

Summary of Poverty in Scotland 2024

Joseph Rowntree Foundation (JRF) will publish Poverty in Scotland 2024 on 7 October, coinciding with the start of Challenge Poverty Week. This year's report looks in detail at social security – both at how it has failed to release people from poverty and how it could be used more effectively to do so.

The report presents analysis on poverty rates, including depth of poverty and poverty for different groups. It also includes some new modelling, including on the impact of Scottish Child Payment (SCP) and selected changes to reserved welfare, such as the introduction of an Essentials Guarantee. JRF highlight that minority ethnic households face a range of challenges which may account for higher rates of poverty. The report is informed by JRF's End Poverty Scotland Group, a group of five individuals with lived experience of poverty and reflects on what is needed from an effective social security system.

JRF make 13 recommendations of the UK Government (UKG) and Scottish Government (SG) focused on improving the adequacy of and access to social security in Scotland.

Key findings

Poverty rates

JRF highlight that the SG interim child poverty targets are likely to be missed and rapid action is needed to close the gap by 2030-31. They highlight higher risk of poverty for certain groups, noting:

- The poverty rate more than doubles amongst families in receipt of disability payments when those payments are excluded from total household income.
- The gap between the poverty rate when these payments are excluded has widened (from 15 percentage points in 2011–14 to 22 percentage points in the latest figures).
- The family types at highest risk of poverty continue to show extreme high levels of poverty, including a child poverty rate of 53% in minority ethnic families.
- There has been a consistent rise in the proportion of people in families in receipt of UC or equivalent benefits in deep and very deep poverty since 2009-12 – with 8% of families in receipt of UC or equivalent in deep poverty in 2009-12, rising to 14% in 2020-23.

Modelled impacts of social security measures

JRF present economic modelling in relation to both SCP and changes to UK welfare. They found:

- SCP could reduce child poverty rates from 24% in 2020-23 to 20% in 2024-25. With no further changes, and inflation-only increases, then by 2030-31 the child poverty rate could be 3 percentage points lower than with no SCP.
- Were SCP to £50 for 2025-26 and increased by inflation, this could lift 15k children out of poverty by 2030-31 at a cost of £370 million; and that increasing SCP to £50 for key families (large families and those with lone parent, a baby or young mother) could lift 10k children out of poverty at cost of £200 million (excluding implementation costs).
- Were UKG to introduce an Essentials Guarantee this could lift 140k people (30k children) out of poverty in Scotland. Scrapping the two-child limit, benefit cap and young person's rate could lift around 25k children out of poverty.
- JRF note that data used to calculate poverty rates in the UK does not adequately capture the impact of SCP and that this should be a significant concern for both DWP and SG.

Social security reform

JRF note that reform of social security is needed. They highlight that SG reforms to disability benefits and the introduction of SCP show first steps to an improved system but UK retains majority of social security powers. They note:

- Levels of Universal Credit (UC) remain inadequate, the basic rate of UC leaves single adults with an income that is 64% below the poverty line, increasing to around 75% for those under 25.
- Between 1995–98 and 2020–23 the proportion of households receiving at least some income from social security fell for all groups reviewed, most notably for minority ethnic households where the proportion dropped from 75% to 38% over the period.
- Across the same period proportions of household incomes from social security also fell, with the biggest falls seen for single parents (70% to 50%) and minority ethnic households (33% to 17%).
- Income from benefits grew little across the four lowest income deciles between 1994–97 and 2020–23. In decile 1 income from benefits in real terms fell from £269 to £180 across the period.

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What low-income families want from the social security system

Informed by their End Poverty Scotland Group (EPSG), the report highlights the groups' reflections on what they expect from and have experienced with our social security system. This primarily centres on challenges with the UK benefit system, focusing on:

- **Everyone should be able to avoid destitution.** The EPSG strongly felt that social security should be a solid foundation on which people can rely, including for those with NRPF.
- **A secure and stable income.** The group felt income from social security was highly precarious, highlighting delays in benefit payments from DWP.
- **To be trusted and treated with compassion.** Focused on DWP benefits, the group note how the current system lacks compassion, dignity and trust in and for claimants and their families.
- **Person-centred.** The group highlight that recognising people's different circumstances and the barriers they face would result in a less stigmatising and more effective system.
- **Trained and knowledgeable staff.** Ensuring claimants can access knowledgeable staff in both social security systems is crucial in making sure that people's circumstances are fully understood and that they receive the amount and type of benefits to which they are entitled.

Housing

JRF note the importance of housing in tackling and reducing poverty and highlight that the housing element of the UK Government's social security system is failing – with the local housing allowance failing to keep up with new rents. They find that:

- 1 in 10 people on low income benefits are pulled into poverty by their housing costs alone.
- The type of property someone lives in is crucial. 2/3 of all people trapped in poverty live in a rented home, with 44% in the social rented and 22% in the private rented sector.
- Of children in poverty, over half (54%) live in the social sector and a further 23% in private rented accommodation.
- 1 in 5 people are in unaffordable housing, spending 30% or more of their income on housing costs, this increases to 1 in 4 for private renters.
- Many housing indicators are going in the wrong direction, including in relation to temporary accommodation, affordable housing supply, increasing private rents, social rent increases and higher mortgage interest rates.

Employment

JRF note that employment continues to be a protective factor in reducing the risk of poverty, however, highlight that the 'work first' approach of the previous UK Government has failed. They note that:

- In families where one or more person works, 14% of people are in poverty compared to 59% of people in families where no one is in work (excluding families with a retired person).
- 6 in 10 people in poverty have one or more adults in work, and this rises to 67% of children in poverty. This offers an opportunity to tackle poverty by improving the quality of low paid work.
- While the proportion of low-income households' income from work has increased, it has increased more slowly than in wealthier households and been paired reductions in social security.
- The case for intervention on job quality is most stark for workers from minority ethnic communities, who are three times more likely to be in insecure work, earn less than white worker and have higher rates of underemployment.

Recommendations

JRF's recommendations focus on two key areas – the first, to improve the adequacy of the social security system and the second, to improve how people who use it experience it. They note that the UK Government hold the majority of powers over the social security system, however that SCP should not be the summit of the Scottish Government's ambition. They highlight the opportunity for both governments to work together:

The UK Government and the Scottish Government should:

- Commit to joint working on poverty reduction and, in particular, how the devolved and reserved social security systems interact.
- As part of that, any review of how Job Centre Plus operates must consider how it can effectively cooperate with devolved employability services (just as it will have to cooperate with local services across England and Wales).
- Work together to increase take-up of benefits.
- Explore why minority ethnic households in Scotland are far less likely to receive social security and act appropriately to rectify that gap.
- Cooperate in their respective child poverty reduction strategies to maximise the efficacy of their efforts within their respective powers.

