that deductions produce significant hardship for vulnerable families (Cooper and Hills, 2020) and that dislike for the inflexibility (e.g. defined minimum amounts, strict repayment plans) further deters vulnerable households from using advances (Griffiths et al, 2020). Moreover, shortened repayment periods bear on affordability assessments and therefore access to this form of credit.

Other institutions can facilitate access to credit for low-income households, and can sometimes partner with public authorities to increase reach and credit available. Credit Unions

have a long history especially in Anglo-phone countries such as the United States, Canada, Ireland and the UK, where recent years saw efforts to expand access and the range of products available (WCCU, 2020; FCA, 2019). Their expansion has been promoted also in Western Europe to improve financial inclusion among disadvantaged households (European Commission, 2020). Community Development Financial Institutions (see Box 1) are a similar, less widely spread, type of social lender (present especially in the US and marginally in the UK). However, credit unions have thus far been able to reach only a marginal portion of the population in many countries and face a number of challenges that undermine their efficacy in improving access to credit to vulnerable households. Their members-oriented mission often does not match governments’ plans to increase reach to disadvantaged households (Sinclair, 2014), although in some countries their focus on particular groups can help improve inclusion among disadvantaged communities – for example, some ethnic minorities such as the Māori in New Zealand (Benedict, 2010). Awareness remains low in many contexts (Rowlingson et al, 2016) and limited resources and outdated technology also limit their ability to compete with their high-cost competitors (ABCUL, 2019). Innovation has been promoted – for instance the UK Affordable Credit Challenge Fund supports partnerships between credit unions and FinTech actors; in the US financial lending regulations have been amended to avoid discriminatory practices excluding low- and moderate- income individuals or actively promote access for disadvantaged households through benefits granted to credit unions with ‘low-income designation’ (CRS, 2021).

BOX 1. SOCIAL LENDERS AND MIGRANTS: FAIR FINANCE IN THE UK

In many countries migrants are at greater risk of financial exclusion compared to other groups. Asylum seekers and refugees especially face greater hurdles in accessing affordable and suitable financial services (Dhawan, 2018). Lack of the necessary identification documents, marriage and educational certificates, stable residence status, risk of relocation and lack of credit history create complexities for countries’ regulatory systems, often posing challenges in accessing banking services (Dhawan, 2018; Isaacs et al, 2018). Empirical findings suggest that inadequate communication methods, language and cultural barriers, and poor service delivery including perceived discriminatory treatment also contribute to exclusion of migrants from mainstream services (Caplan et al, 2021). At the implementation level challenges also emerge in the transfer of information to the frontline, as, for instance, bank branch staff often do not recognize or accept forms of identification provided (Isaacs et al 2018). Some social lenders and community financial institutions have emerged in a number of countries (e.g. the UK, Canada, US) in an attempt to reach these underserved populations.

In the UK, Fair Finance is a Community Development Financial Institution based in London. It collaborates with private, public and third-sector partners to deliver three key programmes designed to: (i) help bank unbanked individuals; (ii) give loans to small businesses and individuals and (iii) offer debt and financial capability advice. Their outreach is targeted at immigrants with more than 60% of the personal loans and 83% of the business loans provided to people of minority backgrounds (Kahn, 2021). They serve largely disadvantaged individuals, three quarters of which live in deprived areas of the UK, over half in receipt of benefits, 90% with poor credit scores and 40% born abroad (Fair Finance, 2019). While Fair Finance has invested in technology to improve its digital offering and its reach, it maintains a local presence, hiring a significant number of people from the local areas in London where its branches are based. This contributes to an in-depth understanding of local needs and of the support clients need to repay their loans. Fair Finance has a financial guarantee from the European Investment Fund which reduces the risk of losses and enables Fair Finance to work with clients that would otherwise be considered hard to bank.

Microfinance programmes using circular community credit have also emerged. No Interest Loan Schemes (NILS) such as Good Shephard Microfinance in Australia see a network of more than 600 community-based organisations (e.g. youth centres, shelters, churches etc) that offer no interest loans to people on low incomes for the purchase of essential household goods and services. Evaluations of the programme have found positive outcomes in terms of improved financial capabilities as well as decreased use of payday loans, reduced stress and anxiety levels, improved self-confidence, self-esteem, physical health, personal relationships and participation in society (CSI, 2014). Pilot programmes have since been conducted to reach specific excluded populations, especially in remote areas (Cain and Eccles, 2017). However, critics have highlighted that the design of these evaluations is weak and that the substantial investment by the Australian government in these forms of microfinance, including subsidies and favourable regulation, has taken place while key elements of social security have been weakened (Kelly and Johnston, 2019).

Debt relief schemes specific to low-income households

Debt relief policies and debt settlement procedures aim to help people clear their debts. Interventions include advice on the need to sell specified assets and negotiating repayment plans with creditors, which can include remitting income above a set threshold. This threshold is often tailored to individual circumstances to allow sufficient income to cover needs, for instance to account for dependent children in the household (Eurofound, 2020). In Sweden, for instance, the 2016 Debt Reconstructing Act led to adjusting the maximum payment schedule in favour of households with children, introducing two months of repayment holiday in December and June (Eurofound, 2020). It should also be noted that for low-income households, debts are more commonly related to essential living expenses rather consumer debt, for instance arrears on housing, local

taxes and utility bills (Eurofound, 2020; Bramley and Besemer, 2018). The exclusion of debts to public authorities (e.g. tax arrears, fines, overpayments of benefits, healthcare costs) from debt settlement procedures, alongside debts resulting from informal borrowing (Eurofound, 2020) prevents a fresh start even for those people for whom debt relief procedures are successful.

A number of countries have adopted debt relief procedures aimed at “Low-Income-Low Asset” debtors (LILAs) or “No-Income-No Asset” debtors (NINAs) – examples include ‘No Asset Procedures’ in New Zealand (Box 1), Debt Relief Orders in England and Wales, “Minimal Asset Process” in Scotland and “Debt Relief Notices” in Ireland. These schemes are means- and asset-tested, with much lower fees compared to bankruptcy, and approved intermediaries in some countries facilitate access and act as gatekeepers (Ramsay, 2020). These schemes also generally cover debts to public bodies, aside from those accrued fraudulently. There is evidence of positive outcomes related to these schemes, for instance in New Zealand (Box 1) and Ireland, with a positive impact on participants’ financial distress and overall health and well-being (Boyle, 2022). This is congruent with the body of evidence of other forms of debt relief, especially on bankruptcy, which consistently finds improvements in households’ financial insecurity (Indarte, 2022), with little evidence of abuse and adverse demand-side responses (Indarte, 2021; Ganong and Noel, 2021). There is, however, also evidence that benefits gained may be short-term as the schemes do not fundamentally address drivers linking continuing debt problems to inadequate or insecure income (Ramsay, 2017). Moreover, the design of these schemes and their access conditions can create disincentives: this emerges from assessment of Debt Relief Notices (DRNs) in Ireland, where a long supervision period (of three years for DRNs as opposed to the 12 months envisaged in New Zealand and England and Wales for similar schemes) together with the condition of surrender-

BOX 2. ‘NO ASSET PROCEDURE’ IN NEW ZEALAND

The ‘No Asset Procedure’ (‘NAP’) was enshrined in New Zealand law in 2007 as an alternative to bankruptcy for debtors whose circumstances had been identified as not being adequately dealt with by the existing insolvency regime. The objectives of NAP emphasize that for some debtors bankruptcy could not be avoided and therefore the punitive and deterrent aspects of the existing regime were inappropriate and of limited relevance. NAP is explicitly aimed at providing a fresh start, minimizing administration costs (through the shorter duration compared to bankruptcy) and including safeguards against the risk of abuse (Keeper, 2014). NAP covers debts between NZ\$1,000 and NZ\$50,000 (EUR 600 - 30,000) and includes an asset and income test. Student loans and child maintenance orders were excluded from NAP and subsequent changes amended treatment of fraudulent debt and increased the length of time debtors’ names remained on the public register (from 1 to 5 years). These changes did not appear to deter debtors from using the procedure (Keeper, 2014). Over 60% of debtors using NAP had debts below NZ\$20,000 (EUR 12,000) (Keeper, 2014).

An evaluation in 2011 found that the scheme was used predominantly by lower-income households, and that users reported positive impacts on their financial position, standard of living and income. They also reported a positive impact on health with more modest positive effects on their relationships with family and friends. Difficulties in obtaining credit were the most commonly reported negative consequence of the scheme. NAP was found to be cost-effective and consulted budget advisers also stressed its benefits, almost universally considering NAP a “worthwhile government policy” and successful in providing a fresh start. Concerns pertained the fact that lacking financial literacy conditions undermined NAP’s objective of economic rehabilitation.



ing 50 per cent of income increases when the increase is above €400 net per month, create a deterrent for participants to seek economic improvement and secure employment opportunities that would build longer-term financial resilience (Boyle, 2022).

Barriers to access also persist as debt settlement solutions most suited for NINA and LILA debtors are sometimes discouraged in favour of ‘privatised solutions’ with debt advice providers incentivised to stir debtors into income-generating long-term repayments, rather than statutory debt relief solutions (Ramsay, 2017; Gray, et al, 2020). For instance, the decline of bankruptcy and Debt Relief Order procedures witnessed in the United Kingdom, accompanied by the rise of Individual Voluntary Arrangements and Debt Management Plans, can be seen as a shift towards privatisation of personal insolvency (Ramsay, 2017).

Transferability to Finland

Households at risk of poverty, single parent households and households living in rented accommodation are the most common types of over-indebted household in Finland (CPEC, 2013). Low socio-economic status is linked to debt problems, and low-income in particular is associated with higher levels of debts to public authorities (Oksanen et al, 2015). Finnish households have increased their use of payday loans in recent years (Bank of Finland, 2019). Social lending is offered at the local level by Diaconia work and by some municipalities and it is granted to break debt cycles, ensuring housing continuity,

purchasing essential goods such as household appliances and coping with financial shocks.

Debt relief schemes available to individual debtors are bankruptcy and debt adjustment proceedings. The latter require that the debtor is insolvent and cannot reasonably improve their ability to pay their debts. The scheme requires reasons for insolvency to pertain to a decline in the ability to pay due to circumstances not primarily the fault of the debtor, such as illness. The number of applicants for debt adjustment is still small compared to the number of payment default entries, but it has increased in recent years (Bank of Finland, 2019). Reforms to debt relief and advice services in 2015 have shortened times of the procedures and tackled long waiting times and fragmentation of debt advice services which have been centralised (Eurofound, 2020). These reforms appear to have increased access (Linna, 2020) but the possibility of introducing specific NINA or LILA schemes should be evaluated, together with the extent to which current provisions succeed at providing a ‘fresh start’. The Finnish system can still be defined as ‘a mercy model’ (Heuer, 2013) where debtors are placed ‘at the mercy’ of bankruptcy officials who have broad discretionary powers and shape the course, duration and outcome of debt relief proceedings. The literature highlights how the system can exclude a considerable share of debtors from a ‘fresh start’ and create vast regional variations especially when employing local courts (Heuer, 2013).

SUMMARY

MATERIAL RESOURCES		
POLICY	IMPROVING ACCESS TO AFFORDABLE CREDIT	DEBT RELIEF SCHEMES FOR LOW-INCOME DEBTORS
Relationship to child poverty	Restricted access to credit among disadvantaged households increases their reliance on high-cost lenders, increasing risks of being trapped in debt spirals	Debt rehabilitation policies do not address root causes of over-indebtedness (e.g. insufficient income) but can provide a fresh start, mitigating the negative consequences of overindebtedness
Key actors	Municipalities, third sector social lenders, regulatory authorities	Debt advice services, courts
Level of intervention	National (regulation) Local (administration and delivery)	National (insolvency law reforms) Local (debt advice services)
Evidence of effectiveness	Public schemes can provide large scale support to vulnerable households, depending on their design and interaction with the social security system Credit Unions and community credit programmes can improve access but often reach only a marginal portion of the wider population	There is evidence that LILA and NINA schemes produce positive impact on households' financial security and people's health and wellbeing. Positive effects may only be in the short-term as drivers of over-indebtedness are not addressed by debt relief and these schemes should thus be part of a comprehensive strategy
Challenges and facilitating factors	Implementation: Strong partnerships with local and civil society actors boost the reach and timeliness of interventions and increase trust and awareness of services Design: Characteristics of high-cost lending products are often attractive and not matched by others available to low-income households: small sums, quick access to credit and repayment, anonymous procedures.	Implementation: Access is hindered by aggressive and coercive debt collection practices eroding trust, negative experiences of shame and stigma, lack of awareness of suitable services Design: Exclusion of debts to public bodies and timing may prevent schemes from giving people a 'fresh start'. Design of schemes should promote incentives to increase financial resilience to have lasting effects.
Transferability to Finland	Finland has high levels of household debt, and has seen increased use of payday lenders. Social lending is offered by some municipalities.	Personal insolvency regime in Finland is characterised by broad discretion afforded to officials which can exclude many debtors. Recent reforms have improved access and shortened repayment periods.
Costs	Medium (low for supporting and increasing reach of third sector lenders, higher for direct support through government loans).	Low/Medium (schemes should not exclude debts to public authorities)

3.2 IMPROVING DESIGN AND ACCESS TO CHILD SUPPORT

Relationship to child poverty and social exclusion

OECD (2018a) research shows that parental separation increases risks of poverty for children across all OECD countries. Parental separation reduces potential paid working hours in the resident parent's household and earnings power of the household. The lack of a potential second-earner affects the ability of single parent households to generate income, but also the time and flexibility available for the resident parent who needs to manage work and caring responsibilities. Such labour supply constraints can limit access to higher quality, well paid employment opportunities. A reliable system of child support is even more important for large families, as these families have greater care and financial needs and resident parents are faced with greater labour supply constraints. Divorce and separation also bear on family assets and savings which can be depleted by legal fees and the cost associated with setting up a new residence. All these factors increase these households' vulnerability to shocks.

