

SCOTTISH ANTI POVERTY REVIEW



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LEARNING FROM THE PAST,
BUILDING A BETTER FUTURE



EDITORIAL TEAM

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The Poverty Alliance

DISCLAIMER

The views expressed in the Scottish Anti-Poverty Review do not necessarily reflect those of The Poverty Alliance.

ABOUT THE POVERTY ALLIANCE

The Poverty Alliance exists to combat poverty in Scotland by working with people and communities to affect change. We act as the national anti-poverty network in Scotland, engaging with voluntary organisations, policy makers and politicians. Our vision is of a sustainable Scotland free of poverty, with dignity and social and economic justice for all.

We will tackle poverty by working with individuals, organisations and communities to affect change in the distribution of power and resources. To do this, we will:

- support the development of policies and practices which promote social justice and combat poverty
- work with people and communities experiencing poverty to help them challenge poverty
- build a strong anti-poverty network in Scotland
- raise awareness and change attitudes about poverty

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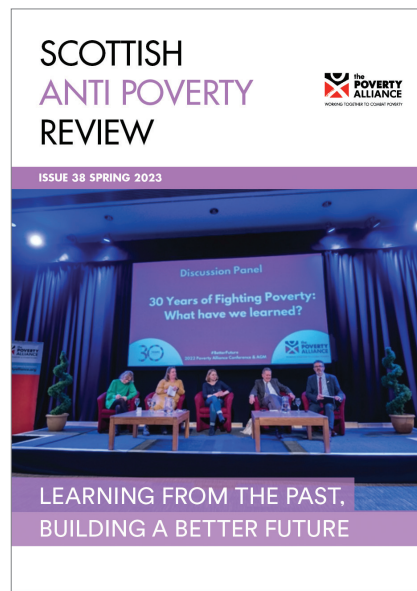
All Poverty Alliance conference photos © Sandy Young 2023.

WELCOME

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EDITORIAL

Learning from the past. Building a better future.

Peter Kelly, Director, Poverty Alliance.

After three long years, members and supporters of the Poverty Alliance finally got back in the same room for our annual conference in November 2022. More than 200 people gathered for a day of discussion and debate about poverty and how to solve it. There may have been a gap of three years, but the passionate debates that took place that day showed that our supporters had lost none of their enthusiasm or commitment to social change.

Which is just as well. The conference was an occasion to look back on thirty years of the Poverty Alliance. Looking back from the perspective of 2022, deep in the throes of the cost of living crisis, with inflation at the highest levels in 40 years, the economy teetering on the brink of recession, it was clear that we would need to redouble our commitment to social change.

When we take the long view, it is sometimes possible to convince ourselves that very little changes, that the problems we face now are those that have been always with us. Our discussions in November highlighted the consistency areas where progress has been glacial: the levels of fuel poverty, the wide inequalities of wealth and income, the discrimination that many people living on low incomes experience.

But these discussions did also highlight where progress has been made. The introduction of the national minimum wage, improvements in housing quality for many, new equalities legislation, increases in life expectancy. Whilst poverty rates in Scotland have been going in the wrong direction for some time, it was important to remember that for period in the late 1990s and early 2000s real progress was made in driving down child and pensioner poverty.

At our conference, the then First Minister, Nicola Sturgeon, highlighted many of these areas of progress in her speech to the conference, reproduced in this edition of SAPR. Of course, she also noted that we are in a very difficult period now, with the deepening of many of the problems have plagued us for so long. She also highlighted the vital role that the Poverty Alliance, our network, had played in helping to address so many of the problems we faced in the past.

Our network of civil society organisations in Scotland, working together, debating ideas, campaigning, and lobbying together, is the mechanism through which we make real social change. It is change that always has to be protected and fought for, but it is change that has been real

and has made a difference to thousands of lives.

Those ideas are needed now more than ever. We face a period of exceptional political and economic instability. If we are to ensure that those with the least do not once again pay the heaviest price, as was the case in the aftermath of the financial crisis in 2008, then we need to bring forward actions that lead to changes in the systems that local people in poverty.

Articles in this edition of SAPR on the Social Guarantee and on Community Wealth Building, point the way towards the systemic changes that are required. As Maeve Cohen highlights in this edition, the guarantee of universal basic services should underpin our efforts to address poverty. It is about ensuring that there is a bedrock of social entitlements that everyone can rely on when they need to. As we are facing with the seeming permanent contract of public services, the call for a Social Guarantee is a radical one, and one that the Poverty Alliance has been supporting.

Community Wealth Building has the potential for the radical reformulation of how our local economies work. At its heart, as Neil McInroy explained in this edition, Community Wealth Building should allow places across Scotland to work in ways where the wealth and resources within communities are retained and shared in those places. It may feel like early days for ideas like the Social Guarantee or Community Wealth Building, but they are the kinds of ideas that are urgently needed. They are also the kind of ideas that the Poverty Alliance has a long history of debating and promoting and that ultimately lead to change. When we look at the problems that confront us now, it's important to pause and remember where we have made progress in the past. And then when we take this longer view, to recommit ourselves to pressing for greater change in the future. We know that a future without poverty must first tackle the injustice of gender inequality, and Lucy Hughes of Engender eloquently sets out how anti-poverty campaigners can address this vital issue.

We also know that poverty-related stigma is a barrier to that future. In this edition, we hear from Pam Duncan-Glancy MSP, convener of the Cross Party Group on Poverty in the Scottish Parliament, about the report of their inquiry into poverty-related stigma in Scotland. We hope it marks a turning point in Scotland's attitudes to people in poverty and on low incomes.



RESEARCH COMMENT

Everything changes, but everything stays the same.