The UK Government should:

- As a first step towards an Essentials Guarantee, implement a protected minimum floor below Universal Credit's standard allowance would limit the deepest hardship caused by debt deductions and the benefit cap.
- Remove the benefit cap and 2-child limit.
- Uprate and sustain annual uprating to LHA to cover at least the bottom 30% rents.
- Equalise the rates of benefit (the Standard Allowance) for young people under 25 years with those of over 25.
- Detoxify the approach of DWP to Universal Credit recipients. Creating a more supportive environment for claimants, where 'work first' and sanctions are replaced by a mutual commitment for claimant and state to secure good outcomes for people.

The Scottish Government should:

- Raise its ambitions of current actions to meet the child poverty reduction targets. For example the premise of 'Pathfinders' or 'Fairer Future Partnerships' to provide easier to access services in local areas is welcome but to only do so in a limited number of local authority areas lacks the urgency required.
- Consider how best to use the Scottish Child Payment to contribute towards meeting the Child Poverty Reduction Targets.
- Strengthen the Discretionary Housing Payments system so that it offers more reliable, housing support for those facing unaffordable housing.

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Key quotes

- [On poverty and SG targets] “...the current level of poverty, and missing the targets, is not inevitable and there is much more that governments can do.” [p2]
- [On SCP] “...we predict that the Scottish Child Payment could reduce child poverty in Scotland by around 4 percentage points between 2020–21 and 2024/25.” [p2]
- [On LHA] “...the housing element of the UK Government’s social security system is failing – with the local housing allowance failing to keep up with new rents and 1 in 10 people in low-income benefits being pulled into poverty by their housing costs alone.” [p3]
- [On DWP] “People using the system have, for years, complained of its hectoring approach. The system is one in which you are guilty until proven innocent. It is also one where there is little return for complying with often draconian, and inconsistent, conditions. [p5]
- [On UKG reform] “It is welcome that the new UK Government has made clear that it intends to change the footing of the DWP to be more supportive of individuals... it will be crucial that that is done in partnership with devolved services, not least employability support..” [p6]
- [On UKG reform] The UK Government... still holds the majority of the responsibility for the social security system and [t]here is much to do for the new UK Government to keep up its end of the social contract in Scotland. [p62]
- [On devolved social security] “The introduction of the Scottish Child Payment and the reforms to how disability benefits are delivered show initial steps to an improved system.” [p2]

Additional quotes from the End Poverty Scotland Group

Social security benefits:

- **QUOTE:** “I wish the benefit system was separate from politics. It’s so unfair that every time someone wants to stay in power, they want to be seen as coming down hard on people on benefits. [But then] everyone that is having to do it as a lifeline is screwed over.” (Alex, Fife), p4
- **QUOTE:** [On SCP] “That £300 meant everything to my family at that time, it was a godsend and it felt like we could breathe again”. (Andrew, Dundee), p15
- **QUOTE:** “These Universal Credit payments, they don’t seem to keep pace with the cost of living.” (Andrew, Dundee), p19

On Universal Credit / DWP:

- **QUOTE:** “They make you feel guilty for getting what you are entitled to.” (Alex, Fife), p21
- **QUOTE:** “I could use a couple of words, but the one I think is the best description is cruel. The benefit system nowadays is a punishment” (Andrew, Dundee), p21
- **QUOTE:** “It’s just like it’s not easy at all. It’s totally made to put you right off. It stresses you out. It upsets you. It tears your hair out. It was an awful experience for me.” (Laura, Glasgow), p21

On Social Security Scotland and DWP:

- **QUOTE:** “I think it’s quite clear how person-centred Social Security Scotland is. Throughout it, they’re saying we will help you. We’re doing this for you. We’ll be kind to you. Whereas the DWP is like we’ll make sure we have our money [and] it’s very rigid.” (Alex, Fife), p22
- **QUOTE:** “[Social Security Scotland] will assist you and try and help you and support you and you can speak to one person from start to finish whereas the Universal Credit system you have an issue then ‘Oh well I’m not a decision maker’.” (Alex, Fife), p23

Briefing for the launch of the Joseph Rowntree Foundation's Poverty in Scotland Report

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| What | Launch of Joseph Rowntree Foundation Poverty in Scotland Report |
| When | Monday 7 October, 10:30-12:00 |
| Where | University of Strathclyde Technology and Innovation Centre, 99 George Street, Glasgow, G1 1RD |
| Who | <p>The event has been organised by JRF and the Poverty Alliance and will be hosted by [REDACTED – s.38 (1)(b)]. [REDACTED] and [REDACTED] will both be in attendance and will partake in the panel Q&A session. The Secretary of State for Scotland will also join remotely to respond to the report and answer the hosts pre-prepared questions. A biography for each of these individuals is held at Annex B.</p> <p>There will be an in person audience of 100 with a further 200 joining virtually. Attendees will include poverty stakeholders, local authorities, third sector organisations and individuals with lived experience of poverty.</p> |
| Why | <p>As part of Challenge Poverty Week, JRF will be launching their annual Poverty in Scotland report. You have been invited to attend the launch and give a speech in response to the report before partaking in a Q&A with the host and then with a wider panel.</p> <p>Ahead of the event there will be private meeting with the End Poverty Scotland Group to hear their reflections on the themes of the report.</p> |
| Key messages | <ul style="list-style-type: none"> Ending child poverty in Scotland is a national mission and a top priority across this whole Government. I am grateful to both the JRF and End Poverty Scotland Group members for producing this report, which rightly highlights the challenges facing people living in poverty and makes recommendations for positive change. We will give careful consideration to the findings, and look forward to working with you and others as we drive forward action to tackle poverty In Scotland. |
| Speech details | You will provide a response to the report lasting approximately 5 minutes. Suggested remarks have been shared under separate cover. There is a lectern available. |
| Official support | Gavin Gray, Deputy Director, Tackling Child Poverty and Financial Wellbeing, [REDACTED] [REDACTED], Tackling Child Poverty Briefing and Strategy Unit, [REDACTED] |
| Media handling | <p>Comms to provide under separate cover.</p> <p>JRF will film and live broadcast the event. JRF will make the recordings available afterwards on their social media channels.</p> |
| Twitter | It is expected that JRF and the Poverty Alliance will share comms material via @JRF_UK and @PovertyAlliance. |
| Entrance and greeting party | [REDACTED] Poverty Alliance, will meet you on arrival at the venue. Contact number: [REDACTED] |
| Parking for ministerial car | There is space for drop off at the buildings entrance, no parking is available. |