Child support and parenting time are treated as distinct legal issues in many countries. This section will focus on child support, defined as the maintenance payments made by the non-resident parent to the resident parent to contribute towards the cost of raising their child or children. While child support received from the non-resident parent is seldom sufficient to offset the loss of income resulting from family breakdown (OECD, 2018b), it provides vital resources for single parent families. The proportion of lone parents receiving child support from non-resident parents varies greatly between countries (OECD, 2018a) but non-payment (or delayed payment) is frequent (EU, 2020; OECD, 2018a), with many countries reporting receipt rates below 30% and most between 30-50% (Cook, 2022). Substantial variations exist in the receipt rates and amounts of child support received across countries, but socio-economic disparities also emerge (Hakovirta and Jokela, 2019). Mothers with higher educational levels are generally more likely to receive child support and these mothers also have higher earnings potential. In some countries, such as the UK and the US, single mothers in higher income quintiles² are more likely to receive child support while in other countries, including Finland, lone mothers in the lowest income quintiles are most likely to receive child support, thus benefitting those facing higher risks of poverty (Hakovirta and Jokela, 2019). This is the result of different child support policies, for instance depending on whether determination of child support payments only considers the income of non-resident parents or adopts an income share model (as in Finland, where both parents' resources are taken into account when assessing the maintenance levels), or whether a guaranteed maintenance system (further discussed below) is used.

Irregular payments increase stress, financial insecurity and uncertainty for resident parents, increasing challenges when it comes to planning ahead and investing in goods and activities

for their children. Beyond financial strain, non-compliance with child support arrangements can increase conflict, affecting and damaging relationships between parents, as well as their children and impacting on the care and support children receive from non-resident parents (Ridge, 2005). Uncertainty and financial insecurity have a negative impact on the emotional wellbeing of both parents and children in lone parent families (Nieuwenhuis and Maldonado, 2018).

Evidence of effectiveness

Child support is an important source of income for lone parent families. It amounts to an average of 14% of total income for the receiving household in OECD countries (OECD, 2022), but there are significant country variations and in some countries this share is substantially higher. For instance, in the US in 2015, the mean annual child support for families below the poverty line amounted to 58% of average personal income (OECD, 2022).

Child support has been found to reduce child poverty among lone parents in all countries but with varying degrees (Hakovirta et al, 2019; Hakovirta, 2011; Skinner et al, 2007), and these effects are modest compared to family benefits (Nieuwenhuis, 2020). The payment of child support can increase poverty rates among non-resident parents, with marked country differences. Hakovirta et al (2019) find an increase of nearly 8 percentage points in the U.S., but less than 2 percentage points in Finland and the UK, due to higher value of child support payments in the US. Non-compliance, through non-payment or partial payments, undermines the effects of child support on poverty reduction and there is evidence that if all lone parent families received their entitlements, poverty rates would be substantially reduced (Skinner et al, 2007; Skinner et al, 2017a; Cook, 2022).

In Europe, most countries (exceptions include the UK, the Netherlands, Ireland, Greece, Portugal) provide a public guarantee of a minimum of child support, so that the government meets any shortfall if the non-resident parent does not pay or does not pay the full amount (EU, 2020). There are however different eligibility criteria to access these schemes, based on factors such as family composition or income as well as time-limits or administration fees that further restrict access (Skinner et al, 2007). Guaranteed government advances making up for non-compliance improve the poverty reduction potential of child support (Gornick and Smeeding, 2018; OECD, 2011). They also avoid long delays in support payments and give lone parent families greater financial security and stability.

Policy solutions to increase coverage have also focused on removing barriers faced by non-resident parents to fulfil their child support arrangements. Policy options pertain to the provision of employment support for non-resident parents or the taking of child support into account in relation to eligibility for means-tested social security benefits or tax allowances. This is, for instance, the case in relation to the housing allowance in France (Miho and Thévenon, 2020). Compliance among self-employed non-resident parents may present specific challenges, as beyond barriers such as low-income there is also

² This refers to pre-child support disposable household income (including market income as well as other social transfers)

evidence of strategic behaviour, whereby people make use of self-employed status to maintain more control over the amount of income declared and thus the calculation of child support liability (Connors and Fu, 2015).

Other aspects of the design of child support have been reviewed in relation to promoting receipt among low-income families and country comparisons. Skinner and Hakovirta (2020) and Hakovirta and Mesiäislehto (2022) suggest that countries largely adopt three types of child support schemes: some rely primarily on courts and the legal system to determine and enforce child support orders, others are agency-based systems (UK, Denmark) and others (including Finland) employ a hybrid system combining the two. Hybrid or agency-based schemes may be presumed to increase receipt of child support as they can reduce costs associated with formal, legal processes for pursuing child support, but there is no evidence of a clear pattern (Hakovirta and Skinner, 2020). In fact, systems that place a greater onus on private and unmediated negotiations about levels and forms of child support between parents can negatively affect families' financial security, stress and wellbe-

ing of both parents and children, as well as discouraging parents to seek out state support and enforcement (Ridge, 2017). This is especially the case for low-income families already under financial strain or in contexts of family conflict and domestic violence (Bryson et al, 2013). Some groups may experience greater barriers to accessing family support and engage with family services (Box 1) and this can affect child support receipt.

Thus far, the discussion of effectiveness of child support in relation to poverty has emphasised design aspects of child support system and policies to increase coverage (such as guaranteed advances). However, it is also important to consider how the child support system interacts with the welfare system. On the one hand, systems where child support is not paid directly to families but to governments (as in the US or New Zealand) and these effectively retain a proportion, sometimes all, of the child support in order to offset costs related to social security (e.g. income support, child benefits, housing benefits) see reduced poverty alleviation potential and create a disincentive for non-resident parents that affect compliance (OECD, 2011; Skinner et al, 2017b). Moreover, even if all of the child support

BOX 1. SUPPORTING MIGRANT OR ETHNIC MINORITY FAMILIES IN THE NETHERLANDS

There is evidence that migrant and minority families tend to avoid state law and institutions such as the courts in many countries (Sportel, 2021) and this can affect the extent to which these families access support they are entitled to, such as child support. Engaging families from minority ethnic communities with support services can be especially challenging for a number of reasons (Ghiara et al, 2022). Common barriers include reduced awareness about local services and legal rights, language capability and knowledge of how and where to find information, as well as knowledge of how to behave and interact with civil servants, lawyers, or judges (Sportel et al, 2019). Also important are accessibility barriers (related to costs, location and travel), and acceptability barriers related to cultural differences related to family relationships as well as to public-private interactions in relation to family matters. Experiences of discrimination and social stigma also bear on whether people decide to claim their legal rights. Fresnoza-Flot (2022) in a study of Filipino women in transnational relationships and divorce in Belgium and the Netherlands found resistance to claiming child support in Belgium among migrant women who perceived the negative social image associated with being in relationships only for economic purposes. Fresnoza-Flot (2022) did not encounter these arguments in the Netherlands, where even when mothers were reluctant to claim child support, Dutch social workers adopted a more hands-on approach focused on the "best interest of children" and directly involved the courts.

Challenges related to accessing child support need to be understood in the context of the complexity these families, need to navigate in relation to family dissolution. Migrant families or mixed families (where one of the parents is foreign-born) navigate between two different systems of bureaucracy, family law and immigration law. Legal steps taken in one country are not automatically known or valid in another, bureaucracy does not just involve double work for the two systems but is also more complicated and costly. Complex situations also arise, for instance in cases of "limping divorce" that is "valid in some places and invalid in others" (Estin, 2017). Sportel (2020) examines the processes underpinning the development of activities specific to providing to Dutch-Moroccan families. Besides extensive formal legal actions including family law reforms and bilateral treaties between Morocco and the Netherlands, on-the-ground activities within communities and civil society played an important role. Local government organized large events, campaigns and workshops to provide information and education about legal rights and service use, directed to migrant communities but also involving social workers, civil servants and activists.

Following up these types of events, the government supported local organizations and NGOs setting up support offices in the community, developing websites and materials to improve access to information, as well as producing a guide for social workers, bilingual information booklets, instituting and training a network of members of local organisations in conjunction with NGOs and charities. What emerges is the importance of professional actors expert in dealing with transnational families, including NGOs, lawyers and translators to provide suitable legal aid. Sportel et al (2019) note the differences experienced by ethnic minority groups, as variation in size, visibility, and level of organization of the migrant communities affect the specialized services offered and the level of development of networks within civil society.

is passed through directly to the receiving parent within the maintenance system, it might not be disregarded when calculating benefits. Child support payments are thus treated as alternative, rather than complementary, to social assistance, and this reduces their impact on poverty alleviation (Skinner et al, 2017a; 2017b). In countries like Australia, Germany or Finland child support is passed through directly to families but these payments are not disregarded and are taken into account when calculating entitlement to means-tested social assistance for

lone parents. Child support is thus effectively capped at the level of social assistance benefits and the effects on poverty are reduced even when families receive all the child support they are entitled to (Hakovirta, 2020). This stands in contrast to countries like the UK where, even despite lower coverage, decoupling child support from social assistance entitlement combined with a full 'pass through' of child support to the resident parent allows for a greater poverty reduction potential (Hakovirta, 2020).

SUMMARY

POLICY	CHILD SUPPORT
Relationship to child poverty	Child support helps mitigate increased risks of poverty following family breakdown. Uncertainty and insecurity because of non-compliance negatively affect resident parents' and children's wellbeing
Key actors	Central government, courts, local government, parents
Level of intervention	National – design and regulation Municipal – delivery and enforcement
Evidence of effectiveness	Effective on poverty reduction depending on coverage and interaction with the social assistance benefits, but these effects are modest compared to family benefits
Challenges and facilitating factors	<ul style="list-style-type: none"> • Social: increasing diversity and fluid family structures require child support systems to adapt quickly • Institutional: principles of 'collective responsibility' support the role of the state in providing guaranteed child support
Transferability to Finland	Full 'pass-through' of child support and guaranteed advances have a positive impact on poverty risks but the current system whereby child support payments reduce social security entitlements undermine poverty alleviation potential
Costs	Medium – introducing full disregard for child support in the social security system will require higher government expenditure if additional costs are not offset by reductions in other benefits

3.3 POLICIES TACKLING ENERGY POVERTY

Relationship to child poverty and social exclusion

A person is regarded as energy poor if they are a member of a household on a low income in a home which cannot meet its energy needs, including being kept adequately warm, at a reasonable cost, or if their residual income, after covering the costs of energy needs, is beneath the poverty line. There are four main drivers of energy poverty: energy prices, energy efficiency of homes, household income and household behaviour. Energy poverty is a concerning social problem not just because it indicates financial hardship but due to its association with poor physical and mental health, excess winter deaths, isolation and social exclusion.

There are a number of different measures of energy poverty and these are important for assessing the scale of the problem, trends, identifying most at risk groups and for assessing the im-

part of policy. One of the most widely used considers a household to be energy poor if it needs to spend more than 10% of its income on all energy needs. There are known weaknesses with operationalising this measure, including its sensitivity to energy prices and insensitivity to the impact of energy efficiency improvements (Hills, 2012). Other measures include the Low Income High Cost measure (Hills, 2012) and the Low Income Low Energy Efficiency measure, which is the current official measure used in England but is insensitive to energy price changes (McKnight, 2023). Household surveys often ask respondents if their home is adequately warm in cold weather and responses to this question can be used as an indicator of energy poverty, but this subjective measure is sensitive to different personal standards and may produce results clashing with objective indicators (Price, 2012; Fizaine and Kahouli, 2019).

Energy poor households are faced with difficult decisions in terms of managing energy bills, which usually means rationing

energy use and living in homes with sub-optimal room temperatures in cold weather, or cutting back on other essential items. Sometimes this is described as the stark choice between 'heating or eating'. Energy poor households often end up in debt (arrears) and risk disconnection from energy suppliers or other services. Energy insecurity has been shown to increase child food insecurity, reported poor health (particularly respiratory health), malnutrition, poor mental health, hospitalisations, and developmental risks (see, for example, Cook et al., 2008; Mohan, 2021; Oliveras et al., 2021). An evidence review found significant effects on the physical health of infants, particularly on weight gain and susceptibility to illness, and mental health impacts on adolescents (Liddell and Morris, 2010).

Respiratory problems have been shown to be more common among children living in cold homes and homes with damp or mildew (Barnes et al., 2008). Increasing temperatures in the homes of children with asthma has been shown to reduce symptoms and days off school (Howden-Chapman et al., 2008; Free et al., 2010). Inadequately heated homes are associated with having no quiet place at home to do homework (Barnes et al., 2008). This can be due to limiting the number of rooms which are heated in cold weather to save on energy costs, leading children to have to do homework in the main living area shared with other family members. Secondary school children in England persistently living in inadequately heated homes were found to face an increased risk of multiple problems, with risks increasing the longer they lived in inadequately heated homes (Barnes et al., 2008). Living for long periods in inadequately heated homes is associated with poorer mental health among adolescents (Barnes et al., 2008). Although the evidence is weak due to multiple influences, there is an hypothesised relationship between energy poverty and poorer educational attainment which can have long-term effects.