John McKendrick, Co-director, SPIRU, Glasgow Caledonian University.

In 1992 my French language skills were not so well developed. Things have not improved much in 2023, so much so that the title of this note to celebrate The Poverty Alliance's thirtieth birthday takes the English form of "everything changes, but everything stays the same", rather than the original "plus ça change, plus c'est la même chose", which is attributed to the French critic Jean-Baptiste Alphonse Karr, writing in 1849.

Thirty years ago, I was a postgraduate student the Department of Geography and Topographic Science at the University of Glasgow. I was in the middle of fieldwork for my research on the "Lone Parents in Strathclyde Region: The Quality of Life of a Deprived Population Group." I was travelling the length and breadth of the now-defunct region to ensure that lone parents from all parts of the region had an opportunity to share their thoughts on what mattered to them, and whether they perceived that they were getting what they wanted. I was part of a group of students committed to using their research skills to better understand and tackle social problems, a group that included James McCormick (now Director of The Robertson Trust, who was researching The Impact of the Poll Tax in Urban Scotland). I was also greatly supported by One-Plus, at that time the largest lone parent organisation in the UK, but one that operated exclusively in west and central Scotland. I can recall a day return by bus from Glasgow to Campbeltown to leave surveys (and stamped envelopes) in the local library and doctor's surgery for lone parents to collect, complete and return to me. I can recall spending an hour chatting to an elderly lady in Carnwath having been invited into her house for a cup of tea. No survey was completed, but she needed the company. Her bed had been moved into her living room to save money by only heating one room in the house.

Thirty years on, and pensioner poverty remains a social problem in Scotland. Just last month, The Poverty Alliance published a blog by Debbie Horne of Independent Age, which argued that we need a pensioner poverty strategy in Scotland, drawing from evidence in the recently published report, Not Enough to Live On.

Thirty years on, and James McCormick is still using his talents to challenge social injustice in Scotland. Now, helping guide the resources of The Robertson Trust as it seeks to 'fund, support and champion those seeking solutions to poverty and trauma'.

Thirty years on, and One Plus is no more. One Parent Families Scotland continue the good work of One Plus (benefitting from the work of Marion Davis, Director of Policy, Communication and Strategy, who was an Information Officer at One Plus). Lone parent poverty remains as persistent today as it was back then.

Thirty years on, and I found myself back walking through the same cloisters at the University of Glasgow. This time, I was on an official visit as part of my role as Commissioner for Fair Access to higher education, discussing with senior management the work that the University is doing to widen access and supporting students to thrive during and beyond their studies.

And thirty years on, The Poverty Alliance is still here. It is a very different organisation to what it was back then. It is larger. It is established. It is respected. But it no less dynamic. It has also developed into the organisation that is doing the most to understand and tackle poverty in Scotland through applied research and does so in way that is consistent with the ethos of an organisation that exists to enable people with experience of poverty to have their voices heard.

It would be wrong to wish you a 'happy birthday'. It would be wrong to wish you 'every success in the future'. We would much rather that you didn't have a future. We very much wish that things wouldn't stay the same. However, until the scourge of poverty in Scotland is obliterated, then there is a necessity for The Poverty Alliance to tackle the injustices that prevail.



NICOLA STURGEON



Scotland's first female First Minister was the keynote speaker at our conference in November.

One of the first reports published by the Poverty Alliance back in 1992 - a study of youth poverty in Strathclyde - highlighted what it called the devastating consequences of the abandonment of young people by the state. I saw that with my own eyes every day as I was growing up.

In many ways, things are better now than they were 30 years ago. And that is often down to the hard work, sheer commitment and dedication of the Alliance.

One of your early campaigns was for the introduction of cold weather payments, which back then didn't exist at all. They're now well-established. In February, in Scotland, the new annual winter heating payment will be automatically paid to 400,000 low income households. We already provide a heating payment to the families of almost 20,000 severely disabled children.

Another early Poverty Alliance campaign was for the minimum wage - finally introduced in 1998. Since then, you have campaigned for the Real Living Wage. An issue that has, rightly, got far greater profile now than it did even just a decade ago.

You have also consistently and rightly argued that people who experience the impact of policy must be centrally involved in the making and developing of that policy. That's a point that my Government has tried to take to heart. Perhaps the best example is the establishment of the social security experience panels.

However, despite all of that hard work, we live in a society today where too many people still suffer the effects of poverty. That is not something we should ever be comfortable with. All of us - not least those of us privileged to hold positions of government office - have a big job of work still to do.

HEAVY PRICE

We are now in an era of double digit inflation, and the country is again in a recession. The Bank of England predicts that the recession may last for some time. In November, the Office of Budget Responsibility predicted that average disposable household incomes will fall by 7% in real terms in the next two years. That's a price that is being paid by everyone across the country for what I would argue very strongly is the economic, financial, and fiscal incompetence of the current UK Government.



It is the price of underinvestment in public services and sustainable economic growth, particularly during the years of deeply damaging austerity. It is also the price of a very hard Brexit. And it is a price that will fall especially heavily on people in poverty.

The Scottish Government's powers are not unlimited. We are, to a large extent, dependent on the actions, decisions and priorities of UK governments.

The Scottish Government is frequently having to mitigate the impact of UK Government policies that people in Scotland don't support. We're currently spending £87 million a year to ensure that the bedroom tax doesn't impact anybody in Scotland.

Back in the 1990s, one of the reasons that Scotland voted for devolution so decisively was to stop damaging policies being imposed on us. But damaging policies are still being imposed on us.

