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THE MINIMUM INCOME GUARANTEE: A FOUNDATION TO BUILD A FUTURE BEYOND POVERTY?



EDITORIAL TEAM

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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 antipoverty 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

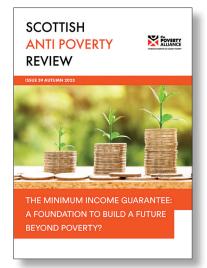
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WELCOME

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EDITORIAL

The Minimum Income Guarantee: A foundation to build a future beyond poverty?

Peter Kelly, Director, Poverty Alliance.

For organisations that are part of the Poverty Alliance network the fight against poverty is a very tangible, day-today one. And for people living on low incomes that we work alongside, the challenge of poverty is an ever present aspect of life.

Organisations see the struggle that thousands of families endure to put food on the table as a result of pay and benefits that just don't go far enough. Mounting levels of unsustainable debt resulting in stress and mental health crises are not theoretical issues for our members, they are an increasingly common reality. People struggling and failing to find their way through the complexity and deliberate harshness of the benefits system, resulting in billions going unclaimed every year, is just one of the challenges our members attempt to overcome every day.

These are some of the ways that poverty makes itself felt in the experience of civil society organisations in Scotland and across the UK. Our members are immersed in these challenges. They are expert at providing immediate help and finding solutions for the problems people face. Whether support to get into employment, to deal with debt issues, find more better homes, or improve their mental wellbeing, voluntary and community organisations make an incredible difference to thousands of lives.

What our members are also clear about is that too often they are picking up the pieces from failing systems that are unable to provide people with sufficient income to meet their basic needs. Our social security system does not provide the support many people need, and paid employment is failing to provide a sustained route out of poverty. What is often presented as an individual income crisis is, in reality, a systems crisis.

It is this experience that has led increasing numbers of organisations to look for more comprehensive and longterm solutions. The development of a Minimum Income Guarantee (MIG) is, for many, now seen as a key part of the long-term solution to poverty.

As Russell Gunson and others in this edition highlight, the MIG would begin the process of putting income adequacy at the heart of our systems to support people. It would mean that everyone who needed was provided with the income they need for a decent life. An entitlement that would not be conditional, that would be there whenever needed, would go a long way to resolving many of the problems our members deal with every day.



Introducing such a significant change will not an easy or straightforward task.

It will require changes not only to our social security system, but to our labour market, and to the way that essential services are delivered. An expert group has been convened by the Scottish Government and has been meeting for more than a year. It is quite clear to that group that developing the MIG will be a significant and long-term process, but one that is essential if we are to genuinely place justice and compassion at the heart of our approaches to addressing poverty.

To realise the transformational potential of the MIG we will need to build momentum behind the idea. Our society has been wracked by crisis over the last 15 years – financial meltdown, recession, pandemic, soaring inflation. It is fair to say that belief in the public at large in the likelihood of large scale, progressive change is at a low ebb, as is levels of trust in politicians of all stripes. The first task for campaigners and activists to create a sense of hope that real change is possible, and that the MIG represents the kind of change we need.

The idea of a MIG achieved cross-party support ahead of the 2021 Scottish Parliament election. For this edition, we reached out to the five political parties represented at Holyrood to hear more on their thoughts on, and approach to, a MIG. We are conscious of the need to for a greater level of public discussion and engagement in the MIG, with supportive political parties playing an increased role in this discussion.

There is a phrase that has been ringing out in political discussions over the last few months: 'tough choices'. Political leaders have been quick to point out all the tough and difficult choices they have to make. This may be the language of realpolitik, but it does little to inspire the hope needed to make radical social change. If our leaders want to inspire people to believe a better future is possible, then let them focus on what we can achieve, how we will turn aspirations into action.



MINIMUM INCOME GUARANTEE

A simple but transformational idea



Russell Gunson is Chair of the Minimum Income Guarantee Expert Group and Head of Programmes and Practice at The Robertson Trust

A Minimum Income Guarantee is based on the simple but transformational idea that we should set a level of income beneath which no one in Scotland will be allowed to fall. A universal guarantee, a right, to a minimum income level, which could change people's lives, seeing massive improvements to financial security, poverty rates and wellbeing. But while it may be a simple idea, it won't be an easy one to put in place. And it's the job of the Minimum Income Guarantee Expert Group to begin to work those details through.

I've been delighted to chair the Minimum Income Guarantee Expert Group through our first 18 months. When we agreed to take-on this work we didn't know we'd be doing so just at the time the cost-of-living emergency struck Scotland, the UK and much of the world. It's made big longterm thinking all the more necessary but also all the more difficult when the need is so urgent right here and right now. However, the worse the emergency now, the more important it is to make sure it never happens again in the future. After all, the seeds of the cost-of-living emergency we now face were sown many years ago.

Overall, the last 15 years or so have seen a constant redistribution of risk from those with the most to those least able to bear it, with many families pushed to the edge and over it. From the banking crash of 2007/08, austerity of the 2010s, a flatlining economy with unfairness and weakness increasingly built-in, the introduction of Universal Credit, broader welfare reforms and cuts in social security spending, Brexit, the Covid-19 pandemic and now the cost-of-living emergency, we've seen wave after wave of hardship threaten to overwhelm families and communities across Scotland. We've got to the point where the safety net is now so low it can barely prevent destitution, never mind poverty, with gaping holes deliberately designed-in – through banalsounding 'waits', 'caps', 'limits', 'freezes' and 'sanctions' – meaning there is no safety net for some of those who need it most.

Given it's lasted so long, there is a real risk that this is an emergency that we simply become used to.

A Minimum Income Guarantee offers a really different approach. It could offer the chance to deliver a dignified quality of life for all – a universal guarantee of financial security regardless of your income, your background, or where you live – backed up by a targeted payment for those with incomes beneath the minimum income level for your circumstances. Universal peace of mind to all that there will be help – there by right – if you need it. With few hoops and no strings. It would combine reforms to the world of work and social security, and action to reduce people's costs, to transform poverty rates and levels of financial security in Scotland.