It is recognised that some households are at greater risk of experiencing energy poverty and more at risk of the harmful

effects of energy poverty. More vulnerable groups include households with children (especially young children), lone parent families, large families, older people, people with long term illnesses and people with disabilities (see, for example, Hills, 2012; González-Pijuan, 2022). Children are at greater risk of energy poverty as they are one of the groups who spend more time at home (O'Sullivan, 2016; Mohan, 2021; González-Pijuan et al., 2022). It has been argued that children and young people face a greater burden of cumulative exposure to energy poverty than adults, which exposes them to greater risks of negative health and wellbeing (Teariki et al., 2020). Energy poverty, and in particular adverse indoor temperatures, have been shown to have distinct physiological and psychosocial impacts on children (O'Sullivan, 2016; González-Pijuan et al., 2022). However, there remain evidence gaps and concerns that children tend to be seen as passive subjects in energy policy, are not involved in its development, with their own perspectives and needs being neglected (González-Pijuan et al., 2022).

Evidence of effectiveness

Impact of energy efficiency improvements

There is an extensive literature on policies designed to improve energy efficiency of homes and their effectiveness at reducing energy poverty and improving outcomes. The main types of improvement include: insulation (floor, windows, roof, etc.) upgrading heating and hot water systems and installation of low energy appliances (fridge, washing machines, cookers, etc.). Some of the main challenges are high costs of some improvements and how to fund, how to deal with 'hard to treat' homes and how to overcome the split-incentive problem in rental homes – as property owners responsible for making improvements are unlikely to benefit from the energy cost savings resulting from them (Bucelli and McKnight, 2022). Some schemes are funded by governments but where costs are passed onto households in the form of levies and higher ener-

BOX 1: WARM UP NEW ZEALAND (WUNZ) EVALUATION: CHILD HOSPITALISATION RATES

A New Zealand study of a sample of children aged under 15 who had been admitted to hospital found that 50% lived in homes colder than their parents would like, one-third of parents reported dampness and mould in their house, 20% lived in uninsulated homes, 14.2% lived in households that had been unable to pay their electricity bills on time and 7.5% had experienced disconnection due to late or non-payment of bills (around four times the national rate) (Kelly et al., 2013).

Between July 2009 and March 2010 the New Zealand government subsidised the retrofitting of a range of energy efficiency measures, including ceiling and underfloor insulation, and energy efficient heating, into 46,655 New Zealand homes (O'Sullivan et al., 2016).

The overall evaluation of WUNZ, showed a significant net benefit of retrofitting insulation and heating (Telfar Barnard et al., 2011).

The evaluation measured the effect of participation in the WUNZ retrofit scheme on hospitalisation rates in children aged under 15 years, compared to rates for children in a control group.

Participation in the WUNZ scheme reduced total hospitalisation rates for all children by six per cent. Rates for low-income households were reduced by 12 per cent, and for rentals, 19 per cent. The WUNZ scheme indicates that energy efficiency retrofits had a positive effect on child hospitalisation rates. The effect was greater for children in households at greater risk of fuel poverty (O'Sullivan et al., 2016).

gy prices, there is a risk of increasing energy poverty. Here we focus on some of the evidence which has looked specifically at the impact of energy efficiency improvements on children.

Investment in home energy efficiency improvements can reduce health care expenditure as a consequence of fewer children needing treatment for respiratory ailments and mental health problems (Howden-Chapman et al., 2008; Liddell, 2008). Evaluation of an energy efficiency home improvement programme involving insulating homes in New Zealand using a matched-sample design, found that a year after improvements had been made children in the treatment group had 15% fewer days off school than the matched sample in the control group. Other benefits for occupants included improved self-rated health, self-reported wheezing and fewer visits to general practitioners (Howden-Chapman et al., 2008). Fewer respiratory ailments among children living in a warmer, drier homes relative to living in cold, damp conditions can help explain the impact on days off school (Liddell, 2008).

The Low Income Home Energy Assistance Program (LIHEAP) assists eligible low-income households in the US with their heating and cooling energy costs, bill payment assistance, energy crisis assistance, and home energy efficiency measures. An evaluation of LIHEAP found that it was associated with reduced undernutrition and lower odds of acute hospitalization from an emergency department visit among young children in low-income renter households compared with children in comparable households not receiving LIHEAP (Frank et al., 2006).

Financial assistance with energy bills

There are a range of different policies designed to help low income households and vulnerable groups at risk of energy poverty with energy bills. Some include direct cash transfers paid to households, others take the form of discounts off energy bills.

In the UK an annual Winter Fuel Payment is paid to pensioner households with a higher amount paid to the oldest claimants (born before September 1942). In addition, Cold Weather Payments are paid to low income households claiming specific means-tested benefits. Payments are made if the average local temperature is recorded as, or forecast to be, 0°C or below over 7 consecutive days. £25 is paid for each 7 day period of very cold weather between 1 November and 31 March. In Scotland an annual Winter Heating Payment (£50) is paid to people on specific means-tested benefits. Unlike the Cold Weather Payment, Winter Heating Payment does not depend on how cold temperature are. While cash transfers simply increase household income and could be spent on anything, evidence has found that labelling to indicate that they are meant to help with energy costs affects how people spend them with larger shares spent on energy than predicted from a simple increase in income (Beatty et al., 2014).

The social bonus in Spain offers a direct discount on the electricity bills of low-income families. The income thresholds used to assess eligibility increases according to the number of children living in a household, and large families with three or more children qualify without any income restriction (González-Pijuan, 2022). In the UK, the Warm Homes Discount currently provides an annual energy bill rebate of £150

for low-income pensioners and other households claiming key means-tested benefits. Belgium, along with a number of European countries, has social tariffs with a reduced set price package for energy bills for eligible households (usually based on receipt of means-tested benefits). Social tariffs in many countries have been extended and broadened during the current energy price crisis.

Another form of financial assistance is through energy price regulation in the form of energy price caps. Due to limited competition in the energy market, price regulation is often required to prevent energy suppliers making excess profits. Prices paid can also be affected by household behaviour where households are reluctant to frequently switch supplier in search of the most competitive deals. In the UK, this led to more than half of households on premium 'default tariffs'. The regulator introduced a maximum price cap for electricity and gas in 2019 which is reviewed twice a year. The cap was originally intended to end in 2020 but has been extended until 2023 and in the current climate of soaring energy bills is likely to be extended further.

Energy prices increased rapidly as Covid-19 restrictions eased and after Russia invaded Ukraine in early 2022 which led to a reduction in supply of energy from Russia to Europe. Price caps have had to be raised substantially or energy suppliers would have folded. Governments had to find new ways to help households trying to cope with the 'cost of living crisis' and soaring energy bills. This help has included reducing VAT on energy. For example, VAT was cut from 21% to 6% for electricity and gas in Belgium from March 2022, the rate was cut in Spain from 21% to 10% in June 2021, VAT on electricity was cut to 5% in June 2022 and the same rate for gas from October 2022. Similar cuts can be found across Europe. The UK introduced an energy bill guarantee in September 2022, for six months, which puts a cap on the unit price of energy households pay with the government subsidising suppliers for the difference between the price cap and the energy bill guarantee.

Household behaviour

Fuel poor households adopt a range of coping strategies for how they use energy (particularly in cold weather), how they live with inadequate heating and how they cut back on other areas of expenditure in order to pay fuel bills (Barnes and McKnight, 2014). Some of these behaviours are known to be harmful, such as severe rationing and self-disconnection among households with pre-payment meters or who use solid fuel, LPG or oil. Understanding households' behaviour in relation to use of energy efficiency measures and improvements can be crucial for maximising potential gains.

Interventions can combine energy audits with advice and improvements, for example the Stromspar-Check programme in Germany (see Box 2). In Wales, the Warm Homes Programme NEST scheme, offers free advice and support to help people improve their energy efficiency and can also offer a package of energy efficiency measures to low-income households and those struggling to pay their energy bills.

Children tend to be seen as passive subjects in energy policy, are not involved in its development, and their own perspectives and needs are neglected (González-Pijuan et al., 2022). 'Energy policies targeting children are rare, and when they exist, they tend to place children under the broader category of their fam-

BOX 2: GERMAN – STROMSPAR-CHECK

The Stromspar-Check programme, a national scheme funded by the German government which was set up in 2008, provides free energy audits to low-income households by 'Energy-Efficiency-Checkers'. The aim of the programme is to reduce energy costs in low-income households. Based on the audit, households can be provided with a range of energy and water saving devices. Households are visited on three occasions:

- 1) an initial visit which involves the audit;
- 2) a second visit involves free installation of any devices identified in the audit and advice on energy efficient behaviour;
- 3) a final visit occurs more than one year later to monitor progress.

An important feature of the programme is that the Energy Efficiency Checkers are trained by the scheme and are recruited from the long-term unemployed.

A 2019 evaluation (Geißler, Marx and Preißler, 2019) found:

- each household was able to save 276 € and 533 kg CO₂ on average every year
- advice and a personal approach are essential quality features
- tips for how users could change their behaviour were found to be at least as important as installation of equipment to save energy and water

The scheme demonstrates how significant savings in energy and water can be achieved through the use of simple energy saving devices and advice to low-income households. The training of long-term unemployed people as 'Energy Efficiency-Checkers' helps to reintegrate unemployed people into the job market (Seifried and Albert-Seifried, 2015).

ily or household unit' (González-Pijuan et al., 2022). Research undertaken with children living in cold homes is also rare but there are a few exceptions. A study conducted in New Zealand looking at the effects of energy poverty on young people using a child-centred, participatory research approach, engaged with a sample of young people at a school with a high proportion of children from low socio-economic backgrounds (O'Sullivan et al., 2016). The researchers found the young people to be enthusiastic collaborators and keen to be actively involved at all stages of the research (debating the issues, designing questionnaires, data collection and analysis and dissemination of findings). Early findings reported that young New Zealanders saw cold homes an important issue affecting their health and well-being (O'Sullivan et al., 2016: 82). The research surveyed a sample of 656 adolescents aged 14-16 across 17 New Zealand schools. Results from the survey found that almost half of the respondents (47%) felt their home was sometimes cold during the winter; a further 40% felt their home was often or always cold. Māori were more likely to report key indicators of energy poverty, as were young people living in private rental housing or state-owned housing compared to those in owner-occupied homes.

Transferability to Finland

Finland is one of the most energy intensive countries in the world due to long cold winters, short daylight hours during winter months and energy intensive industry. In 2018, Finland imported two-thirds of its primary energy needs, the vast majority from Russia (Jääskeläinen et al., 2018). Following Russia's invasion of Ukraine, the Finnish government pledged to end the reliance on Russia as soon as possible.

In Finland, the incidence of cold weather energy poverty is considered to be relatively low (although there are no official statistics), and a largely unrecognized social issue (Castaño-Ro-

sa et al., 2022). Energy-efficient housing, extensive district heating infrastructure, and the generosity of social security have helped to minimise energy poverty (Castaño-Rosa et al., 2022). However, energy poverty does exist for the most vulnerable groups and, as with elsewhere across Europe, there is growing evidence of thermal discomfort as summertime temperatures rise and dwellings more suited to a cool rather than a hot climate (Castaño-Rosa et al., 2022).

Easing of Covid-19 restrictions and reductions in the supply of energy from Russia to Europe contributed to large increases in energy prices. Price rises alongside wider increases in inflation and a squeeze on households' real income, put more households at risk of energy poverty. Finland, along with other European countries, took steps to reduce households' energy poverty risks. These included reducing VAT on electricity to 10% between December 2022 and April 2023, a fixed-term tax credit for electricity and fixed-term financial support for electricity. The costs of household electricity and heating electricity can now be taken into account when assessing eligibility for social assistance and other adjustments have been made, for example, to the expenditure norms of the heating category for the general housing allowance. Lump-sum grants, some made retroactively, to help with the cost of electricity were announced in December 2022, along with electricity price caps, to help households struggling with high energy bills. Other measures include a fixed term income tax credit for electricity and fixed term financial support for electricity to households which cannot make full use of the tax credit. While these measures are essential for helping households through the current crisis, a longer-term energy poverty strategy based on an agreed measure and a fuller understanding of the impact of energy poverty on children in Finland is urgently required.

SUMMARY

MATERIAL RESOURCES	
POLICY	TACKLING ENERGY POVERTY
Relationship to child poverty	Families with children are recognised as being particularly vulnerable to energy poverty as they are at greater risk of the harmful effects of living in homes with sub-optimal room temperatures. Not only are there health risks but energy poverty can be socially isolating as friends are less likely to be invited to visit, particularly in cold weather.
Key actors	Government, energy providers, NGOs, households.
Level of intervention	National: regulation, financing energy improvements schemes, cash transfers. Local: energy efficiency audits and advice, delivery.
Evidence of effectiveness	Home energy efficiency improvements has been found to be effective at improving health outcomes. Improving the thermal comfort of homes has many beneficial effects for children. It is important that any energy cost saving is not wiped out by knock-on higher energy prices. Energy price regulation and price caps can be important to prevent providers from making excess profits by taking advantage of consumers' reluctance to frequently change provider of tariff to find the best deal. The current energy price crisis has meant that governments have had to step in with a range of support for households (reductions in VAT, energy bill limits, grants and cash-transfers). This help has been essential to prevent many households from being faced with unaffordable energy bills and child energy poverty rates from soaring. Energy saving advice and help with using energy efficiency home improvements has been found to be successful.
Challenges and facilitating factors	<ul style="list-style-type: none"> • Institutional: with no official measure of energy poverty in Finland it is difficult to know the extent of the problem and which groups are most at risk. Official statistics can help guide policy priorities and track progress. • Implementation: currently in crisis mode with soaring energy prices. While governments have leapt into action and provided a range of support for struggling households, this support is temporary and a long-term fuel poverty strategy is required.
Transferability to Finland	Finland is one of the most energy intensive countries in the world due to climatic conditions. Energy-efficient housing, extensive district heating infrastructure, and the generosity of social security have helped to minimise energy poverty. However, help is still required for vulnerable groups, including children, facing high risk.
Costs	Medium - costs are very variable. Some energy efficiency improvement programmes can be very expensive while others can be very cheap. The current emergency help for the energy price crisis is very costly and a longer term programme of support is required. Cost savings result from improved health outcomes, in particular.