CONTRAST

There is a contrast here. Last week, I visited Whitehill Secondary and Golfhill Primary schools to mark the extension of the Scottish Child Payment to all eligible children up to age 16. The payment was also increased to £25 per week. Not that long ago we introduced the Child Payment at the value of £10 per week. Taken together with other policies – such as the expansion of childcare, and the ongoing extension of free school meals – it is a cornerstone of our commitment to tackle child poverty in particular.

I wish the UK Government would follow suit, but because it's not yet doing so, we've had to make some difficult choices. One of the things we did - which attracted criticism - was to reduce some of our support for employability services.

However, that decision, with others, helped us move ahead with the extension of the Child Payment and doubling the final bridging payment for around 150,000 families. It allowed us to maintain other forms of support, make more money available for public sector pay settlements, and take other steps – such as doubling the fuel insecurity fund, and providing councils with more money for discretionary housing payments.

Those decisions are consistent with that longer-term approach to help lift people out of poverty. The Scottish Child Payment is the most obvious example of that, but that is only one of five family benefits we've introduced. Another is the carers' allowance supplement, and for 90,000 carers across the country there's almost £500 a year more available in support than is the case for carers elsewhere in the UK.

And these new social security payments come with a new approach that seeks to respect the dignity of people. Social security and direct payments are vital tools in tackling poverty, but a true national mission to tackle poverty has to be much more all-embracing than that. We recently introduced emergency legislation to freeze rents temporarily and introduce a moratorium on evictions because we know how vital housing is to people's health, wellbeing, and their life chances.

We've made significant investment in homes for social rent. Last year, per head of population, the number of homes built for social rent in Scotland was nine times the number in England.

We're also taking steps to ensure that people from backgrounds that might traditionally be seen as deprived know that they can have a fair chance in life. The Promise that we've made to people with experience of care is an example of that. So is our work on closing the educational attainment gap, and our decision to set widening-access targets for higher education.

The emergency budget review reprioritised £700 million to support the fairest-possible public sector pay deals. Paying higher wages is the biggest contribution we can make to help households with soaring costs. But it also helps government: people who get paid more, pay more taxes; more taxes means more revenue to government.

FAIR WORK

We encourage fair pay in the private sector as well. We're now applying Fair Work criteria, including payment of the living wage, when making choices about which businesses should get public sector grants or contracts. Recent data suggests that 90% of employees in Scotland are now being paid the Real Living Wage – more than any other part of the UK. That's good progress, but there's still so much to do. To truly tackle poverty, we need to reshape the economy. I know you'll explore ongoing work to develop a minimum income guarantee and to support community wealth building. But our ability to do all of this is constrained by the limitations on the powers of our Parliament.

My commitment and my message is clear. If I was looking for a way to summarise, that phrase from an early Poverty Alliance report – the consequences of the abandonment of young people by the state -represents everything that I came into politics to try to play a part in changing.

And standing here, 30 years later, as First Minister, it also re-motivates me to do everything I can, and everything my Government can, to support those who need it most.



COMMUNITY WEALTH BUILDING

It's the economy, stupid!



Neil McInroy is Global Lead for Community Wealth Building at Democracy Collaborative'



10 years ago, I was involved as the lead investigator in the Greater Manchester Poverty Commission, akin to the Scottish Poverty Truth Commission. This, work in Greater Manchester - like the Scottish work - was tasked with gathering evidence through testimony to highlight the scale and depth of poverty. While outwardly about problems with paying bills, buying food, and all the associated personal and familial stresses; I was struck by many testimonies which highlighted how poverty was the mere 'tip of the iceberg'. The root causes of poverty were deep structural factors, far distant from the immediate issues or beyond the control of the individual or family.

In this, I came to appreciate that our economic system is poverty producing. With personal testimonies revealing a powerlessness. An entrapment in poverty with an inability to break free, exacerbated by the lack of asset ownership, savings, or in having a genuine stake in the economy. Therefore, we need to address these structural factors that are firmly lodged in an economic system that underpins and sustains poverty.

PROBLEM OF WEALTH

At the core of this economic system, is a need to be radical and confront a self-evident truth: our economy produces wealth and poverty. In this, Community wealth Building (CWB) is about surfacing this truth, and in turn delivering practical policy to address it, with a sharp focus on rewiring the fundamentals of the economic and social system - wealth - and where and who it flows to.

To focus on wealth, means we must acknowledge that Scotland has no shortage of wealth, with one of the highest GDP's in the world. However, wealth distribution is hugely uneven, with the top 10% owning 200 times more wealth than the bottom 10% (median wealth of £1.3M compared to £6k). Indeed 25% of Scottish people, have less than £500 of net savings, 1 in 4 children in Scotland (24%) and 1 in 5 working age people (19%) in Scotland are living in poverty. So what are the core issues that create such social pain and disparity - such a failing system? In this it is helpful to consider the Scottish founder of modern economics- Adam Smith. In his books *The Theory of Moral Sentiments* and *The Wealth of Nations* he tells us we have two vital interdependent elements in society - benevolent self-interest



and a need to empathise with the pain of others. However, the economic system continues to overplay self-interest, separating the economic sphere as a distinct and opposite pole to the social sphere. They are not distinct. They are and should be one and the same. The aim of the economy must be about improving the social condition, in which wealth creation in any society is not just about private gain, but is primarily about the nurturing the planet, developing human and social life and creating a decent standard of living for all.

The separation of the social from the economic is embedded in how we go about economic policy and has much to answer for. The convention in economic development believes that when investment capital is enticed and landed, good well-paid jobs will follow. This is seriously flawed. Good jobs are not always guaranteed and wealth generated is all too often distributed to shareholders and to investors across the globe rather than to workers, local people and communities. Global investment is increasingly footloose and fancy free and moves on, once the initial public taxation and planning enticements are gone. Global investment and many shareholders care more about investment return, than poverty. This is the same for Bangalore, Boston or Bathgate.