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EVENT PROGRAMME

The event will run from 10.30 – 12.00. Your contributions are highlighted below.

| TIME | EVENT |
|-------|---|
| 10.30 | Arrival and mic up |
| 10:35 | Private roundtable with End Poverty Scotland Group You will meet with four members of the group who contributed their views to the report. The names of group members is at Annex C . |
| 10.55 | You will join the main room You will be invited to sit in the front row of the audience. |
| 11:00 | [REDACTED] to present findings of Poverty in Scotland report |
| 11:10 | Cabinet Secretary response to report You will be invited to give a 5-minute response to the report. Suggested remarks have been shared under separate cover. |
| 11:15 | Secretary of State for Scotland response to report (virtual) |
| 11:20 | Questions from host to Cabinet Secretary and Secretary of State [REDACTED] will ask the known Q&A. Questions and suggested responses are at Annex D . <i>The Secretary of State for Scotland is expected to disconnect from the event after this item.</i> |
| 11:35 | Panel Q&A with Cabinet Secretary, [REDACTED] [REDACTED] will facilitate Q&A from the audience / online |
| 11:55 | [REDACTED] to close event |
| 12:00 | Event ends |

ATTENDEES

The event will be hosted by [REDACTED] and attended by individuals from a number of organisations, local government and third sector. As joint organisers, representatives from JRF and the Poverty Alliance will also be in attendance, including [REDACTED] and [REDACTED] who will join you in the Panel Q&A session. The Secretary of State for Scotland will join remotely.

HOST – [REDACTED]**UKG RESPONSE - Rt Hon Ian Murray**

Murray was appointed Secretary of State for Scotland on 5 July 2024. He has been the Member of Parliament for Edinburgh South continuously since May 2010. Ian was first elected to public office in 2003 when he won a local council seat in Edinburgh. Seven years later, he was elected as the MP for Edinburgh South, and was the only Labour MP in Scotland to retain their seat in the 2015 and 2019 General Elections. Ian served as the Shadow Secretary of State for Scotland from 2015-2016 and from 2020-2024. He has also been the Parliamentary Private Secretary to the Shadow Secretary of State for Culture, Media and Sport, the Shadow Minister for Employee Relations, Consumer and Postal Affairs, and the Shadow Minister for Trade and Investment.

PANEL – [REDACTED]**PANEL – [REDACTED]**

END POVERTY SCOTLAND GROUP SESSION

Overview

Ahead of the event, there will be private meeting with the End Poverty Scotland Group. This a diverse and changing group of people with experience of living on a low income who work with JRF to shape and contribute to Poverty in Scotland each year. This will be an opportunity to listen to the Group's experiences and reflections on the themes of the report. This will run from 10.35 – 10.55 approximately.

Attendees:

- [REDACTED], JRF – Discussion facilitator
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

Please note, these are group members real names which were kept confidential by using pseudonyms when contributing to the report.

Format:

[REDACTED] will facilitate/chair the session - she will introduce everyone by name [there will also be name plates] but will not do longer introductions to save time.

[REDACTED] will initially ask one of the EPSG members to share their thoughts and ask you to respond. She will bring in other group members as the session progresses and will aim for each of the members to contribute.

Topics likely to be raised by EPSG members include:

- Impact of caring and the inadequacy of social security income for people in this role.
- Challenges of taking risks when you face barriers in the labour market particularly for disabled people.
- Lack of sufficiently joined up support at local level and high thresholds for accessing financial support in a crisis, leaving some people locked out of essential help.
- How to build kindness, compassion and respect into both social security systems.

KNOWN Q&A

The questions below have been shared by JRF in advance and will be presented by the host for both the Cabinet Secretary and Secretary of State for Scotland to answer.

Q1: People entitled to benefit support need to navigate two different and complex systems and often report how difficult it is. What more will (each of) you do to make it easier for people to navigate both systems more easily and ensure that people are able to receive all the help they are entitled to?

A: Social security is an essential collective investment in the wellbeing of our country, and a basic human right that offers vital support which any one of us could need at any time in our lives - that is why we will continue to invest in it.

Ever since the first Scottish Government benefit take-up strategy was published in 2019, a key take-up objective for us has been to address complex access for our clients. That is why we have worked closely with people who have experience of social security throughout the development and design of the devolved system.

Looking ahead, Social Security Scotland will continue to deliver their dedicated Local Delivery Service, which provides direct support to people applying for devolved benefits, and is available in 176 venues in local communities, by phone and video, and can even be offered in clients' own homes.

More broadly, we know the crucial role welfare rights advisers play helping people navigate the full social security system. We have invested over £12 million this year in income maximisation, welfare and debt advice services. To further increase the availability and accessibility of advice, we have expanded our support for the Advice in Accessible Settings fund this year which sees advice providers working alongside a wide range of other statutory and community services such as hospitals, charities and community centres.

We are also working together with local authorities, as part of the Fair Futures Partnerships, to trial new approaches to benefit maximisation that will allow local authorities to request data that is linked to outcomes.

Scottish Government officials are in regular contact with counterparts in the DWP and we continually look at ways in which the benefit system can be improved to make it more accessible for those who are eligible for these benefits.

Q2: Both Governments have emphasised the importance of work as a route out of poverty. How can we collectively move beyond the stigmatising approach we've seen to date of 'Any Work first'? How can we move towards a system that starts from what families need to thrive and which protects those who are unable to work or work more, from poverty?

A: No One Left Behind is the Scottish Government's shared approach, with local authorities, to delivering an all-age, place-based, person-centred model of employability support in Scotland. This includes supporting people with health conditions, disabled people, parents, racialised minorities and others who are disadvantaged in the labour market.

Collectively with partners, we aim to build an employability system that tackles inequalities in Scotland's labour market by creating more responsive, joined up and aligned services which meet the needs of employers and local labour markets.

We want our services to be seen as an opportunity for participants, not a threat, with fairness, dignity, and respect at their heart. Our employability services are completely voluntary and aim to support people into the right job for their circumstances, at the right time for them whilst taking a tailored approach.

This will be further supplemented, by summer 2025, by Specialist Employability Support for disabled people – enhancing the support available for disabled people and those with long term health conditions.

We want to seize the opportunity to work across Governments to strengthen support for people in Scotland, this includes through action to transform the operation of Job Centre Plus.

However, we recognise that employability services are not enough on their own. To effectively tackle poverty, our labour market must provide jobs that offer wages, hours, flexibility and conditions which allow parents to support their families, and that are accessible to all.