4 Participation

4.1 IMPROVING JOB QUALITY

Relationship to child poverty and social exclusion

Work has long been considered a key route out of poverty. However, research in the past decade has shown that securing work does not guarantee an exit from poverty – this is due to household composition affecting poverty risks but also the quality of employment (Grzegorzewska and Thevenot, 2014). While flexible jobs can increase labour market participation among people with limited capacity to work continuously on a full-time basis (for instance because of caring responsibilities), people working part-time and in non-standard, or temporary employment often face a ‘double’, if not a ‘triple’ income penalty. They earn less and are also more exposed to poor working conditions, fluctuations in working hours and therefore earnings, and risks of losing their jobs, while being less likely to access income support and be eligible for income replacement benefits exactly because of lower overall earnings or fewer working hours. This ‘triple’ income penalty and the link between these different forms of employment and in-work poverty varies considerably, with cross-country evidence on how the generosity of social protection policies, in the form of replacement benefits but also old age, sickness, disability and family benefits for atypical and part-time workers, substantially reduce poverty risks (Horemans and Marx, 2013).

Overall, there is strong evidence of stark differences between the poverty risks faced by those working part-time and in non-standard working arrangements across countries (OECD, 2010; Heyes and Lewis, 2014; Ray et al, 2014; McKnight et al, 2016; Horemans and Marx, 2013). These workers have lower job security and career progression prospects, and are less likely to be offered training (Fagan, 2014). Limited opportunities for training and progression can lead to long-term skills depletion as well as negatively affecting attitudes and well-being, such as self-esteem, entrenching barriers to finding work with better remuneration and career prospects (Blyton and Jenkins, 2011). At the same time, temporary work often fails to be a stepping stone to better jobs, and in fact in many countries the longer one works in some form of non-typical employment the harder it is to secure a permanent full-time job (McKnight et al, 2016). High prevalence of atypical employment, for instance of part-time work among women, and especially among lone parents, means that these groups face prospects of lower earnings, worse career trajectories and working conditions, reduced management opportunities, and, depending on the time spent in part-time employment, reduced entitlements to social protection (Yerkes and Hewitt, 2019). Underemployment and involuntary part-time employment have also risen in the past decade and are associated with particularly high poverty rates in many countries (Horemans et al, 2016; OECD 2022).

Policies designed to improve job quality (in terms of pay,

security and career progression) can decrease the likelihood of people becoming trapped in what have been described as ‘low wage careers’ (including cycling between low paid work and unemployment as well as between low paying jobs) (McKnight, 2002; Clark and Kanellopoulos, 2013). ‘Low-pay, no-pay’ cycles have been shown to have significant ‘scarring effects’ and increase risks of recurrent poverty, falling into debt and experiencing economic hardship (Ray et al. 2014, Cappellari and Jenkins, 2008). Improving the quality of part-time and flexible work is especially important for households whose work capacity is limited, such as for lone parents and large families. Improved progression would help these households optimize their earnings through higher rates of pay in the context of labour supply constraints which limit the number of paid working hours, while increased coverage of social protection can minimise the impact of negative shocks faced by working poor families.

Moreover, these forms of work affect broader aspects of well-being and social exclusion. While the literature on the link between non-standard employment, wellbeing and job satisfaction offers a complex picture reporting both positive and negative effects (Schumann and Kuchinke, 2020), underemployment, involuntary casual and part-time have been consistently associated with negative impacts on health, especially mental health, wellbeing and family life (Moister et al, 2019; Donnelly et al, 2021; Kauhanen and Nätti, 2015; Suleiman et al, 2021). People experiencing poor working conditions have also been found to be more likely to attend work when sick, even when paid leave is available (OECD, 2022). Inequalities and increased health risks are compounded by the fact that low-income households face greater barriers to accessing health care in many countries (OECD, 2019). Finally, while non-standard forms of employment can be seen as a means to promoting labour market attachment and social integration, there is evidence that within increasingly segmented and segregated labour markets, these work arrangements can contribute to marginalisation, stigma and hinder social cohesion in the workplace (Boyce, et al, 2007; Viitala and Kantola, 2016).

Evidence of Effectiveness

Assessing the impact of policies aimed at reducing poverty through improving job quality and pay for non-standard and part-time workers requires recognising that these operate to improve individual outcomes, while income poverty is generally assessed at a household level, making household composition and the number of earners in a family key determinants of poverty risks. Effects on poverty rates may not materialise where many part-time workers are in dual earner households, as these measures may increase income in households that are already above the poverty line.

Improving the quality of part-time jobs

A package of policies needs to be in place to improving career and pay progression prospects for part-time workers. These include promotion of labour protection laws to facilitate flexible working arrangements, as well as ensuring that social protection eligibility and entitlement conditions cover part-time workers. The impact or “penalty” of being employed part-time will depend on a number of factors, including whether minimum wage floors and other employment standards are in place in a given country (Fagan et al, 2014). As part-time jobs are more likely to be low paid than full-time jobs, minimum wages are important in order to provide a floor for part-time work.

Aside from regulation and legal protection, governments can provide incentives to employers to develop part-time career ladders (including providing such opportunities in the public sector) and engage with social partners to support the diffusion of good quality part-time work. A key focus of these policies should be on ensuring that any developments are spread across sectors and industries as well as across occupations, including management. This includes securing access to overtime premiums and bonuses for part-time employees as well as training opportunities.

Cross-country analysis shows significant differences in poverty risks associated with part-time employment: in countries such as Denmark or the Netherlands, where part-time work is

generally more prevalent and part-time jobs are better quality, poverty risks are not significantly different between part-time and full-time workers (European Commission, 2019; Fagan, 2014). In these countries, especially in the Netherlands, part-time work is spread across occupations, while in other countries there is significantly more dualisation and concentration of part-time work in lower-pay, lower-status occupations (Yerkes and Hewitt, 2019, Warren, 2008). Dualisation and occupational segregation of part-time work still exists in the Netherlands, and differences in terms of career progression and wage penalties emerge between long- and short-time part-time work. Short part-time work carries significant economic disadvantages even when voluntary and under good working conditions (Yerkes and Hewitt, 2019). However, the Netherlands stands out for a remarkable penetration of part-time work into higher occupational levels and limited wage penalties, with little to no difference between average hourly pay rate for part- and full-time employees (Box 1). As a result, Horemans et al (2016) find that the Netherlands has the lowest poverty rates for part-time working men and women alike. The normalisation of part-time work is also reflected in the fact that women of all educational levels participate in part-time work, while part-time work is highly concentrated among women with lower educational level in most countries (Yerkes and Hewitt, 2019).

BOX 1. PART-TIME WORK IN THE NETHERLANDS

The prevalence and quality of part-time work in the Netherlands is striking, to the extent that it can hardly be considered a non-standard or atypical form of employment. Over 70% of women and nearly 30% of men work part-time in the Netherlands (Eurostat, 2021) – notably, this high share for men is well over three times the OECD average (OECD, 2019). 26.5% of highly educated workers (tertiary level education) and over 25% of workers in highly skilled managerial, professional and technical occupations work part-time – over twice the OECD average (OECD, 2019). The strong legal protection and institutional support for part-time work are indicated as the reasons why involuntary part-time rates are low compared to other European countries (Mattijssen and Pavlopoulos, 2019). In analysing the history of how these patterns developed, several scholars (de Groot, 2021; Yerkes and Visser, 2006; Booth and van Ours, 2010) have emphasised how social partners and the government supported the diffusion and normalisation of part-time employment. A high degree of cooperation between many actors, including unions, employers as well as governments has led to a process of institutional and cultural innovation that since the 1970s has focused on quality of employment, decent and ‘fulfilling’ (volwaardige) work (de Groot, 2021). Specific concern with dualization of the labour market and marginalisation of female labour (concentrated in low-pay, part-time work in the retail sector) underpinned efforts to spread the distribution of female labour force participation over all sectors.

As an employer, the Dutch government took a leading role in creating part-time jobs in the second half of the 1970s (de Groot, 2021). Legal protections were also put in place, and a statutory ‘right to part-time employment’ introduced in 2000. At the same time, unions worked to demand equal treatment between part-time and full-time employees and to promote high-quality part-time work across sectors to avoid concentrating part-time workers in retail. Social partners focused on several aspects essential to promoting good-quality part-time jobs: from introducing part-time work in higher level functions, to securing buy-in with employers and stimulating part-time opportunities for small businesses. Both because of a decline in union membership among full-time workers but also growth in membership among part-timers, there is now no difference in the organisation rates between people in full- time and part-time work (of 20 hours or more) (CBS, 2018). Indeed this process of levelling up part-time workers has progressively focused on long part-time jobs (over 20 hours a week) rather than short part-time work, and people in flexible working arrangements (e.g. agency work, involuntary part-time; casual and platform workers) remain exposed to poor working conditions, progression opportunities and higher risks of poverty (Oostveen, 2019). Policy focus on these groups has only recently developed (Bekker et al, 2021).

Tackling precarious employment (temporary, zero-hours contracts, platform and agency work, self-employment)

Key policies to tackle precarious employment are labour market regulation, engagement with social partners and promotion of collective bargaining, as well as ensuring social protection for non-standard workers.

Regulation of non-standard, temporary contracts has increased in a number of countries, for instance increasing social security contributions made by employers for those working in non-standard arrangements, tackling false self-employment or regulating the maximum duration and number of successive fixed-term contracts (Peña-Casas et al, 2019). Recent years have thus seen increased recognition that a better balance between security and flexibility is needed, while in past decades approaches promoting deregulation have in many countries either increased the asymmetry between standard or non-standard employment conditions or levelled down conditions for traditionally protected workers rather than levelling up those engaged in precarious work (ILO, 2016; Kastanos, 2021). However, even where increased protection is in place, it is not always the case that workers benefit from these changes (ILO, 2016). To be effective, regulation needs to create incentives for compliance (Marshall, 2019). For some especially vulnerable groups, employers' non-compliance with existing labour protection is an important phenomenon that increases their insecurity – Tham et al (2016) show this is the case for temporary migrant workers.

Another key policy focus, brought even more strikingly to the foreground by the Covid-19 crisis, has been the harmonisation of social security contributions across forms of employment and closing gaps in social protection that excluded self-employed and atypical workers in many countries (OECD, 2021). Different systems face different challenges – countries like Australia or New Zealand, which do not have a contributory system of unemployment insurance, have high levels of coverage and take-up and do not see systematic exclusion of

non-standard workers, but offer modest levels of support and are more prone to overpayments and underpayments for these groups (OECD, 2018). As research and policy developments in this area are ongoing, voluntary schemes to increase social security contributions (for instance among the self-employed) are largely found to be ineffective and high coverage rates require public subsidies.

Recent years have witnessed growing attention on platform work, the matching of demand and supply of paid work through online platforms, often in relation to specific tasks or the provision of specific services. There is substantial diversity within this group of workers, who have different motivations for engaging in this type of work and different working conditions (Pesole et al, 2018; Huws et al, 2017; Lane, 2020). Policy discussion largely revolves around a number of aspects that play a key role in relation to poverty risks: adequacy and coverage of social protection; access to training; legal protection (e.g. in relation to working conditions and pay). The digital nature of working relations in platform work can bring opportunities for policy makers, as it can facilitate tracing and contribute to improving social protection coverage and tax compliance (OECD, 2018). There is a particularly intense debate in many countries about how labour law should treat platform workers, about whether they should be classified as self-employed or employees, or whether there should be a new in-between type of legal status (Pesole et al, 2018). At present there is insufficient evidence to assess the effectiveness of these approaches in relation to poverty. In this respect, the potential of these forms of work to offer flexibility and provide a solution to labour supply constraints associated with conventional working practices can enable some workers to increase labour market participation, but need to be balanced against considerations for basic protection and progression opportunities these forms of employment offer.

The self-employed, especially own-account workers, are found to face greater in-work poverty risks across countries (Conen, 2021; Horemans and Marx, 2017). Recognising data

BOX 2. ORGANISING AND INCREASING PROTECTION FOR SELF-EMPLOYED WORKERS IN BELGIUM

The Société mutuelle des artistes (SMart) was launched in Belgium in 1998 as a non-profit organisation initially focused on arts freelancers and later extended to other self-employed, freelance, gig or project workers. Since 2017 SMart operates as a worker cooperative and in 2018 had over 20,000 members (Charls et al, 2020). Since its foundation, SMart has sought to increase access to social security benefits and entitlements for its members, belonging to forms of employment who would have been otherwise excluded from standard protection. To this end, it took on the role of the employer as regards social security obligations, but also expanded its activities to offering contract management service, administrative support, insurance services, legal and consulting services, information and training, co-work spaces and mutual financial tools (Eum, 2019). It recently took on a labour intermediary role negotiating terms and conditions for its members.