COMMUNITY WEALTH BUILDING

Community wealth building by contrast recouples an economy with the social sphere. It focusses deeply on wealth as the fundamental element of all economies and as such works on how it flows, lands and sticks; ensuring as much wealth as possible is retained and recirculated within local and national economies. This is about creating a sustainable economy in which all citizens share a genuine and fair stake in our economic system and the wealth we all have a hand in producing.

Instead of an economy that produces inequality and poverty, CWB is about producing equity - as an everyday, natural function of the economic system. To do this CWB does not just focus on traditional wealth redistribution policies such as regeneration or traditional welfare/social policy, where inequality and poverty is dealt with afterwards. By then wealth may have already been distributed to asset owners, shareholders and investors. Instead CWB works before and during the creation of wealth, by restructuring the composition of the economy itself. CWB aims to restructure our economic system, so that poverty just doesn't happen.

From its origins in Cleveland Ohio in 2009, through to Preston in Lancashire there is now a global movement for community wealth, that includes places such Sydney, Amsterdam and many cities and states across the USA, including Chicago. In Scotland, we have the pioneering North Ayrshire taking forward CWB in 2018, and since 2020 a number of other areas have been working on and delivering community wealth across Scotland – including five pilot areas supported by the Scottish Government.

Whilst I have laid out some concepts and theory, CWB is deeply practical, focusing on the flows of wealth and investment across the five pillars of Community Wealth Building. These pillars promote and instigate a range of practical actions that all seek to strengthen the flows of wealth to and for employees, people and communities. Therefore, CWB digs into wealth flows as a means of tackling poverty at source. For instance:

Spending: This is about ensuring all public procurement and commissioning maximises community benefits, delivers fair work and changes the nature of the economy by seeking more cooperatives and democratically owned organisations within supply chains and thus making wealth stick.
Workforce: Increasing fair work, trade unionisation, real living wage, inclusive recruitment practices and thus ensuring work is fulfilling, rewarding and that wealth genuinely flows to workers.

Land and Property: growing the extent to which many more communities and Scots own land and property and thus reducing the speculation and value appreciation that extracts so much wealth. For example, when more communities own land, for say energy generation, economic gain is more readily recirculated back into local communities.

Finance: Ensuring that Scotland has a financial architecture that can capture, recirculate and direct wealth to local people, communities and businesses.

Inclusive Ownership: this is of pre-eminent importance in CWB and is about looking at how wealth sticks and recirculates within our economy by increasing the percentage of people and communities who own economic activity and assets. This includes growth of public ownership, social enterprises, employee-owned firms and cooperatives. All of this is about democratising the economy. Whereby the economy is not just something we fit into, but rather something which we all actively participate in, can shape and gain from.

Conclusion

In dealing with poverty, we must tackle the economic system that produces it. In this, wealth is the defining feature of all economies, and to deal with poverty, inequality and wider climate ills we need to change how wealth is produced and used. In Scotland's goal of a wellbeing economy, we demand an approach whereby the economy is not separate from local social life and planet, but intrinsically connected to it.

At present, aside from the good work already happening on CWB, Scotland is embarked upon a consultation on a proposed Community Wealth Building (CWB) Bill. Poverty is a scourge and as the CWB agenda and practice grows, the prize on offer is to recalibrate our economic futures to deliver a progressive and inclusive future for all of the Scotland's communities and its people.



CAMPAIGN NEWS



END CHILD POVERTY

The Poverty Alliance joined Save the Children and other members of the End Child Poverty campaign at Holyrood, on the day of Humza Yousaf's initial First Minister's Questions. MSPs from all political parties in the Scottish Parliament came out to reaffirm their commitment to meeting the 2030 child poverty reduction targets. Campaigners have been clear that raising the Scottish Child Payment to £40 a week will be a fundamental step to achieving the targets.

SCOTTISH PUBLIC DEBT

Nearly 50 charities and campaigners write to the Deputy First Minister, John Swinney calling on the Scottish Government to pause debt recovery for money owed to public bodies for the poorest Scots.

The letter urged the Deputy First Minister to use the Scottish budget to support action to tackle the issue of debt to public bodies, highlighting alarm at "the increasing level of debt owed to public bodies by the poorest in Scotland and the role this plays in trapping people in poverty".

ESSENTIALS GUARANTEE

Trussell Trust and JRF have launched a campaign for an Essentials Guarantee that would embed in our social security system the widely supported principle that, at a minimum, Universal Credit should protect people from going without essentials.

The UK Government would be required to set the level of the Essentials Guarantee at least annually, based on the recommendation of the independent process. However, JRF analysis indicates that it would need to be at least £120 a week for a single adult and £200 for a couple.

A SCOTLAND THAT CARES

A Scotland That Cares held a lobby meeting at the Scottish Parliament at the start of March as part of their campaign for a new National Outcome on Care, Jamie Livingston, Head of Oxfam Scotland, said: "We know it won't be a silver bullet, nor a substitute for immediate action to better value and invest in care, but – over time – we believe it'll set Scotland on a path towards transformative." The consultation on Scotland's National Outcomes is open until the 5th of June 2023.

SCRAP THE CAP

The **#ScrapTheCap** campaign has made progress on two fronts. First, the Scottish Government has confirmed that households affected by the unjust Benefit Cap will be able to claim from Discretionary Housing Payments to make up the difference to the amount they are actually entitled to. And the Child Poverty Action Group has used the DWP's own figures to shatter the untrue claim that the Cap is an incentive for households to get into work. CPAG chief executive Alison Garnham said: "It doesn't incentivise work, it leaves children hungry."