A Minimum Income Guarantee is an idea home-grown in Scotland. The think tank IPPR Scotland developed the idea in 2018 (I worked there at the time) and it found prominence in the final report of the Social Renewal Advisory Board in 2020, set up by the Scottish Government to consider how we could reshape Scotland following Covid-19. Three out of the five parties committed to a Minimum Income Guarantee in the 2021 Holyrood elections and the Scottish Government committed to delivering it and set up the Steering Group at the end of 2021.

While I act as chair of the Expert Group in my own time, my day job at the Robertson Trust complements this work well. As one of Scotland's largest independent funders, focused on reducing poverty and trauma in Scotland, delivering financial security is one of our key themes. This makes the idea of a Minimum Income Guarantee of great interest to us and a potential focus as the idea develops. The task we now have is to move a Minimum Income Guarantee from an idea to reality.

Optimism is necessary, even if it's not sufficient, for making progress. The last few years have been horrible in many ways for many people and families in Scotland. We've seen change after change, too often not for the better. But we cannot let hopelessness creep in, and we cannot lose faith that change is possible, or even desirable, as understandable as that is. I think we have good reason to be optimistic. In recent years





we've seen changes in Scotland that protect and improve the social contract and safety net, not least the introduction of the Scottish Child Payment. That did not happen by itself. Change is possible and we've shown it to be so. We have all five political parties involved and the Scottish Government are fully committed to delivering a Minimum Income Guarantee. And from our work so far, we know a Minimum Income Guarantee does not have to wait. Progress can be made through existing powers, even if a full Minimum Income Guarantee may need further powers in a range of areas.

Earlier this year the Expert Group published our interim report. It outlines our work over the first year or so, our findings so far, the key actions needed as first steps towards a Minimum Income Guarantee and what we plan to look at over the next year. In our full report, expected towards the end of 2024, we plan to outline what a full Minimum Income Guarantee could look like in Scotland, together with a clear set of first steps and next steps towards that, both within existing powers and within any potential additional powers devolved to the Scottish Parliament. And between now and then we want to work to build support for a Minimum Income Guarantee in Scotland. A Minimum Income Guarantee is an idea that can work whether in the context of devolution or independence. It's an idea that can learn the lessons of recent years, build on recent progress, and speak to Scotland's future as a country leading the way to end poverty and the wider inequalities it creates, deliver fair work, and a wellbeing economy that benefits everyone. It takes us beyond looking at social security alone, to see the full range of changes necessary to deliver financial security and tackle poverty in Scotland. Not just as a response to the emergency we find ourselves in now, but a response to the experiences and the mistakes of the last 15-20 years. It's an idea that's right for now and one that can prepare us for the future.

The job now is to build a groundswell of support, across people, communities and organisations in Scotland and beyond, that makes the change we want to see irresistible to those with the power to deliver it. I believe big, positive change is possible in Scotland. If you do too, get involved and get engaged with our work to see what we can achieve together.



A simple idea that's far from simple to achieve

Tom Pollard is Head of Social Policy at the New Economics Foundation. He oversees NEF's policy work on the living income, universal services and housing.

The commitment made by the Scottish Government two years ago to work towards delivering a Minimum Income Guarantee (MIG) was a significant moment for those of us working on poverty and social security right across the UK. It signaled an opportunity to not only demonstrate the value of a MIG but also to build pressure on the UK Government in Westminster to move towards a similar approach.

A few months prior to the publication of the Scottish 2021-2022 Programme for Government that contained this commitment, the New Economics Foundation (NEF) had launched our campaign for a Living Income. The campaign emerged from a longstanding concern about the inadequacy of the social security system, bolstered by a sense that a new social settlement was required in the wake of the covid-19 pandemic.

At the core of the proposals we developed to ensure every household receives a Living Income is a reengineering of the UK social security system to create a meaningful MIG. However, the seemingly simple and intuitive proposition at the heart of a MIG – that no one should be allowed to fall below a certain level of income – in practice butts up against practical challenges of implementation. In turn, these practical challenges open up knotty political questions and toxic narratives that have shaped the debate around social security since the birth of the modern welfare state.

In order for everyone to be protected by an income floor, they need to be part of the system that provides this protection. Many people don't access social security payments they are entitled to, for a number of possible reasons: they may not know they are eligible, they may be put off by stigma, or they may struggle to navigate the systems involved.

In response, NEF has proposed moving towards an 'autoenrolment' approach for Universal Credit so that people receive support they are entitled to as automatically as they get taxed on money that they earn. A key difference between the tax and benefits systems is that the former is assessed on an individual basis whereas the latter is assessed on a household basis. As a result, full auto-enrolment onto Universal Credit would be far from simple to achieve, requiring incentivised and easily navigable opportunities for people to provide the information required to bridge this divide. But the further we could get down this path toward full enrolment, the easier it would be to deliver a MIG with universal coverage. Once someone is enrolled onto Universal Credit, the current system doesn't provide a sufficiently hard income floor to fulfil the promise of a MIG. Almost half of all households on Universal Credit are subject to deductions from their payments, averaging £61 a month, for money owed to the Department for Work and Pensions, local authorities or utility companies. This means that, even if the standard rates of benefits were adequate for households to meet their needs, deductions would be compromising this adequacy. In practice, these deductions are dragging people on already inadequate support deeper into poverty.

Around a third of households facing deductions are paying back advances taken out to cover the five week wait for their first Universal Credit payment. We believe an autoenrolment approach could help to design out the majority of this wait, but any up-front support payments still required should be treated as non-repayable grants. The remaining debt responsible for deductions is largely down to the fundamental inadequacy of support within the social security system. Households are ending up in debt because they do not receive enough support to make ends meet, and then being punished for this with a reduced rate of support that exposes them even more to the risk of debt.

Another key feature of a MIG is that the minimum level of income it guarantees is calibrated to ensure people can meet, at least, their basic needs. The current social security system has no real mechanism to peg rates to the actual costs people face. When rates are inadequate to begin with, even if they are uprated in line with inflation (which they often have not been over the last decade) they will not only remain inadequate but become even more so, as the real cost of households meeting their needs pulls further away.

NEF's Living Income campaign, along with the Essentials Guarantee campaign led by the Trussell Trust and Joseph Rowntree Foundation, have helped to challenge the arbitrary and inadequate nature of current rates. It feels like we are reaching a point where it is less tenable for politicians to not have a justification for current rates, but we still feel some way off any commitment to significantly increase rates or more meaningfully peg them to the actual costs households are facing.