There is evidence, based on a study of Deliveroo drivers, that SMart has provided workers with protections they value, including income security (Drahokoupil and Piasna, 2019). SMart is an effective example of how cooperatives can reach isolated platform-based workers and offer opportunities for collective bargaining, increase transparency in employment conditions, stabilize rates of pay, and influence regulation for vulnerable categories of workers (Johnston and Land-Kazlauskas, 2018).



and measurement challenges for this very diverse class of workers, policy discussion has largely focused on tackling false self-employment, addressing regulatory gaps to improve working conditions of some self-employed workers and extending social protection (ILO 2016; Matsaganis, 2022; Spasova and Wilkens, 2018). A number of schemes have been used across countries to improve the economic outcomes of the self-employed, from entrepreneurship training, coaching and mentoring, to financial support such as improved access to micro-finance, and strengthening of entrepreneurship networks (OECD, 2021). Research in the US on self-employed migrants shows that self-employment can positively affect labour market integration, but also finds no strong evidence of upward economic mobility among those with low-skills (Lofstrom and Wang, 2019).

Unions have a number of policy instruments that can improve prospects for precarious workers and support the de jure protection many countries are developing into de facto protection. They can address precarious work through collective bargaining to improve employment terms and conditions; they can offer legal advice and support with litigation; influence the legislative process, media and public opinion to address key challenges faced by precarious workers; they can mobilise precarious and self-employed workers who are largely less likely to be unionised. Keune (2013) shows efforts in six countries (Denmark, the Netherlands, Germany, Italy, Spain, Slovak Republic, the UK) through which unions have shifted their position towards non-standard and precarious work, increasing their reach and representation of “outsiders”. The literature reports some successes – for instance with unions contributing to securing higher wages and protection for platform and self-employed workers in Denmark and Germany (Behrendt et al, 2019). Traditional recruitment channels often fail to reach non-standard workers and a number of initiatives have attempted innovative solutions to increase reach and coverage – see Box 2 for an example of worker cooperatives in Belgium.

Transferability to Finland

Child poverty in Finland is particularly linked to low income in employed households, much higher in single-parent families, and highest in families with three or more children (Povlsen et al., 2018). In-work poverty is low in Finland compared to

other EU countries, and it has been decreasing – with a risk of in-work poverty rate of 2.7% in 2017, down from 3.8% in 2012 (Kangas and Kalliomaa-Puha, 2019). Nevertheless some households face higher risks of in-work poverty. The most vulnerable groups are the same as in other EU countries: migrants from non-EU28 countries, the self-employed, and low work-intensity households, such as lone parents or larger families with greater expenditure and care needs (Kangas and Puha, 2019). Developments in the Finnish labour market have meant that work has become more precarious for some and earnings less secure. Irregular, temporary contracts and precarious self-employment increase risks of in-work poverty. Single parents and parents in larger families with greater childcare commitments and a greater need for flexibility can be more likely to have to find work in precarious forms of employment (Povlsen et al., 2018). These are also more prevalent among migrants who also face higher in-work poverty risks (Kangas and Kalliomaa-Puha, 2019). In 2019, among the 2,220,000 wage earners 350,000 people were on fixed-term contracts, with a majority engaged in fixed-term work for lack of permanent job opportunities, while 138,000 people (the majority being women) were underemployed, with part-time or reduced working hours (EAPN-Fin, 2020). Within non-standard employment, temporary work (including agency work) and own-account self-employment are widespread in Finland, and while still marginal, platform work has also grown (Alsos and Dølvik, 2021). Recent years have witnessed growing discussions around implementing legal changes in the treatment of platform workers, tackling ‘false self-employment’ and extending collective bargaining agreements (Alsos and Dølvik, 2021). An adjusted unemployment benefit is available for people working part-time or in temporary jobs (with eligibility depending on the reasons for working reduced hours).

SUMMARY

ECONOMIC PARTICIPATION		
POLICY	IMPROVING QUALITY OF PART-TIME WORK	TACKLING PRECARIOUS EMPLOYMENT
Relationship to child poverty	<p>Reducing the ‘double’ income penalty associated with part-time work</p> <p>Improving career and pay prospects for people living in low income households who face labour supply constraints (e.g. lone parents, large families)</p>	<p>Reducing the likelihood of ‘low wage careers’, ‘low-pay, no-pay’ cycles and their scarring effects</p> <p>Ensuring social protection is extended to non-standard workers and self-employed (note the greater incidence of these forms of work among migrant families)</p>
Key actors	Government, civil society, employers, unions	Government, civil society, employers, unions
Level of intervention	National – but also local level initiatives with employers	National
Evidence of effectiveness	Effective, but the overall impact on poverty will depend on family composition	Limited evidence assessing effectiveness of regulation on poverty Emerging collective bargaining initiatives appear effective
Challenges and facilitating factors	<ul style="list-style-type: none"> • Social: long-term process involving a cultural shift and many actors to secure employers’ buy-in across sectors. • Economic: Dualisation may persist or be entrenched for other categories of workers (e.g. long- and short-time part-timers; those with temporary or casual jobs). 	<ul style="list-style-type: none"> • Economic: need to balance incentives to avoid promoting forms of work (e.g. low income self-employment) with high poverty risks • Social: increased public awareness of exploitative working conditions and public pressure to tackle in-work poverty
Transferability to Finland	Part-time and reduced working hours are connected with greater risks of poverty in Finland and are relevant especially to female workers and families with greater care needs.	Precarious and non-standard forms of employment have grown in Finland, making policy debates around their regulation more salient.
Costs	<p>Low: enforcing regulations</p> <p>High: extending social protection</p>	<p>Revenue raising: formalising atypical workers expanding tax base; reducing ‘low-pay, no-pay cycles’</p> <p>Low: enforcing regulations, strengthen collective bargaining</p> <p>High: extending social protection</p>

4.2 EXPANDING ACCESS TO LEISURE ACTIVITIES AND HOBBIES

Relationship to Child Poverty and Social Exclusion

Leisure activities and hobbies benefit children and young people in a number of ways. They are important for social well-being as they can promote or reinforce shared interests, as well as social interaction during these activities (Caldwell and Faulk, 2013). They support emotional and social development as they can foster social skills, self-esteem, resilience, a sense of meaning and social connectedness (EPIC, 2021), as well as being constructive for coping with stress (Trenberth and Dewe, 2002; Santini et al 2020a). Leisure activities also benefit physical and mental health and reduce risks of engaging in risky behaviour (e.g. substance use) (Badura et al, 2015; Timonen et al, 2021; Santini et al 2020b), and benefit educational outcomes and expectations (Heath et al, 2022; EPIC, 2021). Not all children enjoy the same opportunities to engage in social and leisure activities of their choice. Disparities in access to leisure activities and hobbies are shaped by poverty, which can reduce leisure time options and increase the risk of marginalisation (Sletten, 2010), especially in the face of increased commercialisation of leisure activities and in contexts where public services are limited. The inability to take part in leisure and social activities has been shown to contribute to isolation and fewer school-class friends (Hjalmarsson and Mood, 2015). Not being able to participate in activities with their peers can leave children feeling different and left behind, fostering feelings of shame and inadequacy which can contribute to social withdrawal (Ridge, 2011; Olsson, 2007; Jonsson, 2014), while it also increases risks of stigmatization, peer-rejection and victimisation (Hjalmarsson, 2018). Peer-rejection is also a predictor of having difficulties at school and is associated with increased risks of truancy, drop-out and disciplinary problems (OECD, 2019).

Moreover, the inability of families to provide children with

opportunities to engage in leisure activities can negatively affect family relations, as well as adding to the stress and shame experienced by parents, undermining confidence in their parenting (Onicescu and Neufeld, 2019). Free or low-cost organized sports, cultural, or other social activities, or subsidized camps or similar activities during school holidays can increase leisure options for disadvantaged children and young people, equalise opportunities and mitigate segregation.

Evidence of Effectiveness

There is evidence that free access to leisure facilities can increase participation (Higgerston et al, 2018) and that removing financial barriers can be effective, especially to reach children from more disadvantaged families (Higgerston et al, 2019). However, there are a number of other barriers that can hinder access: these pertain for instance to negative attitudes (e.g. related to experiences of stigma, discrimination, bullying), lack of equipment, lack of availability of programmes or facilities in the local area, lack of physical accessibility (e.g. related to transport or non-accessible buildings), lack of information and awareness (Anaby et al, 2013). At the same time, parental involvement, engagement with community stakeholders and availability of community programmes all facilitate access to leisure activities (Anaby et al, 2013). Box 1 shows examples of targeted programmes related to sports in the Netherlands that aim at mitigating some of these barriers. Some parents, such as lone parents (Box 2), face significantly greater hurdles in engaging in these activities and there is evidence that 'whole-family' programmes can improve access among children but also produce benefits for parents. There is evidence that school-based activities allow for easier access for disadvantaged children (Chanfreau et al, 2016), but in contexts where disparities across schools exist, in terms of resources and services offered, inequalities may be exacerbated (EPIC, 2021). Policies related to bullying, teacher training and promotion of a safer school

BOX 1. TARGETED POLICIES TO IMPROVE PARTICIPATION IN SPORT IN THE NETHERLANDS

In the Netherlands, local sport policies typically see investment in the provision of sport facilities but also targeted policies focused on groups that lag behind in participation, such as children and young people from low income families (Hoekman and Breedveld, 2013). Two such initiatives are the Youth Sports Fund (Jeugd sportfondsen) which covers the costs of sport participation and equipment for people from low income households, and the Neighbourhood Sport Coaches (Buurt-sport coaches) who are not solely focusing on young people or children but initiate sport activities in deprived neighbourhoods. Use of the Youth Sports Fund has grown, reaching 220 (out of 388) municipalities in 2017 and supporting over 60,000 children (WHO, 2018) and over 80,000 in 2019 (Kenniscentrum Sport en Bewegen, 2019). Research on these programmes has suggested that in the face of austerity and cuts to sports policy, municipalities have used the Youth Sports Fund to provide a 'safety net' allowing them to improve accessibility and not compromise the ability of the less advantaged children to participate in sport (Hoekman et al, 2017). Qualitative research has emphasized the social value of Neighbourhood Sports Coaches - for instance, as they succeeded at building trusted relationship and supporting local people, contributing to individual improvements in engaging with sports as well as to the social cohesion in their neighbourhoods (Schrijvers and van Eekeren, 2021), while also contributing to young people's engagement and sense of belonging (Super et al, 2018). Moreover, as Sports Coaches operate not only within the sports sector but also in conjunction with other sectors (e.g. health), they had contributed to improving collaboration across sectors as well as to health outcomes in their local areas (van Stam et al, 2022).

climate can further contribute to removing barriers to access (EPIC, 2021). Attention to understanding children's and families' preferences in regards to activities offered is important to encourage participation and creating inclusive programmes, especially as some children, including children from different minority groups, are less likely to participate in different types of activities (Coughlan et al, 2014; EPIC, 2021).

Young carers are also an especially vulnerable group, facing higher risks of social isolation as well as restrictions in relation to education and leisure (Joseph et al, 2020). For example, they are more likely to have lower educational outcomes, experience loneliness, have fewer friends and are less likely to participate in leisure activities (Haugland et al, 2022). Evidence on interventions aimed at improving access to leisure for young carers could not be found, but the literature offers some suggestions of possible approaches: for instance, through specific training of educational support staff to recognize and help young carers balancing their caring responsibilities and education, and school-based leisure programmes (Haugland, 2022). Overall, lack of awareness and visibility of this group is often identified as a reason for gaps in policy providing protection and adequate support (Leu et al, 2022, Nap et al, 2020). In this sense, interventions to improve access to leisure activities should be understood within the overall policy approach to support this group.

Transferability to Finland

Improving access to hobbies and leisure activities has been part of Finnish policy debates in recent years. Finland has in particular looked at the Icelandic model to understand the extent to which aspects of the approach developed in Iceland could inform or serve as inspiration for a Finnish strategy (Kiilakoski et al, 2020). While the 'Icelandic Model' was devel-

oped specifically to address alcohol and substance consumptions among young people, the 'Finnish Model' was focused on preventing social exclusion and increasing the wellbeing of children and young people: 'the aim is to enable every child and young person to have a leisure activity in connection with the school day that they enjoy and one that is free of charge' (Ministry of Education and Culture, 2020). The Finnish Government dedicated 9.5 million euros to involve municipalities in pilots of the 'Finnish Model' and included a large number of items in their survey for pupils and students as a tool to map out children's and young people's preferences. Pilots were conducted between January and June 2021 in 117 Regional State Administrative Agencies granting a total of 14.5 million euros to 235 municipalities for implementation of the model in 2022-23 (The Finnish Model for Leisure Activities, 2022). The Finnish Model is influential – for instance, in Scotland it has inspired calls for a 'Hobby Premium' (Children in Scotland, 2022). The approach displays some of the characteristics identified as most promising to improve access (such as, by including assessment of local preferences and bottom-up engagement to shape local programmes). Possible policy directions to explore include programmes focused on improving access for some disadvantaged groups complementing universal provision, exploring a 'whole-family' approach and assessing barriers faced by some vulnerable but presently under-researched groups such as young carers.

BOX 2. EXAMPLE OF A COMMUNITY-BASED FAMILY PROGRAMME IN CANADA

Hobbies and participation in leisure activities matter not only for the wellbeing of children but also bears on the whole family, for instance, helping to embed families within social networks that can provide significant (financial or non-financial) support. In this sense, programmes targeting the family unit aim at fostering opportunities to engage in leisure activities 'as a family' and contribute to building stronger local social networks. Oncescu and Neufeld (2019) detail the work of *Recreation Opportunities for Children Inc.* (ROC) in Canada. ROC created a community-based programme to support low-income families' leisure participation. The programme included leisure education components, expanding to a whole community setting principles that have been mainly used in therapeutic recreation and leisure counselling. The programme involved an 'activity exploration' component that saw children and young people engaged in a range of leisure and recreation activities, it also organized family events and provided families with educational resources and knowledge to promote awareness of available services.

