involve

Minimum Income Guarantee: Experts by Experience Panel

July 2024

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Executive Summary

Introduction

A Minimum Income Guarantee is an assurance that no one will fall below a set income level that would allow them to live a dignified life. It can be met through a combination of fair and accessible paid work, high quality services that reduce household costs and adequate social security.

The Scottish Government committed to delivering a Minimum Income Guarantee longer-term in 2021 and tasked an independent Expert Group to consider the design and delivery of this innovative and potentially transformational policy.

To generate social policy that works for those it aims to support, it is essential to include their experiential knowledge across its development. Involve convened a deliberative Experts by Experience Panel to work alongside the Expert Group to define a Minimum Income Guarantee for Scotland and indentify actions to support its implementation.

Background and process

Delivery of the panel included the following:

- Recruitment in Summer 2022 of 30 diverse members of the public from across Scotland with experience of financial insecurity.
- Six phase one panel meetings from October 2022 until August 2023. Topics included benefits and challenges for delivering a Minimum Income Guarantee, fairness and conditionality, elements of a dignified quality of life, interactions with work, intersectionality and equality, and the role of services.
- Top up recruitment in Summer 2023 to replace some members who had left and take the total panel membership to 35 diverse people from across Scotland, with lived experience of financial insecurity.
- Three phase two panel meetings from November 2023 until April 2024. The panel looked at the level at which a Minimum Income Guarantee should be set, worked to advise the Expert Group on some live decisions, and produced a set of principles as the final output that will assist Expert Group members with the final design of a Minimum Income Guarantee. All panel meetings were deliberative; members learned about the topic, the wider context, and were presented with evidence and data; working in facilitated small groups where they had time to discuss and weigh up what they had heard and apply that to their lived experience; members arrived at a range of recommendations and guidance within each panel meeting as well as a final set of recommendation principles to guide the development of a Minimum Income Guarantee.
- Reports detailing the deliberation and recommendations from each session were shared with the Expert Group and findings built into relevant evidence papers to inform decision making. Following each panel meeting, between two and four members of the Experts by Experience Panel attended the subsequent meeting of the Expert Group as equals to the professional members to represent experiential knowledge in the discussions and decisions of the group.

Key findings

The Expert by Experience Panel deliberated on the complexities of designing a Minimum Income Guarantee and provided rich insights which continue to inform the Expert Group's decision making. There was a range of views on the elements that make up a Minimum Income Guarantee and the overall ambition of the policy, this resulted in constructive discussion which considers varying viewpoints.

While there was no universal consensus, members reflected throughout on the potential societal and economic benefits of introducing a Minimum Income Guarantee. Overall, members felt that it has the potential to eliminate poverty, enhance social mobility, enable people to follow their passions and improve national wellbeing.

However, members also acknowledged several challenges that would need to be addressed for a Minimum Income Guarantee to be successful and sustainable. This included recognition of the limits of the current devolution of powers, political and public support, economic and labour market impacts and how it could be finananced.

The Panel, alongside the Expert Group, developed their understanding of a Minimum Income Guarantee from concept towards an implementable policy. To do so, they discussed what a dignified life should feel like and showed general concensus for a Minimum Income Guarantee level set at 75% of the Minimum Income Standard (MIS) with the aim of achieving around 85% of the MIS longer-term. The Panel also idenified the need for a system that is flexible, person-centred, without punitive sanctions, delivered with compassion and provides wrap-around support. This was important to the majority of members to ensure varying circumstances across households were addressed and that the negative design elements of the current system, that can often create or worsen stress and anxiety, are not repeated in a Minimum Income Guarantee. Members also considered the role of paid work, the value of supporting unpaid work and the need to incentivise work – they expressed a range of views on how to support people to realise their potential.

In the final two meetings, members reflected on earlier discussions to generate a set of principles to inform ongoing decision making. The principles reflect what panel members have decided is important to guide the development of a Minimum Income Guarantee having synthesised their experiential knowledge with learning about process, options, context, and supported by data.

These co-developed principles provide a guidance tool for decision-makers in respect of the Minimum Income Guarantee; following these principles will ensure that design of the Minimum Income Guarantee embeds diverse voices and lived experience. While generated specifically for the Minimum Income Guarantee these principles are of wider value to anyone making decisions on welfare reform who seek to embed lived experience of financial insecurity into their decision-making.