Part of the political reluctance to increase investment in social security comes from a sense that the public do not want to see households receiving 'overly generous' support from social security. This was what lay behind pernicious





policies like the benefit cap, which simultaneously captured and bolstered the erroneous suspicion that households were able to live comfortable lifestyles on social security payments alone.

Although there is some evidence that public attitudes on the adequacy of benefits has shifted in recent years, there is likely to be a gap between an in-principle agreement with the idea of households being able to meet their basic needs and public support for the level of investment in social security that would be required to deliver this in practice.

Our Living Income proposals look to ensure all households meet, at the very least, 50% of the Minimum Income Standard (a measure developed by the Centre for Research in Social Policy at Loughborough University, in consultation with members of the public, of what households need for a decent standard of living). Achieving this would cost around £70bn a year. As much as we believe these costs would be hugely offset by virtually eliminating poverty, few politicians are going to rush to commit to spending that kind of sum.

However, perhaps the most contentious aspect of a MIG is its incompatibility with the current system of conditionality and sanctions in Universal Credit. If people do not meet requirements to seek or prepare for work, they risk losing some or even all of their social security payments. Although only around 6% of people on Universal Credit are subject to a sanction at any one time, the threat of sanctions fundamentally undermines the security that a MIG is designed to provide.

At NEF, we are arguing that a less conditional approach to social security would not only help deliver a MIG but would also improve employment support by fostering more trusting and engaged working relationships. But we are working against decades of ingrained toxic narratives about people needing threats and incentives to rouse them from idleness.

To end with some positivity, our hope is that a shift towards a MIG, led by the work in Scotland, can in and of itself help us to overcome these challenges and detoxify this debate by simply demonstrating how much more effective this approach is. Guaranteed a greater level of financial security, freed from the grip of poverty, we believe people will flourish, resulting in positive outcomes for health, employment and productivity that will outweigh any objectives on the grounds of skewed conceptions of fairness or affordability.



REALISING THE POTENTIAL OF A MINIMUM INCOME GUARANTEE

Shirley-Anne Somerville is a Scottish National Party MSP for Dunfermline, and is Cabinet Secretary for Social Justice in the Scottish Government.

The appetite for a Minimum Income Guarantee was evident in the lead up to the Scottish Parliamentary elections in 2021. Organisations dedicated to ending poverty and making lasting social change, such as the Poverty Alliance, Joseph Rowntree Foundation and IPPR Scotland, made a case for exploring its potential and most of the political parties committed to taking forward this work, if elected.

The Scottish Government duly followed through on this commitment and within our first 100 days established an Expert Group to lead this pioneering work. The Group includes representation from poverty and equality organisations, academia, think tanks and trade unions – and includes the Poverty Alliance. The wealth of expertise on the Expert Group is enhanced by an Expert by Experience Panel.

It is important that our approach to the Minimum Income Guarantee is shaped by expertise, evidence and with involvement of people who have experienced financial insecurity due to their income levels. I appreciate hugely the time and dedication that individuals and organisations continue to give to driving this work forward; it is instrumental to our goal to deliver a Minimum Income Guarantee longer-term and I eagerly anticipate their full report later in 2024.

Everyone in Scotland should be able to live healthy, financially secure and fulfilling lives. Tackling poverty is a priority for this Government and with the powers and resources we have, we are already making a difference.

Since the unanimous passing of the 2018 Social Security Act, we've established a social security system with the principles of dignity, fairness and respect. Over 300 thousand children in the lowest income families are already benefiting from the Scottish Child Payment. The payment of £25 per week per child is not seen anywhere else in the UK and it is forecast to reduce relative child poverty by 5 percentage points. Our Best Start Grants and Best Start Foods payments have provided over £116 million to low income families to help with expenses during their children's early years.

We have expanded free school meals to all children in early learning and childcare and all children in primary 1 to 5. We are the only part of the UK to offer 1140 hours of funded Early Learning and Childcare (ELC) to all 3 and 4-year olds, and eligible 2-year-olds each year. And the provision of free bus travel to all children and young people under 22 has now been taken up by over 70% of eligible recipients.



All of these policies are already changing lives and have the potential to change so many more in the future. But there is more we should consider to make transformational and long-lasting change. While we do not have all the powers, levers and resources of an independent nation that would allow us more opportunities to do so, we are determined to be ambitious in looking at innovative ways to ensure this is a reality. A Minimum Income Guarantee can provide everyone in Scotland with an assurance they will not fall below a level of income to allow them to have enough money for housing, food and the essentials.

The Expert Group published its interim report in March 2023 which outlines the progress they have made and highlights the need for a robust safety net and long-term action to tackle poverty, financial insecurity and broader inequalities across Scotland.

The report sets out early considerations for the Scottish Government which could prepare the ground for a Minimum Income Guarantee – a number of which we are already taking forward. We agree with the Expert Group that it would be beneficial to have additional flexibility over the qualifying criteria for Scottish Child Payment, so we are therefore committed to reviewing the legislative basis on which this is delivered. This could be utilised to future-proof the Scottish Child Payment and could allow for closer alignment between the payment and other forms of assistance delivered by Social Security Scotland, such as the Best Start Grants and Best Start Foods.

The Scottish Government's recent policy prospectus commits to developing a funded ELC offer for 1 and 2-yearolds by 2026 and building a system of school age childcare, focusing on those who need it most. We recognise that meeting up-front childcare costs is a key barrier to starting





work for parents in receipt of Universal Credit, therefore we will work closely with the UK Government on the implementation of support with those costs as announced in their Spring Statement.

While employment law remains reserved to the UK Government, we use our Fair Work policy to promote fairer work practices across the labour market in Scotland.

In line with the Bute House Agreement, we have strengthened our approach further, by introducing a requirement on public sector grants recipients to pay at least the real Living Wage to all employees and to provide appropriate channels for effective workers' voices, such as trade union recognition.

The Living Hours Accreditation Scheme for Scotland was launched in 2021 which recognises that in addition to payment of the real Living Wage, the number and frequency of work hours is critical to tackling in-work poverty. It builds on the existing Living Wage accreditation scheme that Scottish Government presently funds, the scheme will help to alleviate in work poverty and create more secure, sustainable and satisfying jobs.