Qualitative findings showed that lone mothers' positive experiences with the programme mitigated some of the stress, guilt, and sadness they felt when they could not provide social opportunities (Oncescu and Neufeld, 2019). The programme further contributed to their sense of connectedness within the community, giving access to social resources and networks which they had felt excluded from before.

SUMMARY

SOCIAL PARTICIPATION	
POLICY	EXPANDING ACCESS TO LEISURE ACTIVITIES AND HOBBIES
Relationship to child poverty	Hobbies and leisure activities benefit children's social and emotional development, health, educational outcomes. Measures to expand access can increase leisure options for disadvantaged children and young people, equalise opportunities and mitigate segregation.
Key actors	Municipalities, schools, civil society organisations and community stakeholders, parents
Level of intervention	National: funding, strategy Local: delivery and implementation
Evidence of effectiveness	<p>Policies removing financial barriers, providing targeted assistance with costs and school-based activities are effective in improving access for children from disadvantaged families.</p> <p>Parental involvement, engagement with community stakeholders and availability of community programmes all facilitate access to leisure activities.</p> <p>Evidence related to some particularly vulnerable groups – e.g. young carers – is lacking.</p>
Challenges and facilitating factors	<ul style="list-style-type: none"> • Design: Bottom-up engagement can contribute to creating inclusive programmes, responsive to families' and children's preferences. • Social/economic: parental engagement is beneficial to improving participation but also produces positive outcomes for parents and contributes to improved child-parent relations – some parents face greater engagement barriers than others (e.g. limited time, greater social isolation, financial constraints). • Implementation: specific training of support staff can contribute to creating safe environments and tackling engagement challenges faced by particularly disadvantaged groups.
Transferability to Finland	Finland has devoted significant policy attention to this area and the 'Finnish Model' of hobbies and leisure activities has attracted attention in other countries. Possible future actions should consider barriers to access faced by some hard-to-reach, disadvantaged groups to complement universal provision, further exploring a 'whole-family' approaches.
Costs	Medium



4.3 IMPROVING YOUTH SERVICES AND YOUTH PARTICIPATION

Relationship to child poverty and social exclusion

Youth transitions are an important stage in people's lives marking the period between childhood and adult life, with transitions from school to further study and the labour market, attainment of a degree of independence from their family of origin and moves away from the parental home. Youth services can play an important role in making these transitions positive. Youth services cover a range of activities such as youth clubs, youth centres, youth organisations and youth action groups. Open access youth services and youth participation can be particularly important for young people from less advantaged backgrounds and from migrant families due to the role they play in integration, social cohesion and potential to equalise opportunities.

The provision of non-formal training and learning opportunities can increase motivation and equip young people with new skills, serving as a springboard to acquiring formal qualifications, while also fostering social networks that can assist with school-to-work transitions (Hill, 2020). Participation in out-of-school programmes which offer creative and sport-based activities can increase young people's social and emotional skills, including self-confidence, self-efficacy and emotional regulation (Clarke et al., 2015). Youth work and youth services are often used interchangeably in the literature although youth work has a more formal educational element and goals. The Council of Europe (2020) defines youth work as 'a broad term covering a large scope of activities of a social, cultural, educational or political nature both by, with and for young people'. Youth services and youth work can help prevent social exclusion among young people. Youth services which provide open access to social and leisure activities can contribute to integration, foster a sense of community, expand social networks and produce positive peer-effects. Youth work can contribute to personal development and contribute to social participation in a broader sense, by fostering social skills, support networks, and providing a safe place to be (Hill, 2020).

The Covid-19 pandemic negatively impacted young people and their development. At a critical life stage, lockdowns limited opportunities to socialise and curtailed learning experiences and independence. A recent systematic review of the impact of lockdowns on child and adolescent mental health found that anxiety and depression symptoms were common (Panchal et al., 2021). Irritability and anger were also frequently reported by children and adolescents. Youth services have an important role to in helping young people overcome the disruption of the pandemic.

Evidence of effectiveness

Active participation in youth services

The United Nations Convention on the Rights of the Child has been very influential in increasing young people's participation in matters that affect them (Hill et al., 2004). The treaty grants all children and young people a comprehensive set of rights. Under Article 12 children have the right to express their views freely in all matters affecting them and their views should be given due weight in accordance with their age and maturity.

Young people are increasingly, actively involved in youth services but meaningful participation involves active engagement and real influence, not passive presence or token roles (Checkoway, 2011).

Hart (1992) adapted Arnstein's (1969) 'ladder of citizen participation', to show different levels of child and youth participation, ranging from different types of non-participation at the bottom of the ladder (tokenism, decoration, etc.) to high degrees of participation at the top of the ladder (child-initiated and directed, child-initiated, shared decisions with adults, etc.). Young people are more likely to participate in youth services if they have a greater role in decision-making (Akiva, Cortina and Smith, 2014; Deschenes et al., 2010). Evidence suggests that youth participation in youth services leads to more positive outcomes than traditional programmes in which young people are seen as recipients (Gambone, Klem and Connell, 2002). Greater leadership and decision-making opportunities can lead to greater feelings of ownership and empowerment (Larson et al., 2005). Involvement of young people in youth service decision-making has been found to be positively related to youth problem-solving efficacy, expression efficacy and empathy (Akiva, Cortina and Smith, 2014). Participation can positively influence personal development through, for example, improving self-esteem, confidence, social skills, problem solving skills, self-control and strategic thinking (Hill, 2020). The success of youth development programmes can depend on opportunities for engagement, voice and decision-making, and involving young people in the design and delivery of activities (Taru, 2010). Evidence suggests that youth participation not only benefits young people but can also benefit adults and the wider community (Wheeler, 2000).

However, young people's participation has been found to be uneven. The most active participants in formal activities are usually higher in income, education and socioeconomic status (Checkoway, 2011). Multicultural participation is important in societies whose populations are becoming more socially and culturally diverse, and whose changes challenge communities to develop their capacities (Checkoway, 2011: 343). Youth services 'serve youth best when the environments in which they function are intentionally inclusive, multicultural, and systematically nondiscriminatory' (Nicholson, Collins, and Holmer, 2016). Participation in open access youth services, such as youth clubs, can have a positive influence on social cohesion, cultural awareness and inter-cultural relations (Hill, 2020).

Active participation can range from involvement in the development of programmes to involving young people in the evaluation of programmes and initiatives (Bucelli and McKnight, 2022). Evidence from New Zealand shows that although there can be a steep learning curve, it was possible for young people to have a significant influence in service evaluation and young people report positive experiences of being involved (Gaffney et al., 2016). See Box 1 for some of the benefits of involving young people in the evaluation process.

Cuts to available resources to fund youth services in many countries has led to a push to measure and demonstrate impact. However, youth services are ill-suited to certain types of quantitative evaluation methodologies and simply measuring correlations between participation and a range of outcomes can lead to spurious and misleading findings (Ritchie and Ord,

2016; Fyfe et al., 2018; Hill, 2020). Concerns have been raised that common ways to measure and evaluate youth work is disconnected from how the benefits for youth services are recognised and valued by young people and youth workers, calls have been made for 'democratising evaluation' of youth work (Doherty and de St Croix, 2019). Qualitative evidence has a strong role to play, opening up more opportunities for youth participation in the evaluation process.

Transferability to Finland

In Finland the Ministry of Education and Culture is responsible for the overall development of youth work and youth policy:

"The aim of youth policy is to improve the conditions in which young people grow up and live in and to enhance interaction between the generations through intersectoral cooperation. The objective of youth work is to support young people in growing and transitioning into independent life and to promote their participation in society."³

The Finnish National Youth Work and Youth Policy Programme (VANUPO) is a statutory cross-administrative programme adopted by the Government every four years. The programme sets goals to develop and improve listening to and dialogue with children and young people, and opportunities to participate. The Youth Act highlights the fact that young people must be given opportunities to take part in the handling of matters related to local and national youth work and youth policy.

Finland's latest Child Strategy also makes a commitment to improving participation and considering children and youth as active participants.

The State Youth Council is an expert body, appointed by the Finnish Government, on youth policy and an advocator of youth voice. It brings attention to how the Government decisions and actions impact on young people, who are active par-

ticipants in the Council's work. Invited members of the Council represent broad experience in the living conditions of children and young people. The municipality and the state authorities are required to offer and organise possibilities for young people to participate and to influence matters that concern youth work and policy on the local, regional and national level.

In Finland, local youth clubs are largely funded and governed by local authorities. There is an extensive network of local youth clubs with some estimates suggesting that around 5-10% of young people regularly attending youth clubs (Kiilakoski, 2011 cited in Forkby and Kiilakoski, 2014). In addition, there are ten national youth centres specialising in adventure, nature, environmental and cultural education, camps and social and international youth work. Some youth centres have organised a house-democracy or youth centre committee for decision-making to enhance youth participation (Haikkola and Rissotto, 2007). However, this rapid review of the evidence did not find good documentation of the extent of active youth participation in youth clubs (beyond attendance), or more broadly youth services, in Finland.

Despite the open access nature of Finnish youth clubs, challenges have been identified in relation to maintaining open access in practice. Some studies have emphasised the 'cultural control' of particular groups, whereby an existing group controls the space through ignoring or excluding new young people (Forkby and Kiilakoski, 2014). Although the clubs are designed to be open access, the 'tightness' of a youth club can diminish its accessibility (Kiilakoski and Kivijärvi, 2015).

3 <https://okm.fi/en/policies-and-development-youth>

BOX 1: YOUTH PARTICIPATION IN YOUTH SERVICE EVALUATION

Youth participatory evaluation involves young people in the practice and process of evaluation, including the conceptualisation, data collection, analysis, and use of evaluation findings (Richards-Schuster and Plachta Elliott, 2019; Sabo Flores, 2007). It can be adult-led, youth-led, or intergenerational. Engaging young people in evaluation efforts can lead to positive changes in organisational practices and can increase positive impacts on youth and communities (Roholt, Baizerman, and Hildreth, 2013, cited in Richards-Schuster and Plachta Elliott, 2019). Involving young people through participatory evaluation helps contextualise their lived experiences, positions young people as experts in their lives, and draws on young people's knowledge and perspectives in the practice of understanding programmes, organisations, and communities (Richards-Schuster and Plachta Elliott, 2019).

Involving young people in the evaluation process can be important as the outcomes they value can differ markedly from service providers' and policy makers' goals. A qualitative study collecting narrative accounts from 844 young people engaged in open access youth work in England, Scotland, Finland, Italy, Estonia and France considered the impact of youth work from young people's perspective (Ord et al., 2022). The researchers found that young people put a strong emphasis on friendship and sociability while European youth work policy does not explicitly set this as an objective or a goal.

SUMMARY

SOCIAL PARTICIPATION/POLITICAL AND CIVIC PARTICIPATION	
POLICY	INCREASING YOUTH PARTICIPATION IN YOUTH SERVICES
Relationship to child poverty	Open access youth services and youth participation can be particularly important for young people from less advantaged family backgrounds and from migrant families, due to the role they play in promoting social cohesion, integration and potential to equalise opportunities. Youth transitions mark an important stage in people's lives, marking the period between childhood and adult life. Youth services can play an important role in making these transitions positive and facilitating active participation.
Key actors	Government, youth service providers, young people.
Level of intervention	National: high level policy. Local: providers, delivery.
Evidence of effectiveness	<p>Evidence suggests that youth participation in youth services leads to more positive outcomes than traditional programmes in which young people are seen as recipients.</p> <p>Participation is not even with less advantaged young people less likely to attend. Open access youth services is important for not stigmatising participation but more needs to be done to widen participation.</p> <p>There are benefits to actively involving young people in the evaluation process as they may value different aspects and have different insights than can be gained from adult-led evaluations.</p>
Challenges and facilitating factors	<ul style="list-style-type: none"> • Institutional: although the legal framework is clear that children and young people in Finland have a right to play an active role in all matters that affect them, it is not clear whether institutional frameworks in youth services facilitate meaningful youth participation. • Implementation: 'cultural control' of youth clubs can threaten their inclusivity and limit opportunities for youth participation
Transferability to Finland	Finland has a developed youth services programme with an extensive network of youth clubs.
Costs	Low – expanding youth participation in youth services is not particularly costly. Additional costs can be incurred if training is required for youth workers and skill development of young people to ensure meaningful participation and inclusivity.

5 Quality of life

5.1 PLACE-BASED INITIATIVES IMPROVING CHILDREN'S OUTCOMES

Relationship to child poverty and social exclusion

Poverty tends to be geographically concentrated, with some geographic areas experiencing higher levels of socioeconomic deprivation than others. Children's life chances are shaped by where they live and grow up: for instance, by the quality of services available, the local costs of living, cost and quality of housing, levels of crime, adequacy of infrastructure and local amenities, local opportunities for employment, education and training. Individuals and families living in disadvantaged areas tend to face multiple problems linked to disadvantage – for example, poor health, unemployment etc – and these problems are also often interconnected, and can compound one another. Localised, place-based interventions address physical, social and economic conditions of a community which affect the well-being of the children and families who live there. As such, place-based strategies attempt to enhance the quality of life in a given community and develop local solutions responsive to specific local needs and priorities. This approach can thus focus on a range of dimensions and aspects of poverty and social exclusion (for instance, education, housing, transport etc). A holistic approach underpins many place-based interventions, recognising that addressing disadvantage in one dimension of a child's life (such as education) may be undermined by neglecting another (such as health). As a result, these interventions not only focus on system changes through reforms of existing services and the introduction of new ones, but also on service integration and coordination. These approaches thus aim at producing cumulative effects so that children and families engaging with multiple programmes and services can experience gains which are bigger than those from individual programmes because improvements in one domain also contribute to improvements in other domains. This is not to dismiss the fact that disadvantage experienced at a local level is shaped by regional, national and global factors (McBryde, 2018). The focus on local, tailored solutions, however, emphasises the role of local actors in shaping programmes and services delivered at the community level and often envisages different degrees of community engagement in identifying priorities, shaping the design and delivery of interventions and including elements of community-accountability.