Successfully tackling poverty also requires the removal of structural barriers to the workplace and a joined up approach to support people with childcare, housing and transport – coupled with high-quality, wrap-around support at the right time is required in order to lift families out of poverty.

As we set out in *Best Start, Bright Futures*, the Scottish Government recognise that work will not always be a suitable currently, or may never be, a feasible option for many people. Crucially, we understand that a sustainable exit from poverty will never be just about securing and retaining a job.

That is why, alongside a focus on employment, we are also committed to maximising the support available for families to live dignified lives and meet their basic needs. This includes through action on affordable homes, to strengthen support from social security and to ensure everyone receives the support to which they are entitled.

REPORT RECOMMENDATIONS

The UK Government and the Scottish Government should:

- Commit to joint working on poverty reduction and in particular, how the devolved and reserved social security systems interact.
- As part of that, any review of how Job Centre Plus operates must consider how it can effectively cooperate with devolved employability services (just as it will have to cooperate with local services across England and Wales).
- Work together to increase take-up of benefits.
- Explore why minority ethnic households in Scotland are far less likely to receive social security and act appropriately to rectify that gap.
- Cooperate in their respective child poverty reduction strategies to maximise the efficacy of their efforts within their respective powers.

The UK Government should:

- As a first step towards an Essentials Guarantee, implement a protected minimum floor below Universal Credit's standard allowance would limit the deepest hardship caused by debt deductions and the benefit cap.
- Remove the benefit cap and 2-child limit.
- Uprate and sustain annual uprating to Local Housing Allowance to cover at least the bottom 30% rents.
- Equalise the rates of benefit (the Standard Allowance) for young people under 25 years with those of over 25.
- Detoxify the approach of DWP to Universal Credit recipients. Creating a more supportive environment for claimants, where 'work first' and sanctions are replaced by a mutual commitment for claimant and state to secure good outcomes for people.

The Scottish Government should:

- Raise its ambitions of current actions to meet the child poverty reduction targets. For example the premise of 'Pathfinders' or 'Fairer Future Partnerships' to provide easier to access services in local areas is welcome but to only do so in a limited number of local authority areas lacks the urgency required.
- Consider how best to use the Scottish Child Payment to contribute towards meeting the Child Poverty Reduction Targets.
- Strengthen the Discretionary Housing Payments system so that it offers more reliable, housing support for those facing unaffordable housing.
- Commit to reviewing the adequacy of disability assistance payments, not just their delivery.
- Set out the steps towards a Minimum Income Guarantee in Scotland.

KEY MESSAGES

POVERTY IN SCOTLAND REPORT

Challenge Poverty Week reinforces the urgent need to tackle poverty and highlights the role all partners can play in making the changes needed.

- I am grateful to both the JRF and End Poverty Scotland Group members for producing this report, which rightly highlights the challenges facing people living in poverty and makes recommendations for positive change.
- We will give careful consideration to the findings, and look forward to working with you and others as we drive forward action to tackle poverty in Scotland.

CHILD POVERTY

Ending child poverty in Scotland is a national mission and a top priority across this whole Government.

- There can be no acceptable number of children living in poverty, and we make no apology for continuing to strive to meet the stretching targets we have set.
- Modelling published in February estimates that this Government's policies will keep 100,000 children out of relative poverty in 2024-25, with relative poverty levels 10 percentage points lower than they would have otherwise been.
- We continue to allocate around £3bn a year to a range of actions which help to tackle poverty and mitigate the impacts of the cost of living crisis on households.
- We are clear that too many children continue to live in poverty in Scotland, and that is why we will continue to do everything in the scope of our powers and limited budget to tackle poverty.

INVESTMENT

Despite facing the most challenging financial situation since devolution, our Programme for Government is driving forward the national mission to end child poverty. This includes:

- Expanding our place-based partnerships to five new areas [North Ayrshire; East Ayrshire; Perth & Kinross; Inverclyde; Aberdeen City] supporting innovative local approaches to join up services, maximise incomes, and help parents into work.
- Investing an additional £1.5 million to expand advice in accessible settings, including community centres and hospitals, with eight new projects this year.
- Investing nearly £600 million in affordable housing this year. The majority of this will be directed at boosting social housing supply – keeping rents lower and benefitting around 140,000 children in poverty each year.
- Committing a record £6bn for benefits expenditure this year, £1bn more than the UK Government gives to the Scottish Government for Social Security.
- Continuing delivery of the Whole Family Wellbeing programme, including providing £32m this year for Children's Services Planning Partnerships to develop and scale up preventative holistic family support in communities.
- Investing up to £90m in devolved employability services this year, with services targeted at supporting parents, disabled people, those with long term health conditions and ethnic minorities.

TARGETS

We will not know for sure whether the interim child poverty targets have been met until official statistics are available in March 2025, with poverty levels impacted by action taken to the end of March 2024.

- We will publish our third child poverty delivery plan by the end of March 2026, setting out the actions we will take between 2026-2031 to meet the 2030 targets.

INVESTMENT IN SOCIAL SECURITY

Despite fixed budgets and limited powers of devolution we have transformed social security provision in Scotland, establishing a radically different system built on dignity, fairness, and respect.

- We have introduced 14 Scottish Government benefits thanks to investment of around £17.2bn to March 2024.
- We are proud that in 2024-25 we are committing a record £6.1bn for benefits expenditure, almost £1.1bn more than the UK Government gives to us for social security.
- In recognition of the challenges being faced by many due to the increased cost of living, we have uprated all Scottish benefits in line with inflation, by 6.7%, at a cost of around £370m.

Social security is an essential collective investment in the wellbeing of our country, and a basic human right that offers vital support which any one of us could need at any time in our lives - that is why we will continue to invest in it.

- We know our investment in social security is working and we will continue to ensure it is sustainable and has maximum impact.
- As we look beyond the rollout of existing benefits there is an opportunity to ensure that the social security system as a whole continues to work effectively, with people supported in the right way at the right time.
- We will also take forward work to deepen our understanding of the drivers of social security demand in Scotland, so that these can be managed through preventative action and join-up across public services.

SCOTTISH CHILD PAYMENT

We are committed to tackling child poverty and our 'game-changing' Scottish Child Payment provides £26.70 per eligible child per week – support that is only available in Scotland.

- The families of more than 325,000 under-16s were benefitting from Scottish Child Payment as of the end of June this year.
- The Scottish Government estimates that Scottish Child Payment could keep 60,000 children out of relative poverty in 2024-25, according to the most recent modelling published in February 2024.
- Our five family payments could be worth over £10,000 by the time an eligible child turns six and around £25,000 by the time an eligible child turns 16. This compares to less than £2,000 for families in England and Wales, where support ends when an eligible child turns 4.
- Our investment in Scottish Child Payment has seen more than £786 million worth of Scottish Child Payments already issued by 30 June 2024.