The Scottish Government agrees with the Expert Group that a Minimum Income Guarantee should provide a safety net for all and should not replicate many of the features that exist in the UK-wide system, including waits, caps, freezes and limits. No one should face a five-week wait for financial support, now more than ever. No one should be automatically forced into debt at the start of the claim by having to repay an advance. We firmly believe that advance payments should be replaced by non-repayable grants.

We have long committed to fully mitigating the bedroom tax and recently provided funding to mitigate the benefit cap as far as is possible within devolved powers. We also consistently call on the UK Government to abolish the reprehensible two-child limit policy. While our Scottish Child Payment is making a massive difference, we do not have the powers to mitigate this fully. That we need to spend money at all to mitigate the impact of UK Government welfare shows that the UK welfare system is not fit for purpose. This is frustrating as money could be better invested further in anti-poverty actions.

The Expert Group's report rightly acknowledges that the full potential of a Minimum Income Guarantee may not be realised without full legislative powers, however we can make steps towards this goal. We will continue to utilise the powers we have to tackle poverty and inequality and will welcome recommendations from the Expert Group that take these into account as well as broader advice on what could be done with additional powers in the future.

But until Scotland has the same powers as comparable countries – including Sweden, Austria, Finland – through independence, we will always be limited on what we can achieve and dependent on the political will of Westminster to develop and implement more humane and fairer policies that reduce not exacerbate poverty. It is only with independence will Scotland be in charge of all the resources and levers we need to make our people and country fairer and more prosperous.



MIG Taking from those who need it most?

Miles Briggs is a Scottish Conservative MSP for Lothian, and is the Shadow Cabinet Secretary for Local Government, Housing & Social Justice in the Scottish Parliament.

The cost-of-living crisis, caused by the Covid-19 pandemic and Vladimir Putin's illegal invasion of Ukraine, has made the battle against poverty harder. One in five people in Scotland are living in poverty, while one in four children are stuck in relative poverty.

The Scotland Act 2016 presented the Scottish Government with the opportunity to create a social security system tailored to the needs of the Scottish population. Unfortunately, the SNP Government have failed to deliver on this front, with benefits being delayed, processing times and costs increasing, and the number of complaints against Social Security Scotland skyrocketing. Furthermore, the SNP Government seem to have abandoned their key promise to close the attainment gap, while more than nine in ten local authorities have been unable to fund free childcare.

The SNP Government have now put forward plans for a Minimum Income Guarantee (MIG); however these plans fail to clarify how this money will be provided and simply assume that more and more taxpayer money will be forthcoming. Plans for a MIG must ensure that growth is not stifled, employment is not discouraged and that the tax burden on Scottish workers is not increased, especially given that Scotland is the highest taxed part of the United Kingdom. We are also concerned that MIG would take resources away from those who need it most, or would be funded by taking money away from devolved public services.

Throughout the Covid pandemic and the cost-of-living crisis, the UK Government has offered great support to those in need. Rishi Sunak's Coronavirus Job Retention Scheme (furlough scheme) saved millions of jobs during the pandemic, including over a million jobs in Scotland, while the Kickstart scheme provided jobs placements for under 25s in an extremely challenging time for the job market. During the current cost-of-living crisis, the UK Government is providing a £650 cost-of-living payment for every household on means-tested benefits, benefiting around 8 million households around the UK, along with an extra £150 for 6 million people receiving disability benefits. Last winter, every household in the UK received a £400 cash grant, significantly helping households with their energy bills.

Parts of England are trialing a Universal Basic Income (UBI) pilot of £1,600 a month, with 30 people in central Jarrow and East Finchley receiving that amount for



2 years. The aims of the pilot are to see what effect the money will have on people's mental and physical health and whether they choose to work or not. The success or failure of these plans will therefore be important in guiding policy both here in Scotland and in the rest of the UK.

This, however, does not mean that the Scottish Government should not prioritise getting people into work, as it was revealed earlier this year that about 150,000 adults living in Scotland have never had a job. Education and training are vital to ensure that people play an active role in the economy. In order to promote full employment, we need to promote economic growth and good jobs in every part of Scotland.

That is why in our 2021 manifesto, the Scottish Conservatives called for the introduction of an Enterprise Bill which would establish an economic development agency in each region of Scotland, enabling us to create lasting partnerships between government, local authorities, education providers and business and thus more jobs. Furthermore, we have called for the introduction of a new system of Rapid Retraining Courses to help people that have become unemployed to acquire new skills which would help them get a job quickly by bringing together, employers, colleges, and skills providers. In addition, we have called for the creation of a network of Job Security Councils to help find new opportunities for laid-off workers and to ensure that their skills are retained in sectors of our economy where there is continued need for them.

In recent years the SNP-Green Scottish Government has made significant cuts to employability budgets. It's clear that more support needs to be made available to help create pathways for those furthest removed from the workplace and help support bespoke schemes to help parents return to work.



HEALING THE SOCIAL CONTRACT

Maggie Chapman is Scottish Green MSP for North East Scotland, and the party's spokesperson on Justice, Equality, Human Rights and Economy in the Scottish Parliament.

In 2010 the UK's Conservative/Liberal Democrat Coalition Government started an experiment in which the lives of the people of the UK were the experimental subjects. They called this experiment 'austerity'. Underpinning it was the belief that government spending inhibited economic growth and therefore social wellbeing. For society to be better off, the government needed to butt out of spending and delivering services, leaving the market to deliver efficiency and prosperity for all.

This had been the dominant narrative for some three decades. It is worth remembering this because people agreed to this – as seen not only in their voting behaviours, but in their lack of opposition to this narrative – not because of an ideological commitment to shrinking the state, but because of a good faith belief that it would produce better economic outcomes.

We now know that this approach has failed against almost every measure which it set out to improve. UK economic growth (even if this were an unproblematic good) is below the OECD trend, investment is behind all our comparators, our politics is in a deep crisis and inequalities are increasing while life expectancy is reducing for the first time in nearly two centuries.