THE SOCIAL GUARANTEE

Can a social guarantee help to end poverty?



Maeve Cohen is Project Lead at the Social Guarantee and the co-founder of Rethinking Economics

At the root of the multiple crises we are facing is one fundamental problem – an economic system that is built to generate wealth for some, regardless of the consequences for others. We must redesign that system so that it is based not on individual wealth extraction, but on collective action to meet shared needs. This article sets out the case for a Social Guarantee – a framework for policy and practice aimed at meeting the core needs of everyone in society, while ensuring environmental sustainability.

WHAT IS THE SOCIAL GUARANTEE?

The Social Guarantee is a framework built on two main principles, shared need and collective responsibility. It starts by recognising that there are fundamental things that everybody should have to be able to live a fulfilling life - such as adequate housing, good health, care, education, nutritious food and above all, a thriving planet.



Needs are not the same as wants. Needs are essential whereas wants are not necessarily so – I need food in order to survive, but I only want a bigger television. Needs cannot be substituted for one for another – it doesn't matter how much education you have; you still need a secure home. Finally, unlike wants, it is possible to have enough of the things that you need. Once your need has been sufficiently met, attempting to satisfy it beyond that can actually be harmful – if you eat to excess you will become unwell.

Some needs can be met individually. Most people buy their own food and clothing, though of course there are increasing numbers in the UK who lack enough income to cover even these basics. For other needs such as transport and housing, fortunate people can purchase them, though they take up a far higher proportion of household income. For many, the cost of these services is prohibitively expensive and for others, they are simply unaffordable. A final group of services such as healthcare and education are extremely expensive and inaccessible to everyone but the very richest in society without some sort of collective intervention. Regardless of cost, access to each of these services is essential. That's why an economy based on meeting people's needs requires collective action. It's the only way to ensure that everyone gets the basic necessities for a life worth living.

This is the basis of the Social Guarantee. The primary focus of our economy should be meeting everyone's needs through combining resources and ensuring the essentials are available to all. This means ensuring that there are good services that everyone can use, like sustainable transport and decent childcare, and that everybody has enough money to be able to buy essentials such as food and clothes.

The Social Guarantee has five principles:

- **Everyone has a right to life's essentials: they are not a privilege or a concession.**
- **Services must be sustainable: there is no need more fundamental than for a safe, habitable planet.**
- **Power should be devolved and decisions shared by residents and service users: along with service workers, they know best how to design the services they need for their communities and they should be given resources to do so.**

- **A mixed economy of service providers, all bound by public interest obligations: different needs will be met in different ways by different types of organisations. However, in all cases certain social and environmental standards must be maintained.**
- **Fair pay and conditions for service workers: people who deliver essential services must have decent pay, training and progression opportunities.**

CAN A SOCIAL GUARANTEE HELP TO ERADICATE POVERTY?

Poverty is not having access to life's essentials. It is choosing between non-substitutable goods such as heating and eating. Lack of access to material necessities causes mental and physical illnesses, prevents people from earning money, excludes children from developmental opportunities, and exacerbates existing hardship.



The Social Guarantee is a framework for creating a material foundation upon which everyone can build a fulfilling life. It's not patching up a "social safety net" through which people continue to fall. Instead, it is a social floor which holds all of us up.

The aim is that everyone should have access to life's essentials, through a combination of a sufficient cash income (from fair wages and a decent benefit system) and a 'virtual' income from collectively provided services (benefits in-kind), which are universal and sufficient to meet their needs. In every case, these in-kind benefits are extremely valuable and make a huge contribution to living standards, especially for people on low incomes. This approach to meeting needs redistributes resources, reduces inequalities and helps to eradicate poverty. However, "universal" does not mean treating everyone the same. Though needs are shared, what is required for each individual may vary significantly. For example, when meeting the need for transport, an able-bodied person living in a city may require affordable buses to get around.



This may not be adequate for someone in a wheelchair living in a rural community, where other more specialised services are called for. The aim of universally accessible services means taking a person-centred approach to service provision. This requires devolving power to the lowest appropriate level, committing to the co-production of services with users, and accountability through local, deliberative democracy that encourages dialogue between citizens in how collective resources are used.

The Social Guarantee can deliver a bedrock of social and physical infrastructure while at the same time giving people agency to shape the services they depend on. It promotes social cohesion and solidarity through increasing democracy. It also ensures that “universal access” doesn’t just mean everyone getting an invitation to the party, it means that everyone is able to dance.

HOW DO WE BUILD A SOCIAL GUARANTEE?

The Social Guarantee is not a rigid set of rules. Different people, localities, cultures and geographies will require different approaches to the delivery of services. It can be built incrementally over time – work that has already begun across the UK.

To name a small number, Colne Valley Care Cooperative coproduces home care with service users using revenue not to pay profits to shareholders but to increase staff pay, support the training and development of staff and ensure that services are developed and delivered in ways that meet the needs of the community. Scotland has introduced free travel for people under 22 showing a commitment to the principle of universal access. Campaigns in Greater Manchester have meant that the local transport network is being franchised, once again removing profit extraction from the system and enabling local authorities to create expansive routes with affordable fares.

Examples like this show that much can be done locally. However, to deliver a Social Guarantee in full, national government has a vital role to play. For one thing, it makes sense for some services, such as rail, post and healthcare, to be provided directly by national government. Beyond that, it must collect, invest and distribute funds. Currently, wealthy councils in affluent areas are better able to deliver services than poorer ones. To end this post-code lottery, the state must appropriately resource all councils. It must

also enforce the social right of access to life’s essentials and ensure there are no holes in the provision of services across the country. Similarly, national government must enforce social and environmental standards relating to service delivery. Finally, it should act as a convener, supporting collaboration and cooperation across different regions and sectors to ensure joined-up services and support innovation.