INCREASING SCOTTISH CHILD PAYMENT

The 2024-25 Scottish Budget was the most challenging on record, with a UK Government's Autumn Statement that was the worst-case scenario for Scotland, delivering a real terms reduction in the total block grant.

- Despite this, we have increased the payment in line with inflation to £26.70 from April 2024.
- In 2024-25 we are spending an estimated £614m on benefits and payments which are only available in Scotland, including the Scottish Child Payment.
- Increasing Scottish Child Payment to £40 per week would cost over £200m per year, money which would need to be found within the Scottish Government's fixed budget.

UNIVERSAL CREDIT/RESERVED BENEFITS

UNIVERSAL CREDIT REVIEW

We welcome the UK Government's plans to carry out a complete review of Universal Credit – for too long UC has been failing those who need it the most.

- We hope this review of Universal Credit will address the issues the Scottish Government have raised in the past and we would welcome the opportunity to work with the UK Government to achieve that goal.
- Universal Credit provides low levels of support, with over a decade of benefit freezes, caps and limits have all eroded the value of social security and the effectiveness of the safety net it should provide.

TWO-CHILD LIMIT

It is deeply disappointing that the UK Government have not taken immediate action to abolish the two-child limit, given the irrefutable evidence that the policy is increasing poverty and hardship across the UK.

- We have continuously called for the UK Government to scrap this policy which is estimated to impact almost 1 in 10 Scottish children (87,000), with families losing up to £3,455 per year for every child affected.
- Scottish Government analysis from February 2024 found that removing the two-child limit and reinstating the associated family element would lift around 10,000 children in Scotland out of relative poverty in 2024-25.
- The policy will continue to impact more children every year until it reaches full roll out, at which point the Institute for Fiscal Studies estimate 500,000 children across the UK would be kept out of poverty each year if it were scrapped.

BENEFIT CAP

The Scottish Government has consistently opposed the benefit cap which unfairly restricts the amount of money a household can receive through the benefit system – regardless of need.

- We call on the UK Government to bring an end to the benefit cap, which takes away over £2,800 a year on average from more than 3,400 families in Scotland.
- This year alone, the Scottish Government has committed £7.8 million to mitigating the benefit cap, helping to support over 11,000 children.

DISCRETIONARY HOUSING PAYMENTS

Since 2017 we have invested over £613 million in Discretionary Housing Payments to deliver our commitment to fully mitigate the UK Government's unfair bedroom tax and benefit cap.

- This year alone, £74.8m will be spent mitigating the bedroom tax, helping over 94,000 households in Scotland sustain their tenancies, 14,000 of which are families with over 20,500 children. And over 11,000 of which are lone parent families.
- While we welcome the UK Government's work on a Child Poverty Strategy, we are disappointed that a commitment has not yet been made to scrap damaging welfare changes imposed by the previous UK Government.

No one should have to make the choice between paying their rent, feeding their family or heating their home. That is why the Scottish Government has committed to fully mitigating the bedroom tax and benefit cap as far as is possible within devolved powers.

DISABLED AND ETHNIC MINORITY PEOPLE

SUPPORT FOR DISABLED PEOPLE

The Scottish Government recognises the lived reality and multiple barriers that disabled people face and that real change is needed.

- The first phase of the Disability Equality Plan will strengthen our ongoing commitment to advancing disability equality and will be an important step in tackling the systemic barriers that affect the daily lives of disabled people.
- The plan will lay the necessary foundations to ensure accountability and lead the way for systemic change, by putting the lived experience of disabled people at the heart of decision making.
- This plan is only the beginning. We know there is more to do, we have worked with Disabled Peoples Organisations to identify actions which will put in place the building blocks for future change.

We are taking a range of action, across portfolios, to support people from minority ethnic backgrounds. Including:

- £5m of our Equality and Human Rights Fund supporting work focused on tackling inequality and discrimination, furthering equality, improving outcomes for disabled people, and advancing the realisation of human rights in Scotland.
- Reopening the Independent Living Fund for new applicants for the first time since 2010, enabling up to 1,000 disabled people in Scotland who face the greatest barriers to independent living to access the support they need.
- Alongside bringing up to 1,000 new entrants into the scheme in 2024/25, we will continue supporting the almost 2,000 disabled people who are currently in receipt of ILF Scotland funding.
- Support from our devolved employability services, with disabled people making up 25% of participants accessing No One Left Behind in 2023/24 were disabled, an increase from 17% in 2022/23.
- As set out in the Programme for Government, Specialist Employability Support for disabled people will be implemented by Summer 2025.

ADULT DISABILITY PAYMENT

We are taking a positive and compassionate approach to delivering Adult Disability Payment, centred around our principles of dignity, fairness and respect.

- We know people have found applying for disability benefits stressful in the past.
- That is why we have listened to their experiences and have designed our service to work for people, not against them.
- We are ensuring that accessing Adult Disability Payment is as straightforward as possible and we will always start from a position of trust.
- At the beginning of the new application process there is a focus on gathering the right information to aid quality decision making, using existing data where possible and therefore reducing the number of appeals.
- We are currently exploring the potential for the Social Security Agency to access data that already exists in the public sector to speed up information gathering.
- We have provided clear and accessible guidance to clients so that they understand what information the Agency needs to make a decision about their entitlement.

We will work with disabled people to ensure that Adult Disability Payment meets their needs both now and in the future.

- What we deliver on day one isn't the limit of our aspirations for improving disability assistance in Scotland.
- Work is already underway on the scope and timing of the review of Adult Disability Payment, in line with our commitment to have the independent review commence one year after national delivery has begun (the summer of 2023)
- However, we know that the mobility component of Adult Disability Payment is a priority area for both disabled people and stakeholders which is why we have already started work on exploring alternative ways to identify mobility needs.

EMPLOYABILITY SUPPORT FOR DISABLED PEOPLE

We are committed to ensuring devolved employability services effectively support disabled people into meaningful employment and have seen progress in the number of disabled people accessing No One Left Behind support.

- Although this is positive, we know there is more to be done to ensure our support is accessible and meets the needs of participants.
- A local, flexible model of Specialist Employability Support will be implemented across all 32 Local Authorities from April 2025. This approach will adhere to the principles of No One Left Behind whilst ensuring a dedicated specialist service offer for disabled people and those with long term health conditions.