A key aspect of austerity was the belief that social security was too secure. And that the best way to get people out of poverty was to compel them to work with the threat of extreme poverty. Over the first term of austerity, social security, and the public services that supported it, were subject to repeated cuts. The 'Universal Credit' was introduced in a way that encouraged citizens not to claim it at all, using a five-week delay to ensure that claimants were deep in debt by the time they received their first payments. And disabled people were subjected to humiliating assessments with the aim of driving them off benefits.

This enjoyed public support to such an extent that the key architects of 'austerity' – David Cameron and George Osborne – were rewarded with a Tory majority for a second term of government in 2015. Those of us who believed in a social safety net had lost the argument and needed to approach the debate in a different way, whatever the rights and wrongs of the public's position.

And this despite the reality that austerity had not returned the UK to a long-term path of economic growth, the mark of so-called successful societies for those in charge. We needed a serious reconsideration of our position, and to move the debate onto different issues. For Greens, this meant focusing on our longstanding policy of a "Citizens' Income" or, as it became better known, Universal Basic Income (UBI). There were several reasons for approaching the problem in this way.

The first is that UBI shifts the debate away from who is needy, and instead creates a universal form of social security. We are all entitled to a basic income because we are all human. It aligns well with rights-based thinking that has helped win similar arguments. And universalism is a fundamental principle in our thinking on social justice.

Secondly, a UBI recognises work that has never been rewarded through wage labour. This core economy work – very often care work – is predominantly the responsibility of women. The market has never produced an effective valuing of this work, nor a solution to the problem of unpaid and/or undervalued care. With the erosion of public support for proper social security women were among the groups who suffered most from austerity.

Thirdly, a UBI avoids some of the boundary problems with the means-tested approach that had lost public support. The "benefits trap" where people who need social security are faced with being worse off as a result of moving into work is a problem, and one that was mobilised by opponents of having a safety net. While work should not be the only way to avoid poverty, we also need to avoid penalising work.

It is worth noting, however, that the Scottish Parliament does not have the powers to introduce an effective Universal Basic Income. In this context, the Minimum Income Guarantee is a particularly effective approach as it identifies ways to avoid the problems caused by poverty without requiring the full macroeconomic powers with which a UBI works best.

So, the Scottish Green Party is supportive of a Minimum Income Guarantee for a number of reasons. First, poverty is wrong in principle, and should not be used to coerce people into work or to achieve other policy outcomes. Second, poverty imposes massive costs on the people living with it. These are wrong in themselves. Poverty also imposes costs on the communities and wider society in which those people live. These, too, are wrong in themselves. Third, following the principle of universalism, the common wealth of society should be shared and used to benefit everyone. People are responsible for creating wealth in society. Therefore, people should benefit from these shared resources.





Poverty is a product of political and economic choices. Therefore, by making different choices, by actively choosing not to entrench people in poverty, we can create different outcomes. And these choices need to extend beyond just questions of social security (we need to talk about obscene energy company profits, introducing oil fund dividends and renewable energy social and community dividends for example, but perhaps not here!). The shared resources created by human labour and the extraction of resources and value addition by and of goods and services within society must be used to benefit everyone, not just a select group.

Minimum Income Guarantee, like a Citizen's Income, allows us to treat people as social assets rather than economic liabilities. While it does not go as far as a Citizen's Income, MIG requires financial investment that is not necessarily in direct exchange for a contribution to the financial coffers. It is not an exchange mechanism, and it is not exploitation.

Such a financial investment is a social good. Not only is it fair that everyone should benefit from shared resources, but it is also better for everyone. Not having people in poverty means less pressure on our health and social care services. Not having people unable to work because of the benefits trap means that society can benefit from the creative and caring potential in labour contributions. Not having people suffer desperate situations mean less chance of desperate actions that can lead to dependency on drugs or criminal behaviour.

So, a Minimum Income Guarantee must be seen as a social good. Without the full macroeconomic powers to properly introduce a Citizen's Income, MIG allows us, in Scotland, to target resources at those on low incomes. It does not tackle the underlying structural inequalities of our economic system, and does not fulfil the principle of universalism (its targeting means it is means tested), but it would contribute to the healing of the social contract between the state and its citizens that austerity so comprehensively destroyed. It is securing and sustaining that social contract that should be a priority of any government.



POVERTY HERE TO STAY UNLESS BOLD ACTIONS ARE TAKEN

Paul O'Kane is a Scottish Labour MSP for West Scotland, and is the party's Shadow Cabinet Secretary for Social Justice and Social Security, and Equalities in the Scottish Parliament.

It has now been over two years since the Scottish Government started its work on developing a Minimum Income Guarantee. A steering group comprised of experts, MSPs and other relevant stakeholders was tasked with "taking steps towards a MIG using existing powers held by the Scottish Parliament".

Within that two-year period, we have seen some troubling indicators that poverty in Scotland is rising to levels that we could never have imagined. Year on year more children in Scotland are receiving food parcels and there is an increasing number of families relying on charities to get the bare essentials – this is unacceptable.

Yet despite these stark reminders that poverty in Scotland is here to stay unless bold actions are taken, it is difficult to detect any urgency from either of our governments. Scottish Labour believe there are practical steps that can be taken right now to ensure that people in Scotland have an income on which they can afford to live.

DELIVER A SOCIAL SECURITY SCOTLAND THAT WORKS

Firstly, Scottish Labour believe that Scotland's social security system should and can be better. Social Security Scotland was introduced in 2019 as something that would be demonstrably better than the Department for Work and Pensions and that it would deliver fairness, dignity, and respect to claimants.

The recent rise in the cost of living has meant that it has never been more important for social security to be delivered efficiently, without any unnecessary waits or complications.

Week in and week out we're sadly reminded that the delivery of such ideals has not materialised. Disabled Scots, for example, have been badly let down by waiting on average longer for the Adult Disability Payment than their counterparts in England for Personal Independence Payment, and some have scandalously waited over half a year for their applications to be processed and accepted.

We know that people have waited far longer than they should to get through the system's helpline, with some waiting hours on end to have their concerns addressed by a person on the other side of the phone. In opposition Scottish Labour routinely question the Government on the problems that lie within the system. What many FOI responses and Parliamentary questions reveal is the staggering amount of data that isn't collected and analysed by the Scottish Government.

From the number of late payments to the reasons why claimants have stopped receiving benefits, key information that could improve our understanding of the delivery of social security in Scotland is being lost, while millions are spent fixing problems after they occur.