CONCLUSION

The Social Guarantee puts meeting people’s needs at the heart of our economic and political system and says everyone should have access to life’s essentials. This principle is something we know works. It is at the heart of our NHS and our universal school system. After years of austerity, growing inequality and decades of eroding collective ideals, it is time to come together to build a system that puts people and planet at its heart. It is the only way to overcome the great challenges of our time.



RECENT PUBLICATIONS



LEAVE NO ONE BEHIND

The Health Foundation carried out an independent review of health and health inequalities in Scotland to provide a detailed and thorough analysis of the health trends and wider factors that have influenced people's health in Scotland over the last two decades.

The review comes amid ongoing concern around widespread and persistent health inequalities in Scotland, which are likely to have further widened during the pandemic.

Among the findings is that the number of infant deaths in Scotland's most deprived communities is increasing.

<https://www.health.org.uk/what-we-do/a-healthier-uk-population/mobilising-action-for-healthy-lives/health-inequalities-in-scotland-an-independent-review>



MENTAL HEALTH AND THE COST-OF-LIVING CRISIS REPORT: ANOTHER PANDEMIC IN THE MAKING?

A UK-wide survey found that many people across the UK are feeling anxious, stressed and hopeless due to their current financial situation.

The report authors expect that the effects of the cost-of-living crisis on public mental health will be on a scale similar to the COVID-19 pandemic. The survey also found that concerns about finances are having a negative effect on people's ability to engage in some of the activities known to help protect mental health and prevent problems from developing:

The report contains recommendations for both the UK and Scottish Governments.

<https://www.mentalhealth.org.uk/about-us/news/stress-anxiety-and-hopelessness-over-personal-finances-widespread-across-uk-new-mental-health-survey>



UK POVERTY 2023: THE ESSENTIAL GUIDE TO UNDERSTANDING POVERTY IN THE UK

UK Poverty 2023 sets out recent trends in poverty across the UK, how levels of poverty differ between groups of people and regions, and the impact it has on people's lives. These findings can help understanding of the current situation and future prospects for poverty in the UK.

<https://www.jrf.org.uk/report/uk-poverty-2023>



OUR RIGHT TO FOOD

This project helps us understand what the right to food looks like for families living in Scotland, and how we'll know if we're making progress. It starts by exploring what people in Scotland would choose as a healthy and enjoyable way to eat so that rights holders and decision makers can better identify how to make this accessible for all.

<https://www.nourishscotland.org/projects/our-right-to-food/>



UK FUEL POVERTY MONITOR 2021-22

This year's UK Fuel Poverty Monitor, covering the period 2021 to 2022, considers the causes of the energy crisis as well as how it has impacted fuel poor households and the organisations that work to support them.

The report findings are stark, suggesting that 81% of people will ration energy this winter, while 55% are already rationing hot water, and 13% are reducing use of medical equipment. Many of the most vulnerable households are falling through the gaps of national or local assistance schemes, receiving little or no support to get them through the most egregious situations.

<https://www.nea.org.uk/publications/uk-fuel-poverty-monitor-2021-22/>



GOING UNDER AND WITHOUT: JRF'S COST OF LIVING TRACKER, WINTER 2022/23

This new research highlights that low-income households' finances continue to buckle under the pressure of the cost of living crisis, as 7.2 million are going without the basics, and 4.7 million are behind on their bills.

Households on the very lowest incomes are struggling the most, with three quarters of those in the bottom 20% of incomes going without food or other basic essentials like clothing or toiletries. People on Universal Credit, private renters and young adults are all seeing rising and worrying levels of hardship.

<https://www.jrf.org.uk/report/going-under-and-without-jrfs-cost-living-tracker-winter-202223>



THE COST OF A CHILD IN SCOTLAND 2022

A report commissioned by the Child Poverty Action Group (CPAG) in Scotland from the Centre for Research in Social Policy at Loughborough University has found a widening gap between the cost of raising a child in Scotland and actual family incomes, despite the significant impact of Scottish government policies and lower childcare costs.

https://cpag.org.uk/sites/default/files/files/Cost_of_a_child_in_Scotland_2022_update%20%281%29.pdf



IT'S NOT A CHOICE

On the eve of the Scottish Budget 2023/24, includem's report found that poverty remains the biggest obstacle to implementing children's rights in Scotland.

Includem's research found that 94% of the families who took part in the research have experienced worsening finances, with many having to take on new, or further debt to keep their head above water.

<https://includem.org/news/it-is-not-a-choice-report-published/>



RECENT PUBLICATIONS



PUBLIC DEBT AND ARREARS IN SCOTLAND

The Robertson Trust has published new research showing that many low-income families are being pushed into debt and arrears by the public bodies meant to be helping them through the cost-of-living emergency.

<https://www.therobertsontrust.org.uk/news-and-blogs/new-report-public-debt-and-arrears-in-scotland/>



IFS SCOTTISH BUDGET

The Institute for Fiscal Studies has published further analysis of the Scottish Budget 2023-24. They find that of the 3.9% increase in real terms compared with the current financial year, more than half will go towards devolved social security payments such as the Adult Disability Payment and Scottish Child Payment.

<https://ifs.org.uk/publications/scottish-budget-2023-24-further-analysis>



NOT ENOUGH TO LIVE ON: PENSIONER POVERTY IN SCOTLAND

The report gives voice to 38 people in older age – living across Scotland – to tell their story of what life is like when you’ve “not enough to live on”.