ETHNIC MINORITY PEOPLE

We are taking a range of action, across portfolios, to support people from minority ethnic backgrounds. Including:

- Investing £6.3 million through our Equality & Human Rights Fund, across 2021-2025, in 48 race equality and anti-racism organisations – enabling them to support over 7,713 individuals and 2,427 organisations.
- Providing the Minority Ethnic Carers of People Project (MECOPP) with just under £100,000 in 2024-25 to support improved mental health and wellbeing outcomes for children, young people and families from Gypsy/Traveller communities.
- Publishing our Anti-Racist Employment Strategy in December 2022, providing practical guidance and support for employers to take an anti-racist and intersectional approach to addressing racial inequality in the workplace.

We want everyone to receive the social security support they are entitled to and have taken steps to further support people from ethnic minority communities to access our benefits.

- We understand that language can be a barrier when engaging with the social security system, and so we have proactively translated information about benefits into accessible formats, including 12 community languages. Furthermore, people are able to request translation support for more than 100 additional languages.
- We know there are groups of people, including ethnic minority communities, who are under-represented and often poorly engaged by public services, including the wider social security system.
- We recently published new independent research to gain a better understanding of these groups and the barriers they face in accessing entitlements.
- In response to the findings, we will further explore approaches to maximise take-up and address barriers for seldom-heard groups, including ethnic minority communities.

FAIRER FUTURE PARTNERSHIPS

We are tackling child poverty through service improvement by expanding our Fairer Futures Partnerships, working with additional local authorities and building on innovative work already underway.

- We are already working with partners in Clackmannanshire, Dundee and Glasgow to ensure families get the help they need, where and when they need it by changing the way services are designed, with a focus on family wellbeing, income maximisation and support towards education and sustained employment.
- Building on these successful partnerships we are expanding into Aberdeen City, East Ayrshire, Inverclyde, North Ayrshire and Perth & Kinross Councils. Each project has the potential to scale more widely within the local authority area.
- This growing network of partnerships will help sustain momentum and help us to actively learn, evaluate and share good practice.

Our investment will provide a driver to enable local authorities to test and improve how they deliver services to support families by meeting them where they are, embedding a person-centred approach and seeking to move them out of poverty on a sustained basis.

- Designing services around people's needs means they work better for low-income families, for example to help maximise their incomes, support parents into work and improve the overall wellbeing of families.
- Whilst every area is different, our support will help to further test how services can better wrap around a family, including relevant services such as childcare, education, health and social care, housing, employment, and beyond.
- This work will develop practical examples and tools to support more effective service delivery that can be used in other parts of Scotland, and support the Scottish Government to continually improve the way we design policy nationally.

MINIMUM INCOME GUARANTEE

Everyone in Scotland deserves to live healthy, financially secure, fulfilling lives and a Minimum Income Guarantee will be an important step towards achieving that.

- A Minimum Income Guarantee has the potential to deliver transformational change, reduce poverty and inequality. It ensures everyone has enough money to live a decent, dignified, healthy and financially secure life.
- This could be delivered through a combination of fair and accessible paid work, high quality services that reduce household costs and adequate social security.

We remain ambitious in looking at innovative ways to tackle poverty and inequality so look forward to the Expert Group's full report later this year and will take its recommendations under close consideration in due course.

- We appointed a Steering Group in 2021 to lead this work, which I co-chair with **[REDACTED]** of the Robertson Trust. This includes a cross-party Strategy Group and an independent Expert Group with representation from poverty and equality organisations, academia and think tanks, including JRF and the Poverty Alliance.
- The Group is using a number of avenues to explore what a Minimum Income Guarantee may look like and how this could be implemented in Scotland, including sharing expertise and evidence from their own organisations, drawing on lived experience of financial insecurity and commissioning research on topics such as the economic impact and funding options for a Minimum Income Guarantee.

HOUSING AND HOMELESSNESS DECLARATION OF HOUSING EMERGENCY

We recognise these are exceptionally challenging times. That is why we declared a housing emergency back in May and have been working at pace since then, with a range of key stakeholders, to help take urgent action.

- We cannot escape that we are operating in a very difficult financial environment but despite that we have allocated additional capital to the Affordable Housing Supply Budget across the next two financial years.
- We need homes to end homelessness but we cannot do this alone. Working with representatives from across the housing sector is also crucial to help best respond to the emergency situation.
- That is why I am delighted that the Government is working closely with a range of stakeholders to examine some of the key issues and to work together to find common ground to help deliver change to the people who need it most.

INVESTMENT / ACTION

Despite the challenging financial circumstances, we have taken firm action on housing. This includes:

- Protecting the housing support and homelessness budget for this financial year despite this being the most challenging budget since devolution.
- Announcing £80m over two years to continue to support the delivery of social and affordable homes across Scotland, including acquisitions - taking our **investment in affordable housing in 2024-25 to nearly £600m.**
- Continuing our investment in the demand-led **Rural and Island Housing Fund and the Rural Affordable Homes for Key Workers Fund** - both supplement our substantial mainstream investment in rural and island areas, which has seen more than 10,000 affordable homes delivered between April 2016 and March 2023.
- Making a **£22m investment in the Charitable Bond Programme** to increase investment in affordable homes and provide support for more than 150 new homes.
- Committing **£100m to grow investment in mid-market rent homes**, which with institutional investment we expect this to grow to at least £500m, supporting the construction of around 2,800 mid-market rent homes.
- Investing over **£90m in discretionary housing payments** – an increase of over £6m on 2023-24, and more per person than any other UK nation – to mitigate the UK Government’s bedroom tax and benefit cap.

RECORD ON AFFORDABLE HOUSING

Scotland has led the UK in providing affordable housing.

- From April 2007 to end June 2024, we have supported the delivery of more than 133,000 affordable homes, of which over 94,000 were for social rent.
- In Scotland in 2022-23, 77% (8,081) of affordable homes delivered were for social rent – higher proportionately than England (15%) and Wales (58%).
- In 2022-23, we delivered affordable homes equivalent to a rate of 19.1 homes per 10,000 population, 69% higher than the rate in England (11.3) and 80% higher than Wales (10.6).

LOCAL HOUSING ALLOWANCE (LHA)

Whilst we will continue to do everything we can within devolved powers, the UK Government must commit to ensuring that Local Housing Allowance rates will permanently meet at least the 30th percentile of local rents.

- LHA rates were increased in 2024 by the former Secretary of State, but we are keen to work with the new UK Government to ensure rates are linked to rents in future.
- The three year freeze to LHA rates from 2020 had a significant effect on households in Scotland: In August 2023, LHA rates did not cover the rents of over 40,000 households in Scotland. Of these, the average shortfall for those on Universal Credit was nearly £1,500 per year.
- Because of the lack of a link between LHA rates and real-world rents, many low-income households are left in an uncertain position, not knowing if they are going to receive sufficient support with their rent in future years. This instability makes it difficult for households to plan ahead.