Evidence of effectiveness

A number of place-based initiatives designed to improve outcomes for disadvantaged children have been implemented in the US, Australia and the UK in the past decades. The Harlem

Children's Zone (HCZ) in New York has been influential for the development of programmes in the UK and Australia. The HCZ also served as a model for the Promise Neighbourhood programmes, developed through federal government grants in 339 communities across the US. These are not 'one-size-fits-all' programmes, but they are rather tailored to specific community needs, making an assessment of community needs and local assets a priority for the development of a specific local 'package'. These programmes have in common a 'pipeline approach' with services and support offered to children and their families at different ages, with entry points all along the pipeline. This means that early childhood programmes and parenting classes are offered to children of pre-school age, while at school age, the programme has set up public charter schools, academic advisors, afterschool programmes and skills, training and employment services for teenagers, as well as a support system for former students who have enrolled in college. The programme also includes health, family, and community services: from health, fitness and nutrition programmes, to housing initiatives organizing tenant associations, family counselling, community centres, to programmes attempting to prevent and reduce the need for foster care. Evaluations of HCZ have found positive educational outcomes, for instance in terms of attainment and attendance but also that these are linked to the impact of charter schools set up by the programme rather than the bundle of community services (Dobbie and Fryer, 2011; Whitehurst and Croft, 2010). At the same time, Zelon (2010) argued that HCZ did not equally benefit all children in an area, for instance students with disabilities and English-language learners remained less likely to access the charter schools set up by the programme. HCZ's own evaluations have focused on short-term, individual outcomes and used designs with no comparators (thus producing a weak assessment of the specific impact). They found positive results in terms of parenting behaviours (reading to children, undertaking immunisation, improving home safety) and school readiness (HCZ, 2014). No evaluation exists assessing the cumulative and area effects of the intervention, and no studies evaluated the effectiveness in relation to child poverty.

The theory of change underpinning HCZ has nevertheless been influential, serving as a base for the development of similar initiatives in other countries. The Children's Communities programme in England is an example of this. Developed through a partnership between Save the Children, academics, and key local agencies such as schools and housing associations. Children's Communities builds on HCZ while recognising the challenges of policy transfer, especially as place-based policies are greatly influenced by local contexts (Batty et al, 2018). Eva-

luation of Children's Communities (Batty et al 2020) found that in the short-term (of the project the most apparent and reliable positive changes emerged in relation to outputs (e.g. services offered) and processes, for instance through evidence of enhanced community involvement, as the programme adopted a bottom-up approach and community accountability mechanisms, engaging local people in defining the approach, implementation and reflection over results. Qualitative evidence also pointed at positive changes reported by community residents who valued the programme and thought it made a difference in their lives. These evaluations did not, however, provide robust evidence of impact for area or individual outcomes.

Some initiatives have a more specific focus – for instance, early childhood development – and use a 'whole-community' approach to coordinate services for young (0-5) children and their families. The Communities for Children initiative in Australia is an example of this. Communities for Children includes services such as home visiting, early learning and literacy programmes, parenting and family support, child nutrition and community events. Evaluations, comparing Communities for Children areas with others not involved in the programme but with similar socio-economic profiles, found positive effects on parenting practices, community engagement, parental employment and children's verbal development (Muir et al, 2010). These results echo similar outcomes found in relation to family functioning, parenting practices and home environment for Sure Start Centres in England, identified through quasi-experimental design (Bate and Foster, 2017). Sure Start outcomes also showed improvements in relation to maternal well-being, breastfeeding and a decline in smoking during pregnancy. Communities for Children evaluation also found evidence of some negative health outcomes, and a possible explanation may be that these initiatives enable the identification of a greater number of families experiencing health problems than are reached by normal service delivery (Muir et al, 2010). A syste-

matic review of place-based interventions focused on young children (aged 0–6 years) living in disadvantaged neighbourhoods (Glover et al, 2021) covered 13 studies from the US, UK and Australia, including the Sure Start programme in the UK and the Communities for Children in Australia, finding no consistent evidence of impact on development, health, and well-being outcomes. The authors conclude that heterogeneity of programmes and lack of robust evaluations undermine assessment of their effectiveness.

Overall the literature suggests that in developing place-based initiatives care should be taken in how programmes are evaluated. Interventions and connected evaluations which are conducted in a short time frame may be insufficient for impacts of the projects to materialise or may pick up temporary short-term gains. The small scale systemic and organisational changes programmes bring about may be difficult to connect to area-level outcomes which are influenced by wider policy and structural changes that affect the impact of local interventions. Focus on outputs, such as services offered, changes in partnership working across the different actors, rather than outcomes (Crimeen et al, 2017) may prevent robust assessment of distributional outcomes (identifying winners and losers) or the actual impact on poverty. Moreover, place-based interventions are multifaceted, heterogeneous and tailored to the local context, this makes assessment of their impact complex, for instance in terms of distinguishing the impact of different components. A sole focus on quantitative assessments may also be detrimental to the delivery of community-led interventions (Pearce et al., 2020) and estimating 'social value' (e.g. including not just objective outcomes but also subjective ones related to engagement and community participation) is also important⁴, especially for community-led and participatory projects. These bottom-up approaches (Box 1) can lead to solutions responsive to local needs and incorporate the voice of children and young people in local decision-making.

4 For examples of frameworks to estimate 'social value' see Provan and Power (2019); Lee and Lim (2018).

BOX 1. PARTICIPATORY APPROACHES TO DEVELOP LOCAL PROJECTS AND SERVICES IN SCOTLAND

Children's Neighbourhood Scotland was a programme funded by the Scottish Government and conducted by the University of Glasgow between 2018-2022 (CNS, 2022; Ward et al, 2020; Ward, 2020). It involved six sites (four urban, one small town and one rural). The programme focused on boosting voice and empowerment of children and young people through participatory methods to shape the program's local priorities; and improving service integration and connection across activities. While the Covid-19 pandemic affected the progress of the programme, the projects allowed to gain insights into the impact of the crisis on families, children and young people and produced recommendations to improve service collaboration across third sector and public sector actors.

The programme also produced youth-led wellbeing frameworks and action plans in the selected neighbourhoods. These in turn were shared to influence school, third sector and local authority projects and inform local policy through the Glasgow City Council Poverty Leadership Panel, recommendations to the Social Recovery Taskforce and the Children and Young People Mental Health Taskforce. At the national level, the programme produced evidence used to assess the impact of school closure during the Covid-19 pandemic and its equity audit.

Transferability to Finland

Place-based initiatives focused on children have not been prominently developed in Finland. However, while relative to many other countries social segregation in Finland has been limited, concerns about 'poverty pockets' and increased socio-economic and ethnic segregation in Finnish cities have emerged in past decades (Ministry of Environment, 2021). Increased differences in perceived safety of local areas, house prices, educational outcomes and selective migration have been identified as emerging challenges, and several develop-

ment programmes designed to tackle segregation have been implemented, promoting community participation, developing services in the regions and improving the functionality and safety of the living environment. Different areas in Finland face different challenges, for instance as prosperous cities are now often adjacent to urban areas with higher risks of social exclusion, while rural and remote areas lag behind in term of employment prospects, services and experience higher rates of poverty (Fina et al, 2021).

SUMMARY

LIVING ENVIRONMENT	
POLICY	PLACE-BASED INITIATIVES FOCUSED ON IMPROVING CHILDREN'S OUTCOMES
Relationship to child poverty	Where children live matters for their life-chances and their exposure to multiple risks and forms of disadvantage. The concentration of poverty in certain areas suggests that place-based interventions have a role to play in producing solutions responsive to local priorities, while a holistic approach can facilitate tackling interconnected disadvantages
Key actors	Third sector organisations, civil society and community leaders, schools, local government
Level of intervention	Local
Evidence of effectiveness	Evidence base is not strong, evaluation designs often weak. Some positive individual outcomes are identified but effects on poverty are largely not assessed while evaluations of several programme focus mostly on outputs such as improved services and processes rather than outcomes.
Challenges and facilitating factors	<ul style="list-style-type: none"> • Implementation: Long-term funding commitment is needed as assessment of local priorities, coordination of services, partnership building and delivery require significant time to be set up and produce change. • Design: Community-led approaches can ensure alignment with local needs, and cultures, provided they succeed at generating effective, inclusive engagement.
Transferability to Finland	Finland is experiencing growing concerns related to increased segregation and concentration of disadvantages in certain areas. Place-based approaches specific to children and designed to tackle geographic concentrations of child poverty have not been developed..
Costs	Medium – interventions may be small scale but require long-standing commitment

5.2 IMPROVING ACCESS AND CHOICE OF MENTAL HEALTH SUPPORT

Relationship to child poverty and social exclusion

Good mental health is a key aspect of a good quality of life and of a good childhood (UNICEF, 2020). There is evidence that mental health is an important determinant of general wellbeing (Layard, 2015). Poverty is a crucial determinant of health (UNICEF, 2021) and bears negatively on mental wellbeing (UNICEF, 2020; De France, 2022). Poverty can damage children's mental well-being, causing strain on family relationships (Blume et al, 2021), economic uncertainty and stress for children (Jensen et al 2017) and caregivers and is linked to increased maternal depression and increased risk of negative parenting practices (Jensen et al 2017). At the same time, poor mental health can increase risks of falling into poverty, by increasing health-care costs, worsening educational outcomes and employment prospects, producing stigma that affects social participation (UNICEF, 2021). There is also evidence that poverty and deprivation affect children and young people's expectations, confidence and hopes, shaping their goals and long-term decision-making (UNICEF, 2021), entrenching risks of poverty in later life. Migrant children face distinctive challenges, especially when they arrive having experienced extensive exposure to trauma and loss, uprooting and flight, and facing additional stressors in resettlement. These factors increase risks of experiencing mental health problems (Scharpf et al, 2020) and there is evidence that these children do not access mental health support even when available due to linguistic and cultural barriers, primacy of resettlement needs and stigma attached to mental health problems (Abdi, 2018; Majumder et al, 2015).

Policies to improve timely access and choice of mental health services would help to tackle barriers such as the stigma (for instance, improving awareness, peer support, mental health literacy) as well as the acceptability of mental health support, the physical/geographical availability and accessibility of services, alongside financial barriers (particularly in systems where mental healthcare is not free or requires significant co-payments), long waiting times or lack of information and awareness. Early intervention can prevent onset of more enduring mental-ill health, before mental health problems escalate and become harder to address.

Evidence of effectiveness

There is a substantial literature, including systematic reviews and meta-analyses, which can be drawn from to assess the effectiveness of interventions improving access to mental health services for children and young people (So et al, 2019; Richardson et al, 2017; Werlen et al, 2019). What emerges from this literature is that school-based interventions and integrated services in primary care settings are effective in extending access and improving utilisation of services (Anderson et al., 2017; Richardson et al., 2017; Toth et al, 2022) including among vulnerable and disadvantaged families (Hodgkinson et al, 2017). These approaches place services in familiar, trusted settings

that families routinely visit and thus improve accessibility and acceptability of mental health support, reducing stigma. They also reduce key barriers to access such as parental lack of information about where to seek help (Reardon et al, 2017; Hansen et al, 2021), which bear on disparities in access as more advantaged families can rely on different levels of resources to seek out timely and relevant help for their children. However, they also depend on geographic location and existing local availability of services (So et al. 2019). To be effective these approaches need to develop capacity and establish adequate training structures in relation to mental health among families' first-point of contact (e.g. teachers, general practitioners) (O'Brien et al, 2016; Koller and Bertel, 2006). Interventions related to mental health education, peer outreach and stigma reduction emerge as having significant positive effects on help-seeking among adolescents (Aguirre Velasco et al, 2020). This shows how, on the demand side, it is essential to promote access by addressing stigma, mental health literacy and attitudes towards mental health services. However, there are gaps in evidence in relation to telehealth services and online tools, which are still significantly less researched compared to face-to-face and in-person programmes (So et al., 2019; European Commission, 2020). There is also an emerging literature assessing the cost-effectiveness of early intervention and prevention programmes, which finds evidence that interventions focused on children and adolescents (e.g. screening, psychological interventions in school-settings, integrated community interventions) are particularly cost-effectiveness (Le et al, 2021; Moroz et al, 2020).

While schools are key intervention settings, children that experience school exclusion are at risk of having reduced access to appropriate and timely mental health support (Toth, 2022). This underscores the importance of addressing school exclusion, especially where this is more likely to affect young people experiencing mental health problems as well specific groups of children – for instance children with special educational needs and disabilities, children from migrant families, children in care, children from some ethnic backgrounds (Slee, 2010; Paget et al, 2018); but also that services in local community settings are available to address the specific needs of these groups.

Family-focused services aim at providing support to all members of the family, buffering against impacts of mental health problems on both parental and child wellbeing. There is evidence that these approaches facilitate prevention, improve parenting practices and are effective in improving outcomes for children (Siegenthaler et al, 2012; Solantus et al, 2009; Thanhäuser et al, 2017; Lannes et al, 2021). Lack of information, stigma and communication strategies inappropriate to target populations can hinder engagement and the reach of these programmes (Nagl-Cupal and Hauprich, 2020). Service integration and a collective approach focused on leveraging local support networks around the child and their family have been adopted in several countries (Goodyear, 2022). Some programmes also aim at overcoming barriers to access through participatory approaches, co-design and collaboration with key stakeholders in the community to understand local systems, unmet needs and delivery gaps (Goodyear, 2022).