The fieldwork was carried out between late September and early November 2022. The research findings demonstrate the necessity for the UK and Scottish governments to focus on reducing financial hardship in later life, and to provide more support to those with low levels of income.

<https://www.independentage.org/pensioner-poverty-scotland-report>



POVERTY FIGHT IS A FIGHT FOR GENDER EQUALITY

Women and Poverty

Lucy Hughes is Policy and Parliamentary Manager at Engender, Scotland's policy organisation promoting positive changes to services, policy, regulation, practices, and laws that negatively affect women.



As anti-poverty campaigners, if we are to build solutions that will eradicate poverty in Scotland, we need to start by understanding how poverty is driven by intersectional gender inequality and design our solutions around this. The current cost of living crisis, the fallout from a global pandemic, and over a decade of austerity-led UK government policies have been striking in their rapid and severe impact on inequality. The harm they have wrought has been determined by not only short-term crises but by long-standing, deep-rooted and systemic fault lines in our society. This context paints a grim picture for anti-poverty campaigners and activists in Scotland.

The scale of the challenge we face means that we need to find solutions that will protect those most impacted by poverty in the short term, while at the same time addressing the stubborn drivers of inequality, to secure lasting change. This is why it is more vital than ever to understand how intersectional gender inequality causes, drives and is a consequence of poverty.



Engender has worked collaboratively to gather extensive evidence showing that continued economic crises are, in fact, deeper crises of women's equality and are actively eroding the realisation of human rights for the most marginalised in our society. The lives of women, especially if faced with intersecting marginalisation, are continually shaped by having less access to well-paid secure work, a vastly higher likelihood of reliance on shrinking social security, and lesser access to resources within the household. Women's incomes are lower than men's, which means women are more likely to experience financial precarity, high levels of debt and arrears, a lack of long-term savings and access to adequate pensions.

Women are the majority of primary caregivers for children and are more likely to be unpaid carers for disabled and older people. The widespread nature of men's violence against women has a significant impact on access to resources, incomes, and financial security – and often includes financial abuse. These factors see women, particularly minoritised women, as the household managers and shock absorbers of poverty, fully exposed to the sharp end of economic or other crises.

To tackle the gendered nature of poverty, we must first recognise these gendered issues around care, gender-based violence, and the linked existing structural inequality that exists across the labour market. The Women's Budget Group have termed this a gendered "crisis of incomes." The gender pay gap in Scotland persists at 10%, rising to 27% when comparing men's full-time with women's part-time earnings. Women are 60% of those who earn under the Living Wage, with a fifth of women in paid work falling within this bracket, compared with 14% of men. Women are considerably more likely to be underemployed in insecure and part-time work, and many women juggle a series of micro-jobs to balance paid work with unpaid caring roles. Black and minority ethnic women and disabled women are more likely to be in in-work poverty than white women and non-disabled women.



SEGREGATION

Deep-rooted occupational segregation, alongside systemic issues with returning to work after providing unpaid care for children, substantially diminishes women's lifetime earnings and results in women being clustered into undervalued roles. This is largely due to harmful assumptions and stereotypes about women's and men's capabilities, gender roles and what constitutes 'work.' Between 60% and 70% of unpaid care for disabled and older people is delivered by women in Scotland, care that was, in 2015, worth approximately £10.8 billion to the economy annually. Women are twice as likely as men to give up paid work to carry out unpaid care, and are much more likely to juggle caring with low-paid employment, hold multiple caring roles, and to provide care for more than 35 hours per week.

The widespread prevalence of domestic abuse and other forms of men's violence against women also has a significant impact on women's incomes, with around 90% of women experiencing financial abuse as part of their experience of domestic abuse. Worsening debt is linked with gendered cycles of violence, and trauma resulting from gender-based violence further undermines women's participation in the labour market.

These factors all contribute to women having fewer savings and access to occupational pensions and relying more heavily on social security systems than men. Older women have faced a 6% rise in pension poverty over the last decade, and this is even more acute for Black and minority ethnic women. Women are twice as likely as men to rely on social security, and therefore on a system that fuels poverty.

DECIMATION

Analysis from the House of Commons Library in 2016 found that up to 86% of net 'savings' carved from social security payments and public services between 2010 and 2020 will have come from women's incomes. This gendered decimation of social security in the UK leaves disabled, Black and minority ethnic women, refugee and migrant women, lone parents, care experienced women, unpaid carers and women experiencing domestic abuse at even greater risk of poverty and destitution.

Despite the wealth of qualitative research on women's experiences, this is rarely reflected in official data that is used to shape and determine policy decisions. Scotland is still not capturing enough high quality, intersectional data about women's experiences of poverty. For example,

the use of household measures of poverty in Scotland assumes that household income is equally distributed and accessible to women and men. There are significant evidence gaps about the experiences of women from different marginalised communities, which actively obscures the specific discrimination and pressures many women are subject to, and as such, the true extent of women's poverty and, therefore, child poverty.

Anti-poverty work which looks at reforming social security at devolved and UK levels must understand the gendered nature of the reliance of women on the welfare safety net and the discrimination that is built into its delivery. For instance, in 2018, the UN's Special Rapporteur on extreme poverty and human rights described Universal Credit by saying, "If you got a group of misogynists together in a room and said, 'how can we make a system that works for men but not women?' they wouldn't have come up with too many other ideas than what's in place." This is why asking for increased spend and levels of benefits must come alongside reform of the very way such funds are delivered to those who are driven to rely on our welfare systems the most.