SG INVESTMENT TO PREVENT AND END HOMELESSNESS

The majority of homelessness funding is provided to local authorities through the annual local government finance settlement. We are making available record funding of more than £14bn to councils in 2024-25 – a real terms increase of 4.3% compared to the previous year.

- We have protected the housing support and homelessness budget for this financial year (2024-25) despite this being the most challenging budget since devolution.
- Local authorities are best placed to identify and respond to local needs and priorities, and the Scottish Government's policy towards local authorities' spending is to allow local authorities the financial freedom to operate independently.
- Over and above the funding for homelessness provided through the local government settlement, we have committed £35m for specific action to prevent homelessness, end rough sleeping and reduce temporary accommodation use.
- Since 2018, we have provided local authorities with £62.5m funding to support the implementation of Rapid Rehousing Transition Plans and the delivery of Housing First, with an additional £8m being provided in 2024-25.

HOUSING BILL

Housing (Scotland) Bill has been introduced to Parliament.

- **If passed by Parliament**, the Bill will enable the delivery of our commitments for rented sector reform including longer-term private sector rent controls, homelessness prevention duties and supporting social rented sector tenants experiencing domestic abuse.
- Any significant change to the measures included in the Bill, as introduced, would require consideration of the policy and legal implications whether the Bill could proceed in its current form or to the current timetable.
- Parliament will now determine the timetable for the Bill to proceed.

Cabinet Secretary Speaking Note – JRF Poverty in Scotland Launch

160 wpm, 5 minutes, 823 words

Thank you for the invitation to speak to you this morning as we mark the publication of Poverty in Scotland 2024 and start of Challenge Poverty Week. I am grateful to the Joseph Rowntree Foundation and the Poverty Alliance for facilitating this event, as well as every one of the other individuals and organisations who are hosting events this week, and who everyday are working to create a just and equal Scotland.

I would also like to thank the members of the End Poverty Scotland Group who I had the privilege to meet with earlier this morning. This was a welcome opportunity to hear from you all about your experiences of the social security system which have shaped this report. Your views are important and I am grateful for your generosity in sharing them with me.

The findings of this report are a stark reminder of the challenging situation which we face in tackling poverty in Scotland. I welcome the focus on social security, and the attention given to the relationship between social security, housing costs and earnings from work.

The Scottish Government firmly believe that social security is an essential collective investment in the wellbeing of our country, and a basic human right. It is a system which any one of us could need at any time. Our provision is built on three key principles – dignity, fairness and respect, and I am pleased to read the report's view that our delivery of benefits in Scotland is paving the way to an improved system.

However, I think we all know that there is still more to be done. This report rightly challenges us to go further where we can, including through strengthening and reviewing the systems we currently have in place.

As we look beyond the roll out of existing benefits, we know that there is a clear opportunity to ensure that the social security system as a whole continues to work effectively, with people supported in the right way, at the right time.

This includes ensuring that we recognise the real experiences of people using the system and the multiple barriers that many face in accessing support. The report presents evidence that minority ethnic people are being excluded from the benefit system and it demonstrates the heightened risk of poverty amongst disabled people and their families.

We recognise these challenges, and will continue to explore approaches to ensure that we deliver the change needed, understanding the particular challenges being faced by different groups. We are committed to providing support which is not only effective, but which meets people's needs by working with them to ensure our services are designed around them.

The impact of housing costs and earnings from work on poverty is something we also recognise, and this is reflected in our *Best Start, Bright Futures Delivery Plan*. We are continuing to focus on delivery of more affordable homes and devolved employability services which are voluntary and delivered without fear of sanctions.

Reference is also made to the child poverty targets and the scale of challenge we face in meeting these. This is something we are acutely aware of and indeed is a challenge Parliament has set by committing to such ambitious targets.

As noted, missing the targets is not inevitable. We must go further and faster to deliver the progress needed. Ending child poverty is the top priority of this Government and we are determined to do all we can to deliver action at the pace and scale required to meet the targets, leaving no stone unturned as we seek to do so.

Across the report I was struck by the emphasis on working across governments to ensure we are all delivering the support that people need. This is something that chimes with this Government's own position. It is heartening that I am joined by the Secretary of State for Scotland this morning, which speaks to the stronger relationship which I hope we can build as we undertake this joint endeavour. However, the report's findings are clear on the need for the UK Government to act where it retains powers – and the Autumn Budget will be the true test of the UK Government's commitment to tackling poverty.

Ending poverty is a moral imperative and a mission for us all – across governments and third sector, and this report makes clear the opportunities for both the Scottish and UK Government to work together to create positive change.

The Poverty in Scotland report, and Challenge Poverty Week more broadly, is a welcome opportunity to reflect on the ways in which we can come together and renew our efforts in ending poverty. This Government has already implemented a wide range of anti-poverty policies and we will consider the recommendations presented here today as we continue to build on this progress to improve people's lives and deliver a fairer, more equal Scotland for all where we can banish the scourge of poverty in our nation.

JRF Poverty in Scotland 2024 Recommendations

| The UK Government and the Scottish Government should: | |
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| Recommendation | Response |
| Commit to joint working on poverty reduction and, in particular, how the devolved and reserved social security systems interact. | <p>[REDACTED – s.29(1)(a)]</p> <ul style="list-style-type: none"> • We welcome the UK Government’s launch of a new ministerial taskforce on child poverty and remain committed to working together to build on the action we have taken. • I look forward to meeting Taskforce co-chairs in the coming weeks to discuss how we can work in partnership. • I have recently written to remind the UK Government that decisions made around reserved benefits can impact devolved benefits due to their interdependencies and asked that this be considered more carefully in future. |
| As part of that, any review of how Job Centre Plus operates must consider how it can effectively cooperate with devolved employability services (just as it will have to cooperate with local services across England and Wales). | <p>[REDACTED]</p> <ul style="list-style-type: none"> • We are pressing UKG to develop an enhanced model of partnership working and devolve greater decision-making powers to Scottish Government to create a more inclusive economy. • There is a clear desire and ambition to align and collaborate on a more pragmatic approach which would maximise resources available at national and local level to deliver better outcomes for people and communities. • We are committed to working with UKG to ensure all aspects of their new approach to Jobcentre Plus and employment support align effectively with devolved provision to offer the best opportunities for people and communities across Scotland. |
| Work together to increase take-up of benefits. | <p>[REDACTED]</p> <ul style="list-style-type: none"> • Ensuring that people in Scotland are aware of and are encouraged to access all the social security support they are entitled to, continues to be a priority for the Scottish Government. • From day one, we have designed the Scottish social security system to minimise the burden on people applying and to remove barriers to accessing entitlements simplifying processes through, for example, appropriate data sharing with the DWP and local authorities to support case transfer and passporting of entitlements. • Scottish Government officials are in regular contact with counterparts in the DWP and we continually look at ways in which the benefit system can be improved to make it more accessible for those who are eligible for these payments. |