Services provided by schools, local primary care clinics or community walk-in centres have been shown to increase uptake among children and families from ethnic minority backgrounds (Anderson et al, 2017). Improving access for these groups should recognise evidence of higher levels of stigma attached to mental health support among people with an ethnic minority background, greater reliance on informal support, lower levels of trust and increased likelihood to expect bad experiences with formal support services as well as greater exposure to experiences, such as discrimination, bearing negatively on mental health (Le et al, 2022; Brown, 2016). Moreover, ethnic minority groups often lack services that are tailored and

responsive to their specific and cultural needs or that actively address discrimination in accessing support (Commission on Young Lives, 2022). Underrepresentation of mental health professionals from ethnic minority backgrounds or the lack of culturally sensitive assessment and diagnostic tools affect the delivery of these services (Le et al., 2022). There is evidence that mental health programmes that are tailored to specific minority groups have yielded positive outcomes, for instance in terms of improving access and engagement with mental health services (Harris and Abdinasir, 2022). Box 1. describes the specific experience of engaging minority groups in New Zealand.

BOX 1. NEW ZEALAND'S 'ACCESS AND CHOICE PROGRAMME' AND ADDRESSING THE NEEDS OF ETHNIC GROUPS

New Zealand's Child and Youth Wellbeing Strategy is structured around six outcomes, of which one is specifically focused on children's happiness and health. Priority actions in this area are improving youth mental wellbeing, the maternity system, and support in the early years. The 'Expanding Access and Choice of Primary Mental Health and Addiction Support' (the Access and Choice programme) focuses on improving support for mild-to-moderate mental health and addiction needs. It includes interventions to increase service integration, investment and extension of school-based services, but also piloting of programmes specifically aimed at some at-risk groups, including ethnic minority youth. This includes funding and support for Māori communities to determine, design, develop and deliver primary mental health and addiction services as well as investment in Māori and Pacific workforce development (AWA Associates, 2019).

The programme took time to develop 'by Māori, for Māori, with Māori' approach incorporating culturally relevant principles and including outcome measures based on Māori health concepts. A report (New Zealand Mental Health and Wellbeing Commission, 2021) assessing progress after 2 years since the start of the 'Access and Choice' programme highlighted how the programme addressed long-standing concerns with accessibility for Māori and Pacific youth but also noted that roll-out of Kaupapa Māori, Pacific, and Youth services were behind intended progress. Challenges with workforce recruitment and development emerged as well as with funding priorities, which led to new procurement processes more suitable for Māori providers, particularly small providers (Ministry of Health, 2021).

Transferability to Finland

There is evidence of an increase in the use of mental health services among Finnish children in the past decades (Lempinen et al, 2019). Rising rates of mental health problems among children and adolescents are accompanied by widening inequalities, as children with lower socio-economic backgrounds are more likely to experience mental health problems (Paananen et al, 2013; Torikka et al, 2014). Previous studies had also identified these patterns but did not find evidence of disparities in access to mental health services related to socio-economic background, while these emerge in relation to residential area (Paananen et al, 2013).

Before the recent social and health care reform, Finnish municipalities have been in charge of organizing social and health care services, including mental health promotion. Primary care settings, for instance, child guidance and family counselling centres, child health clinics, and schools, offer promotion, prevention, detection, and support services. Specialist, child psychiatric services are provided at child psychiatric clinics and in psychiatric hospital care. There are rules related to waiting times: for mental health services for children and young people aged below 23, the limits are six weeks for primary care and

three months for specialist care. In 2020, the Ministry of Social Affairs and Health launched a new 10-year mental health strategy, which encompassed five priority areas including mental health for children and young people (Finnish Institute for Health and Welfare, 2021). The strategy includes emphasis on equal opportunities and the importance of tackling poverty to support good mental health in children and young people. Mental health is recognized as an important area of intervention also in Finland's recent Child Strategy (2021), including a focus on tackling inequalities in access.

Finnish schools have been internationally praised for their key role in promoting access to mental health services (Coburn, 2019). Finland is also notable for having long promoted service integration (WHO, 2002). Continued support for improved integration and system reform has also led to a number of local integrated-care initiatives (Keskimäki et al, 2018). Challenges discussed above in addressing the needs and barriers faced by specific groups, resonate with policy debates around extending access to migrants and refugees (European Commission, 2022), and point to the importance of culturally sensitive practices, workforce development and development of bottom-up approaches.

SUMMARY

HEALTH AND WELLBEING	
POLICY	IMPROVING ACCESS AND CHOICE OF MENTAL HEALTH SUPPORT
Relationship to child poverty	Poverty is a crucial determinant of health and affects negatively the mental wellbeing of children and their caregivers. At the same time, poor mental health can increase risks of falling into poverty, by increasing health-care costs, worsening educational outcomes and employment prospects, producing stigma that affects social participation.
Key actors	Healthcare professionals, primary-care providers, schools, municipalities, community services
Level of intervention	National: institutional design, funding Local: delivery, implementation
Evidence of effectiveness	School-based interventions and integrated services in primary care settings are effective. Family-focused services (providing support to all members of the family) also appear to produce positive outcomes for children. To improve access among ethnic minority groups, services should be responsive to specific cultural needs and actively address discrimination.
Challenges and facilitating factors	<ul style="list-style-type: none"> • Institutional: Fragmentation of health and social care services can undermine their performance and produce significant geographical disparities. Capacity challenges may emerge especially in rural areas affected by unfavourable demographic and economic trends. Administrative and financial integration is necessary to improve local service integration and ensure high-quality services are allocated adequate resources. • Implementation: multi-professional collaboration on the ground requires the development of competencies in collaborative practice and interprofessional communication, which should be aided by specific support, counselling and education, including in relation challenges connected to trauma, stigma and trust.
Transferability to Finland	Finland has internationally praised school-based services and has long worked on improving service integration in relation to mental health. Key aspects to improve access and choice of mental health support pertain to tackling regional disparities and assessing and addressing the needs of specific groups.
Costs	Medium – Interventions require sustained investment, but effective support, prevention and early intervention can be cost-effective and reduce costs to the health-care system by helping to prevent problems from escalating and becoming harder to address.

6 Concluding Remarks

This review set out to explore international evidence on policies designed to tackle multidimensional child poverty and contribute to Ifla's child poverty programme. By adopting the Bristol Social Exclusion Matrix (B-SEM) as the conceptual framework for understanding the multidimensional nature of child poverty and social exclusion, the review focused on policies across its three key domains: resources, participation and quality of life. This facilitated exploring different dimensions of child well-being, congruently with UNICEF's definition of child poverty as economic, social and emotional deprivation, leaving children unable to fulfil their rights, participate or achieve their full potential.

We know that money matters and impacts a range of children's outcomes, such as cognitive development and school achievement, social and behavioural development and children's health (Cooper and Stewart, 2021). In this sense the focus on dimensions beyond material resources is not meant to understate the importance that inadequate levels of income have on children's health, educational outcomes and overall well-being. Focusing on participation and quality of life alongside resources allows for the consideration of a broader range of determinants of child well-being and to understand their inter-relationships: as for instance, economic disadvantage can damage children's mental well-being, but at the same time poor mental health increases risks of falling into poverty (UNICEF, 2022).

The review suggests a number of important lessons that can contribute to the development of solutions to child poverty based on international evidence. In particular, we have focused on some groups at greater risk of poverty in Finland (Povlesen et al, 2018) such as children living in lone parent families, large families, and families with migrant and ethnic minority backgrounds and case studies from selected countries highlight some possible directions for policy developments. Four key findings emerged from the review:

1. In many areas, Finland is doing well by international standards but a greater focus on some especially vulnerable groups is needed

In some areas it is clear that Finland is doing well, in terms of outcomes achieved and effective actions put in place, and the policy debate is more developed than in other countries. This does not mean that Finland has achieved all desired improvements in these areas. However, it is clear, for example, that the "Finnish Model" for hobbies and leisure activities is a reference point for countries beginning to focus on this policy area. By international comparisons Finland has also had longer experience with attempts to improve service integration – something

which emerges as essential to improve access and utilization of mental health support services. In both these areas the review of international evidence is most useful in identifying some approaches to addressing barriers and needs, specifically in relation to some vulnerable groups. The review also shows that Finland has put in place a number of policies that have helped to minimise energy poverty (for example, in relation to improving energy-efficiency of dwellings, district heating infrastructure, and through generous social security support). However, the lack of an official measure of energy poverty hinders the identification of vulnerable groups, including children, facing high risks, and putting in place an official measure could help to shape policy priorities and monitor progress.

2. In some areas, the review identifies clear policy gaps and opportunities for improvement

In areas such as child support, there is good evidence that child support payments can help reduce poverty among lone parent families, and the Finnish system is found to have some characteristics (such as guaranteed advances) that contribute to positive outcomes through high coverage. Structural consideration of the relationship between child support and social assistance would help to address some limitations with the current system, decoupling child support payments from social assistance eligibility would boost the role of child support in relation to poverty reduction. In other areas, some gaps, for instance in relation to the lack of LILA (Low-Income Low-Asset) or NINA (No-Income No Asset) debt settlement schemes, are relatively easy to identify. Correcting them requires taking into consideration the barriers that limit access to current schemes and their ability to provide an effective and timely fresh start (for example, considering supervision periods, the types of debts covered, possible links to financial education and literacy programmes).

3. Some effective solutions require long-term, society-wide change

Policies related to improving the quality of part-time work require sustained, concerted action, as is evidenced from countries that succeed at improving pay and career prospects for these types of jobs. Spreading these jobs across occupations and sectors can lead to a reduction in the income penalty associated with part-time work and lower levels of in-work poverty among part-time employees. However, as the case of the Netherlands exemplifies, there is no quick fix to achieving similar results as the high quality of part-time jobs witnessed in the Netherlands is the result of a long history that sees collaboration across different civil society actors, the public and the

private sector and a cultural shift normalising part-time work. Similarly, the review of policies improving access to credit has shown how, while some social credit solutions can be effective, selection of the best options and their viability need to be considered within the context they operate in, and hence require an assessment for changes to the Finnish financial and banking system more broadly. At the same time, the review has highlighted some small-scale solutions that may be suited for targeting certain underserved and excluded populations such as migrants or ethnic minority groups.

4. The evidence base is not always rich in some policy areas, but the need to develop solutions specific to the Finnish context is pressing

Debates around tackling precarious employment are salient in Finland, as they are in many other countries, linked to increasing concerns about in-work poverty. The international literature shows that there are several policy instruments and ongoing developments. For example, in relation to labour regulation or reforms to social security which can help to improve the quality of jobs and reduce poverty risks. However, the evidence around what works is not conclusive. For instance, when it comes to striking a balance between protection and flexibility, or in the face of rapidly changing labour markets with types of work slip through the cracks of standard classifications. Despite this, improving regulation, engagement with social partners, and strengthening social protection remain policy priorities in the Finnish context. On the other hand, concerns with the geographical concentration of poverty and disadvantage in Finland prompt interest in developing place-based approaches which have not, thus far, been common practice. The review of the evidence suggests that the development of these, however, cannot be straight-forward policy-borrowing but rather requires learning from the weaknesses the literature highlights in relation to place-based interventions. For example, the importance of developing interventions with sustainable funding, clear outcomes, realistic timeframes and connecting appropriate evaluation. As these local interventions can be most suited to developing participatory approaches involving young people and local communities to respond to local needs, evaluations could also aim at establishing their 'social value', rather than solely focus on quantitative outcomes. Although the evidence base is weak in places, increasing active participation of young people in policy development including policies to tackle energy poverty and improve youth services could improve outcomes for young people and have wider benefits. Making sure active participation includes young people from migrant families, large families and lone parent families could help en-

sure that the particular challenges they face are addressed in policy design.

This review is not without limitations. While it sought to consider policies outside traditional social security instruments, this is not to dismiss the key role social security and child benefits play in relation to tackling child poverty. Child benefits, especially universal child benefits as in Finland, have been found to be consistently effective in reducing child poverty across countries (Bradshaw, 2012). They have also been shown to play an important role in relation to in-work poverty, narrowing the gap between working families' net income and the poverty line (Van Mechelen and Bradshaw, 2013). The protective role of social security is essential for the social and economic participation of vulnerable or disadvantaged families and adequate social protection can strengthen their resilience and help them avert negative coping strategies that would exacerbate social exclusion and poverty risks among children.

The limited time-frame of the project also meant that this report could not possibly cover all policy areas that would be relevant to tackling child poverty in Finland, or in the depth required to develop bespoke solutions. For example, important aspects related to housing, health or early childhood policies have not been included but warrant further research. To give some further examples, in relation to health, priorities related to reducing healthcare debts and out-of-pocket payments, which are high in Finland compared to the EU average (Tervola et al, 2021), but these would need to be considered once the impact of the recent large scale social and healthcare reforms has been assessed. In relation to early childhood, a key area also recognised in Finland's recent Child Strategy, a number of challenges exist, including understanding the effects of increased privatisation of Early Childhood Education and Care (ECEC) services, the impact of the Finnish system of home care allowances on labour participation, and utilisation of ECEC services among disadvantaged families (OECD, 2019, Karila et al 2017).

Despite these limitations, the review demonstrates clearly that Finland is taking many of the right actions in a number of areas but there are opportunities to learn from some of the best practice in other countries to tackle child poverty and social exclusion from a multi-dimensional perspective. This review has highlighted a few important lessons which can be learnt, but further work is required to examine the transferability and feasibility of translating these ideas into real policy change and improvements for some of the most vulnerable children in Finland.

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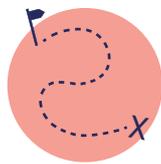
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