For the SNP to simply assert our social security system is better isn't enough. The Government has to make that a reality which can only come from fixing the faults they have largely created.

Scottish Labour would ensure that Social Security Scotland would have the workforce capacity and IT infrastructure in place to provide vital targeted support to those who need it.

A Labour Government would end the cost of living crisis and turn social security into the true safety net it needs to be.

As it became clear that the rise in the cost of living was going to be one of the great challenges of our time, threatening to push more people into poverty, Scottish Labour took ownership of the issue in the policy vacuum left by the SNP Government, and published a Cost of Living Plan in August of 2022. This plan set out a number of concrete proposals and called for emergency legislation to take the pressure off people's pockets through a temporary rent freeze and ban on evictions, on which the SNP finally acted.

Our costed plan went further though, including giving every household in Scotland a £100 water bill rebate, increasing funding for debt advice services and writing off school meal arrears for thousands of families. We have called for a Mortgage Rescue Scheme to prevent repossessions and for the Scottish Government to tackle the cost of commuting by supporting local authorities to cap the cost of bus journeys, introducing half price rail fares and committing to a rail fare freeze for 2023.

WORKING TOGETHER TO COMBAT POVERTY IN SCOTLAND



If the Tories are finally booted out of Downing Street at the next general election, the next Labour Government will raise living standards across the country and cut annual energy bills with our clean energy mission. A UK Labour Government would also be committed to fundamentally reform Universal Credit, so that it provides a proper safety net for those who need it.

Labour will have a cross-government strategy to tackle poverty but we know that it is about more than just welfare. We don't yet know the scale of the economic mess the Tories will leave behind but Labour are committed to ending the economic chaos and creating jobs and opportunity in every part of the country. Regardless of the obstacles, the last Labour government lifted two million pensioners and children out of poverty and the next one will carry that legacy onwards.

Until then, Scottish Labour will continue to challenge the inactivity of the SNP government in the face of the cost of living crisis and we will push the Scottish and UK governments to do more to mitigate its impact.

Our Cost of Living Plan was a first step, a starting point to help people without delay to ensure they were shielded from the risk of falling into poverty in these unprecedentedly difficult times.

ENSURE THAT IN-WORK POVERTY BECOMES A THING OF THE PAST

Labour knows that too many people are at risk of poverty because they are on poverty wages. We know that two thirds of the children in poverty are from working families.

In Scotland, the SNP could do more to deliver fair work, not least in our social care sector.

For years, Scottish Labour have been calling for adult social care workers to be given an immediate pay rise to $\pounds 12$ per hour with an eventual rise, to $\pounds 15$ per hour.

This investment is essential if we want to keep people in the social care workforce, ensure dedicated carers don't fall into poverty, and reduce delayed discharge that is causing a huge amount of the challenges facing our health service. This investment is possible, if only the SNP Government had the political will to give care workers the pay rise they deserve.

The social care sector in Scotland could overnight become the source of so many well-paid jobs and Scottish Labour believe that by making pay match the value of the work, social care would once again become the desirable, much sought after vocation that it once was. Across the UK we've seen what happens when jobs remain underappreciated and underpaid. Key sectors lose fantastic people to other better paid jobs and the workers who remain risk falling into a state of in-work poverty. That's why Labour would introduce a New Deal for Working People. This deal – that would be signed into law within the first 100 days of a UK Labour Government – would directly tackle the spectre of insecure and low paid work.

Workers will have stronger rights to protection against unfair dismissal, parental leave, and sick pay. Zero-hour contracts and 'fire and rehire' would be scrapped. In Government, Labour would tackle the low pay that exists in too many sectors by making the minimum wage a real living wage that people can actually live on again, and extend it to all adults.

The guarantee of good jobs and fair deals for workers would ensure that in-work poverty becomes a thing of the past.

Scottish Labour is ready to act.

The solutions to combating poverty lie in front of us. We can improve the delivery of social security in Scotland. We can improve pay and conditions for workers to ensure no one falls into in-work poverty. We can take steps right now to mitigate the impact of the rise in the cost of living.

Scottish Labour are ready to act, and with the support of people across Scotland, we can deliver the change Scotland needs.





MINIMUM INCOME GUARANTEE COULD BE AN IMPORTANT STEP FORWARD



Caron Lindsay is the Social Security spokesperson for the Scottish Liberal Democrats.

Ending poverty is a core part of our mission. There is no downside to having a population that is fed, adequately housed and able to make the best of every opportunity that life can give them. We all benefit from each other's skills and contributions to society, so the healthier and better educated we are, the better it is for everyone. It's really that simple.

One of the most frequently quoted phrases at Liberal Democrat conferences comes from the preamble to our Constitution, that we want to create a fair, free and open society "in which no-one shall be enslaved by poverty, ignorance or conformity."

But you can't possibly function at your best if you don't have enough to eat, or if you live in an overcrowded, damp house that makes you ill. If you don't have your own quiet space at home to do your homework, you aren't going to be able to learn as well as someone who does. If you are one of the record numbers of children in temporary accommodation, the anxiety about being moved without warning is going to have a huge impact on you. It is an outrage that in one of the richest countries in the world, so many children are living in deep poverty. The latest three-year average statistics show that relative child poverty levels have risen from 21 per cent in 2011-14 to 24 per cent in 2019-22.

The current cost-of-living crisis has seen the prices of essentials, such as food and fuel soar while at the same time, the UK Government took away a vital £20 per week Universal Credit uplift. While the Scottish Government's welcome introduction and expansion of the Scottish Child Payment has made a positive impact, it is still not enough to fully mitigate rising costs.

And it's not just homes with children who are affected by poverty. Alarming research from the Joseph Rowntree Foundation earlier this year found a huge increase in 'deep poverty', where household income is 40% or below of median income. They estimate that the equivalent of the population of Dundee has fallen into deep poverty in the past 30 years. Deep poverty impacts most heavily on single person households, households where there is someone who is disabled, or minority ethnic households. Making sure that everyone has enough income to provide housing, food and other essentials must be part of the solution to eradicate deep poverty. The Scottish Government's Minimum Income Guarantee Steering Group is thinking about how this might work in practice and will bring forward a full report next year. The experts working on this represent a wide range of voluntary organisations who understand the impact of poverty on diverse groups of people.