JRF Poverty in Scotland 2024 Recommendations

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| <p>Explore why minority ethnic households in Scotland are far less likely to receive social security and act appropriately to rectify that gap.</p> | <p>[REDACTED]</p> <ul style="list-style-type: none"> • We know that there are groups of people, including ethnic minority communities, who are under-represented and often poorly engaged by public services, including the wider social security system. • Client Diversity and Equalities Analysis, published by Social Security Scotland in August 2024, shows that overall, there was a five-percent point difference between the highest and lowest approval rates for applicants who told us their ethnicity – 66% for mixed or multiple ethnic group and White applicants compared to 61% for Asian applicants. • Where there are differences in approval rates between applicants of different ethnicities, we are working hard to understand the factors behind this. • We recently published new independent research to gain a better understanding of these groups and the barriers they face in accessing entitlements. • In response to the findings, we will further explore approaches to maximise take-up and address barriers for seldom-heard groups, including ethnic minorities. |
| <p>Cooperate in their respective child poverty reduction strategies to maximise the efficacy of their efforts within their respective powers.</p> | <p>[REDACTED]</p> <ul style="list-style-type: none"> • Ending child poverty in Scotland is a national mission and the Scottish Government’s top priority. • This is a moral imperative and a mission for us all and this report makes clear the opportunities for both the Scottish and UK Government to work together to create positive change. • We welcome the UK Government’s launch of a new ministerial taskforce on child poverty and remain committed to working together to build on the action we have taken to date to end child poverty once and for all. • I look forward to meeting Taskforce co-chairs in the coming weeks to discuss how we can work in partnership. |

| The UK Government should: | |
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| Recommendation | Response |
| <ul style="list-style-type: none"> • As a first step towards an Essentials Guarantee, implement a protected minimum floor below Universal Credit’s standard allowance would limit the deepest hardship caused by debt deductions and the benefit cap. • Remove the benefit cap and 2-child limit. • Uprate and sustain annual uprating to LHA to cover at least the bottom 30% rents. • Equalise the rates of benefit (the Standard Allowance) for young | <ul style="list-style-type: none"> • The Scottish Government agrees with the recommendations made of the UK Government. • We oppose the benefit cap and the widespread use of benefit sanctions and agree that Universal Credit should be paid at the same amount, no matter the age of the person. • We also agree that the UK Government must commit to ensuring that Local Housing Allowance rates will permanently meet at least the 30th percentile of local rents. • We continue to urge the UK Government to deliver a social security system that is fit for purpose and deliver progress toward an Essentials Guarantee. |

JRF Poverty in Scotland 2024 Recommendations

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| <p>people under 25 years with those of over 25.</p> <ul style="list-style-type: none"> • Detoxify the approach of DWP to Universal Credit recipients. Creating a more supportive environment for claimants, where 'work first' and sanctions are replaced by a mutual commitment for claimant and state to secure good outcomes for people. | |
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| The Scottish Government should: | |
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| Recommendation | Response |
| <p>Raise its ambitions of current actions to meet the child poverty reduction targets. For example the premise of 'Pathfinders' or 'Fairer Future Partnerships' to provide easier to access services in local areas is welcome but to only do so in a limited number of local authority areas lacks the urgency required.</p> | <p>[REDACTED]</p> <ul style="list-style-type: none"> • We are absolutely committed to meeting the 2030 child poverty targets, and will continue to do everything within the scope of our powers and budget to deliver the change needed. • The Fairer Futures Partnerships work is committed to whole system change, and delivering impact at scale, which we recognise takes time and partnership working at all levels across sectors. • We are working with a wide range of local authority and third sector partners to create a learning network which shares learning from both the Fairer Futures Partnerships and the huge amount of innovative work underway across Scotland already. • By sharing learning, we aim to scale these system change ideas more quickly to effect change and lift families out of poverty. |
| <p>Consider how best to use the Scottish Child Payment to contribute towards meeting the Child Poverty Reduction Targets.</p> | <p>[REDACTED]</p> <ul style="list-style-type: none"> • The families of more than 325,000 under-16s were benefitting from Scottish Child Payment as of the end of June this year. • The Scottish Government estimates that Scottish Child Payment could keep 60,000 children out of relative poverty in 2024/25, with levels of relative child poverty 6 percentage points lower than they would have otherwise been, according to the most recent modelling published in February 2024. • Scottish Child Payment is already delivering targeted support directly to families at greatest risk of poverty. |
| <p>Strengthen the Discretionary Housing Payments system so that it offers more reliable, housing support for those facing unaffordable housing.</p> | <p>[REDACTED]</p> <ul style="list-style-type: none"> • Since 2017 we have invested over £613 million in Discretionary Housing Payments to deliver our commitment to fully mitigate the UK Government's bedroom tax and benefit cap, and to help households meet shortfalls in Local Housing Allowance rates. • We continue to believe the benefit cap and the bedroom tax policies should be reversed. • Whilst we will continue to do everything we can within devolved powers, the UK Government must commit to |

JRF Poverty in Scotland 2024 Recommendations

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| | reversing these welfare policies, and ensuring that Local Housing Allowance rates will permanently meet at least the 30th percentile of local rents. |
| Commit to reviewing the adequacy of disability assistance payments, not just their delivery. | <p>[REDACTED]</p> <ul style="list-style-type: none">• The Scottish Government will continue to use the powers we have to address poverty and inequality. However, our powers are limited and we cannot tackle these challenges in isolation.• We therefore continue to call for the UK Government to do more to support people through the reserved social security benefit system.• Any changes to delivery of Scottish disability benefits must be affordable and deliverable within the context of a largely fixed budget.• Changes which result in new, additional spending will therefore not be deliverable within this parliamentary term.• Spend on delivery of SG disability benefits is already forecast to be significantly higher than UK equivalents by the Scottish Fiscal Commission. |
| Set out the steps towards a Minimum Income Guarantee in Scotland. | <p>[REDACTED]</p> <ul style="list-style-type: none">• As part of our Steering Group, an independent Expert Group is exploring what a Minimum Income Guarantee may look like and how this could be implemented in Scotland.• We look forward to receiving the Expert Group's final report later this year and will take its recommendations under close consider in due course. |