As we see innovation in Scotland of new economic solutions to tackle poverty, such as the development of the Minimum Income Guarantee, we must work together to ensure such anti-poverty policies do not further entrench women's inequality but actively seek to address it as a core goal. In practice, this means lobbying for intersectional gender analysis to shape policies that explicitly address the inequality baked into the fabric of our social security systems and the structure of our economy. It starts by making visible how poverty and economic inequality are experienced at higher rates by women and marginalised groups across our society, in large part due to the way our economy and welfare systems are designed and shaped by decision-makers.



TIME TO TURN OUR BACKS ON POVERTY-RELATED STIGMA

Cross-party group on poverty

Pam Duncan-Glancy is a Glasgow Region MSP and the convener of The Cross Party Group (CPG) on Poverty in the Scottish Parliament. In January 2022, the CPG on Poverty launched an inquiry into poverty-related stigma in Scotland. The inquiry report was published in February 2023, and is available at povertyalliance.org.

Poverty in Scotland robs people of freedom and restricts the life chances of children here. It is unjust, but the good news is, we can end it, with the political will and resources to back that up.

We can create an economy that works for people, with public services that support all of us, especially those who need it most and a social security system that is there when we need it.

If we do that, we can make sure that every household gets at least the minimum that we all need for a dignified life. Crucially though to do this effectively, indeed to do it at all, we must end the stigmatisation of people who live in poverty, and instead urgently address the root causes of poverty. Too often we as a society start criticising the very people who are hurt most by poverty, and blame them for not being able to afford life's basics rather than taking a look at the real causes of it. We cast poor people as scroungers, poor money managers or benefit cheats. When the reality is, the economy is rigged against them, they know exactly how to manage money because every penny matters and they don't cheat, they need support. That's why MSPs and activists are coming together to clearly say this is unjust and has to stop.

In my work as an MSP, and as convener of the Scottish Parliament's Cross Party Group (CPG) on Poverty, I have met many people who struggle on low incomes and heard about the daily fight they face to make ends meet.

Making decisions about whether to buy food, or pay that bill that's on final demand. Doing sums in your head to decide if you can afford the bus back from the shops, or whether you'll have to carry your messages all the way home. Worrying if the prepayment meter will keep going for another day until you get the money to top it up – and worrying how you'll wash the kids' uniforms or charge your mobility device if it doesn't.

People who live with that kind of pressure every day need compassion and respect. Not scorn, bias, stereotyping or prejudice.

But our Cross Party Group inquiry into stigma and poverty has found that too many people face that kind of treatment every day.

We heard that the way people talk about poverty matters, and can have a real and lasting impact on people on low incomes. That's especially true when the people doing the talking are politicians, media commentators, or people delivering the public services that we all rely on. They, we, must do better.

We also heard that stigma works against poverty reduction measures. It affects the mental health and wellbeing of people on low incomes, makes it harder for them to access the support they are entitled to, sometimes even stops them from accessing it all, hinders their educational chances, and ultimately makes policies designed to tackle poverty far less effective.

So what do we need to do?

Put simply, listen to people with experience of poverty, act on it, and make public services better. That includes making sure staff in public bodies know how important it is to treat people with dignity and respect. Social Security Scotland was highlighted as an organisation who has this built in through the use of panels of people who use their services. This was an idea people told us other public services and people in the public eye should learn from. So, the CPG are calling for people who work with the public in Scotland to be trained about the reality of poverty. We want organisations to take a strong stand against language and behaviour that stigmatises people on low incomes.

And we're recommending that education about poverty is made part of Scotland's national curriculum for schools, to help protect young people from its effects and give them the tools and confidence to call it out and stand up against it.

If we're serious about ending poverty, and I and the CPG are, we need to build a Scotland based on justice, compassion, and respect and where poverty-related stigma has no place. We need to turn our backs on it for good.



MEMBERSHIP: JOIN US!

The Poverty Alliance is a national anti-poverty development agency for Scotland, which seeks to combat poverty through collaborative action, bringing together workers and activists drawn from the public sector, voluntary organisations, community groups and other agencies.

The Alliance's wide range of activities provide many opportunities for members to exchange information and expertise, which benefits the anti-poverty movement.

The benefits of membership include regular mailings, Scottish Anti-Poverty Review, opportunities to become involved in working groups and access to a wide range of organisations and activists who have the potential to influence the direction of anti-poverty policy in the future.

MEMBERSHIP APPLICATION

Name and designation of contact person: _____

Name and address of organisation: _____

Telephone: _____

Fax: _____

Email: _____

MEMBERSHIP FEES:

FULL MEMBERSHIP: OPEN TO CIVIL SOCIETY ORGANISATIONS: INCOME LESS THAN £50K: FREE | £50,000-£75,000: £50 | £75,000-£175,000: £75 | £175,000-£500,000: £100 | MORE THAN £500,000: £200

ASSOCIATE MEMBERSHIP: OPEN TO INDIVIDUALS, VOLUNTARY AND STATUTORY BODIES, AND PRIVATE SECTOR ORGANISATIONS*: UNWAGED INDIVIDUALS: FREE | INDIVIDUALS: £25 | VOLUNTARY ORGANISATIONS: £25 | STATUTORY BODIES: £300

*PLEASE CONTACT THE POVERTY ALLIANCE FOR DETAILS

I/We wish to apply for *Ordinary/Associate Membership for the year: _____

* Please delete as appropriate. NB Membership of The Poverty Alliance runs from 1st April to 31st March. Applications for new membership received after April 1st are charged on a pro rata basis.

Signature: _____ Date: _____

Please send the completed application form to the address below - thank you.

The Poverty Alliance, Standard Buildings, 94 Hope Street, Glasgow G2 6PH
T: 0141 353 0440 | E: admin@povertyalliance.org | www.povertyalliance.org