As our Party's representative on the Strategy Group, my focus has been on ensuring that the needs of diverse groups are met. A one size fits all approach will not work as the costs that different groups of people face varies so widely.

As a Liberal Democrat, I am very sympathetic to this sort of approach. One of the things that attracted me to the party as a teenager was the idea of a Citizen's Income that everyone would get for being part of our society. Our party is thinking along similar lines to the Minimum Income Guarantee and, at our Spring Conference in York, passed a policy of working towards a Guaranteed Basic Income. This would be done by increasing Universal Credit to the level required to eliminate deep poverty and removing sanctions from the system.

As our work and pensions spokesperson Wendy Chamberlain said: "Now more than ever, it's time for a fair deal where everyone has the chance to succeed in life."

But that is only part of the solution. It's so important to understand and remove the barriers keeping people in poverty - raising income alone won't cut it. The impact of poverty on women, often described as the "shock absorbers" of poverty is particularly heavy. When an average nursery place costs £54 per day per child, with monthly costs reaching nearly £1100, action can't come soon enough.

Sorting out housing is another key part of the drive to end poverty. Too many families live in poor quality, poorly insulated housing, whether in the private or public sector. Private sector rents are soaring, with Edinburgh's rising faster than anywhere else in the country, 13.7% in the past year. The insecurity of housing in the private rented sector has led to a shameful record number of children in temporary accommodation. Last year, 9,595 children faced the anxiety and insecurity of homelessness, too often housed in bed and breakfasts and hotels, or far away from their usual support networks.

Scottish Liberal Democrats want to see social renting re-established as a valid long-term option for people and 40,000 homes for social rent built, a more ambitious target than the SNP/Green Government's. Disabled people also face particular costs that keep them in poverty. A disturbing report from the Scottish Independent Living Coalition showed that many disabled people were going without meals or use of their essential assistive equipment. This is not acceptable in a civilised society and any minimum income guarantee would have to be adjusted to allow for these extra costs.

The Scottish Government also needs to get a grip on disability benefits, which are coming under its control. People are now waiting longer for a decision on Adult Disability Payment than they would have been under the DWP. It's time for the First Minister to re-appoint a dedicated Minister for Social Security to sort this mess out.

We also need to act to meet the needs of unpaid carers. Liberal Democrats want to see Carers' Allowance raised by £1,000 per year and were appalled that carers were left out of cost-of-living support last year.

Wendy Chamberlain's recent Carer's Leave Bill gives a guaranteed right to five days leave for carers which will help many to stay in work but Wendy herself acknowledges that we would like to see this go further and for the leave to be paid.

Part of the long-term strategy to eliminate poverty must be making sure that people have equality of opportunity. We know that children benefit from extracurricular activities such as Scouts, sports or music. But these are expensive. I see my nephews proudly taking part in their local basketball team, gaining so many skills that will set them up well for life - teamwork, strategy, competition, communication. But if their parents couldn't afford to pay, they wouldn't be able to take part.

That's why Scottish Liberal Democrats have endorsed a series of proposals to give a fairer start to children in poverty, including introducing a voucher scheme which would allow children and young people access to organisations like the Scouts, football or athletic clubs, dance classes, gym sessions, art or music classes.

Schemes like a Minimum Income Guarantee could be an important step forward but are only part of much wider action to eliminate the shameful scourge of poverty. We should be prepared to use every single power we have in this, our most important mission.





FRAMING THE MINIMUM INCOME GUARANTEE

David Eyre is a Communications Officer with the Poverty Alliance and is part of the Expert Working Group Communications Workstream.

The Minimum Income Guarantee is a transformational idea that could draw a line under poverty in Scotland, providing a secure foundation for people to develop their potential and contribute to a thriving, modern society.

But that is not how it has been received in some sections of the media.

An editorial in the Scottish Daily Express said that the Income Guarantee is a 'deception aimed at pensioners, mothers and the workshy'. The paper called the Income Guarantee a 'benefits free-for-all' and 'Communist Lite'. It reported that: 'Critics say the MIG would remove the incentive to work, plunging Scotland's economy into stagnation.' (Interestingly, these critics were never directly named, or directly quoted.)

In this article, I want to try to give an explanation for the views found in the Express, and outline some first thoughts about how we can frame communications about the Income Guarantee in a way that bypasses unhelpful arguments and wins people over to the idea.

STRICT FATHERS AND PUNISHING POLICIES

The cognitive linguist George Lakoff believes that humans approach the world through metaphor in a very fundamental way. Metaphor is the basis of the concepts we use to try and understand the real world.

These metaphors are so fundamental, that we often don't even notice them. For example, when we 'stand up' for something, rather than 'sitting down and taking it' – we're using a conceptual metaphor that 'UP IS GOOD; DOWN IS BAD'. Other examples are: Things are looking up; We hit a peak last year, but it's been downhill ever since; Things are at an all-time low; He does high-quality work.

These kind of metaphors are 'rooted in physical and cultural experience'. And one of the first fundamental experiences we ever have is as part of a family. Lakoff believes this has helped created a strong 'NATION IS FAMILY' metaphor.

He suggests that there is a direct mapping from models of family to models of a nation (for example, home as the homeland; parent as the government). Accordingly, the government's role is to provide security (protect us), make laws (tell us what we can and can't do); run the economy (make sure we have access to equal opportunity to make money); and provide schools (educate us)(Holmes et al., 2012). Lakoff highlights two different ideals for the family – the 'strict father' and the 'nurturing parent' family – and he suggests that these two different models produce deeply contrasting views on the role of government. This also contributes to the way people view and think about those experiencing poverty.

In the 'strict father' role, children have to be disciplined, internally strong, and able to prosper in the external world.

What if they don't prosper? That means they are not disciplined, and therefore cannot be moral, and so deserve their poverty. This reasoning shows up in conservative politics in which the poor are seen as lazy and undeserving, and the rich as deserving their wealth. Responsibility is thus taken to be personal responsibility not social responsibility. What you become is only up to you; society has nothing to do with it. You are responsible for yourself, not for others — who are responsible for themselves. (Lakoff, 2016).

This is perhaps where we can start to find an explanation for the views we found in the Express. People don't have work because they are 'workshy' - systemic considerations around low-pay, security of hours, or equal access to employment are never discussed.

That moral worldview may also give an explanation for some of the punitive features of the UK social security system, which the Minimum Income Guarantee is being designed to deliberately avoid, such as the five-week wait for new applications, the benefit cap, two-child limit, sanctions, and conditionality.

When his children disobey, it is his moral duty to punish them painfully enough so that, to avoid punishment, they will obey him (do what is right) and not just do what feels good. Through physical discipline they are supposed to become disciplined, internally strong, and able to prosper in the external world. (Lakoff, 2016).

It's sometimes easy for those who campaign for social change to believe that opponents are immoral. In fact, they may be simply acting to a different moral code that – for them – is consistent and common sense.

BYPASSING BIG DADDY

The Poverty Alliance's communications theory of change is strongly informed by award-winning work carried out by the FrameWorks Institute for the Joseph Rowntree Foundation. Their Talking About Poverty project carried out extensive research to uncover what people in the UK think about poverty.

The research discovered three major limiting public beliefs: the UK is beyond poverty; poverty is solely a result of people's life choices; and poverty is the result of a rigged system that will never change.

Each of these beliefs poses a challenge for communicators. If you believe we're beyond poverty, you're unlikely to support anti-poverty measures. If you believe poverty is a result of individual life choices, you're unlikely to support giving cash support to people that you see as undeserving. If you believe the poor are poor, the rich are rich, and no matter who you vote for the Government always gets in, you're going to be cynical and apathetic about the very idea of change. It's interesting that at least one of these beliefs can be closely mapped on to a 'strict father' worldview.

To bypass these beliefs, FrameWorks found that making a moral case for action on poverty is the most effective way of framing the issue for a broad audience. They tested different values and found that those of 'justice' and 'compassion' were particularly helpful.

Work by Common Cause and the Public Interest Research Centre also highlights the importance of framing communications around the positive values that we want to strengthen in our audiences (Holmes et al., 2012).

BREAKING DOWN STIGMA

The Poverty Alliance provides secretariat support to the Cross-Party Group (CPG) on Poverty in the Scottish Parliament. The CPG's inquiry report on the stigma of poverty, highlighted the unjust prejudice faced by people on low incomes. It's one of the problems that a Minimum Income Guarantee seeks to alleviate.

A review of the literature around framing cash transfer has some interesting conclusions on how it influences internal stigma. One study looked at how people receiving cash from transfer schemes in Kenya reacted to two different framings of the project. The first described the purpose of the aid as "reducing poverty and helping the poor meet their basic needs." The two alternative frames were around "enabling individuals to pursue personal goals and become more financially independent", and community empowerment "enabling people to support those they care about and help communities



grow together". Recipients of aid that received the empowerment frames demonstrated a lower feeling of social stigma about their economic position (Thomas et al.,2020).

NEXT STEPS

The Minimum Income Guarantee Expert Working Group has now created a communications workstream. I hope this article will contribute to that work. In the medium term, I believe there could be value in exploring around the name we use for a Minimum Income Guarantee in Scotland. Synonyms around 'guarantee' show that it's part of a 'finance' metaphor - 'assurance', 'insurance', 'certificate', 'deposit'. This may be fine, but there may be other metaphors that could be more useful in securing support and conveying purpose. There could be work to do around clearly identifying the values that we want to use to communicate the idea. And then there could be testing of the different communication frames we create.

'Holmes, T., Blackmore, E., Hawkins, R., & Marg; Wakeford, T. (2012). The common cause handbook. Public Interest Research Centre.

'Lakoff, G. (2016, March 8). Why Trump?. Berkeley News. https://news.berkeley.edu/2016/03/08/why-trump.

Thomas, C. C., Otis, N. G., Abraham, J. R., Markus, H. R., & Walton, G. M. (2020). Toward a science of delivering aid with dignity: Experimental evidence and local forecasts from Kenya. Proceedings of the National Academy of Sciences of the United States of America, 117(27), 15546–15553.



RESEARCH AND POLICY

POVERTY IN SCOTLAND 2023



This year's State of the Nation report from the Joseph Rowntree Foundation looks in detail at whether work is working for people in Scotland.

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

CHILD POVERTY IN GLASGOW 2023





This report takes a deep dive into the data that the council holds on Housing Benefit and Council Tax Reduction recipients, as well as bringing in data around kinship care, and education benefits.

https://cciglasgow.org/reports/child-poverty-report-23.pdf

EMPLOYEE JOBS BELOW THE REAL LIVING WAGE 2022



This is the eleventh annual update to the '*employee jobs paid* below the Living Wage' report, which uses data from the Office for National Statistics' (ONS) Annual Survey for Hours and Earnings (ASHE) to reveal the number of jobs below the real Living Wage.

https://www.livingwage.org.uk/employee-jobs-below-real-livingwage-2022

PUBLIC DEBT AND ARREARS -POLICY AND PRACTICE SOLUTIONS



This report highlights existing good practice and key actions that can be taken by local authorities to support struggling households.

https://www.therobertsontrust.org.uk/news-and-blogs/publicdebt-and-arrears-policy-and-practice-solutions/

WORKERS' EXPERIENCES OF LOW PAID WORK – A SNAPSHOT OF THE HOSPITALITY INDUSTRY



This briefing highlights findings from the Serving the Future project on hospitality workers' experiences of low-paid work in Scotland. New briefings on lessons for employers and policymakers are also available.

https://www.servingthefuture.scot/

THE DYNAMICS OF VERY DEEP POVERTY IN THE UK



New briefings looking at the events and circumstances that protect people from very deep poverty and those which make it more likely for people experience it.

https://www.jrf.org.uk/report/what-protects-people-very-deeppoverty-and-what-makes-it-more-likely

STICKING PLASTERS AND SYSTEMIC SOLUTIONS: COST OF LIVING RESPONSES IN THE UK



The research explores the impact of the crisis from the perspective of families on low incomes, and finds significant variations in how local authorities deliver support, with consequences for who is getting help and what that looks like.

https://www.york.ac.uk/media/policyengine/ costoflivingresearchgroup/Cost%20of%20Living%20report%20 (5)%20(1).pdf



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.

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