If members did not support a principle they were given the opportunity to explain what would be needed for them to support it. However the comments made in response to this predominantly came from one participant who does not agree with the idea of a Minimum Income Guarantee. Their responses were not considerations that would enable them to support the principle because they do not support the Minimum Income Guarantee. However it is important that we do recognise that this member does not agree with the Minimum Income Guarantee (in particular, the social security element) and that their

comments reflected two main reasons for this; they feel it will cost the nation money, and they feel social security payments discourage aspiration.

The summaries here are taken from the principles and principle rationales in the full report, they are written in the words of panel members.

Principle one: fairness

The Minimum Income Guarantee should be delivered with fairness and in a non-discriminative and non-punitive manner (without sanctions) to all, reducing inequalities and eradicating poverty.

Overall supported by 96% of panel members.

This principle is about fairness in wider society and reflects that a Minimum Income Guarantee should be delivered through a combination of earnings, social security, cost of living reductions, access to services, and should be available to all eligible households.

There is a need for public education and awareness of people's rights and responsibilities and options for accessing support. What a household looks like could be different due to variable personal circumstances.

Principle two: compassion

The Minimum Income Gurantee should be delivered with compassion and dignity, providing an assurance of a decent quality of life and fostering a caring society. The system should be delivered by well-trained and empathetic staff, aimed at reducing unnecessary stress, ensuring people feel confident to access support and understand that the Minimum Income Guarantee is for everyone.

Overall supported by 97% of panel members.

The Minimum Income Guarantee should be designed to avoid stigma and shame when accessing support, should foster a caring society, acknowledge that a minimum standard of living is a universal human right, be delivered efficiently by trained and empathetic, supportive staff, and provide financial security and stability to enable a dignified quality of life; one that enables people to make choices through alleviating poverty.

Principle three: inclusive and accessible

The Minimum Income Guarantee should be delivered so that it is inclusive and accessible to all. The system should be flexible and account for people's differing needs through providing both financial and wider support.

Overall supported by 96% of panel members.

This principle is about the Minimum Income Guarantee not leaving anyone behind. The Minimum Income Guarantee level should be reached in a way that is inclusive and accessible to all individuals or groups in society. This principle recognises the need for ensuring access and financial equity when some groups may need more to be able to reach a dignified standard of living. It also reflects that the Minimum Income Guarantee should be easy to apply for and that appropriate support services are included for particular groups where they may be needed.

Principle four: monitoring and evaluation

The Minimum Income Guarantee should be delivered with continuous monitoring, evaluation and learning. This should be reviewed regularly to ensure it continues to deliver the policy objectives.

Overall supported by 96% of panel members.

There is a need to regularly review the Minimum Income Guarantee level to ensure that it is fit for purpose, delivers the policy objectives, and provides accountability to society. The principle also reflects the need to monitor how the rollout of the Minimum Income Guarantee impacts on individuals and society, including how there could be unintended positive and negative impacts both financially and socially that should be monitored.

Principle five: a holistic system

The Minimum Income Guarantee should be delivered as part of a holistic system which considers a wide range of needs and the most appropriate support to meet them. This should focus on social security, fair work and universal services – working with the public, private and third sector in its delivery.

Overall supported by 92% of panel members.

This should be a nurturing system, where people feel they belong and are supported. This principle is about the importance of all the other systems and services that would interact with and deliver a Minimum Income Guarantee including housing, employment, mental health and education. It also includes the potential role for services as part of the way a Minimum Income Guarantee could be met.

Principle six: transparency

The Minimum Income Guarantee should be delivered with transparency. This needs a governance system that demonstrates accountability and ensures cost effective delivery, financial sustainability and is communicated clearly to the public.

Overall supported by 96% of panel members.

The Minimum Income Guarantee should have an effective and accountable system of governance that includes the wider public, businesses and trade unions, those with lived experience, and experts in poverty and equality.

This principle also reflects that the Minimum Income Guarantee should prepare for wider risks and impacts as it is rolled out, including potential impact on the economy, public support, individual responsibility and accountability.

Principle seven: wellbeing

The Minimum Income Guarantee should be delivered to support financial, physical and mental wellbeing. The system should provide financial security and collaborating with services which empowers people to make genuine choices and participate in society.

Overall supported by 96% of panel members.

This principle is about the importance of financial security and de-stigmatisation of both physical and mental health. Poverty and misfortune are not a personal failing but a

reflection on society. When all people have good physical and mental health they can flourish and contribute positively to society.

Principle eight: fair work

The Minimum Income Guarantee should be delivered with support for fair paid work and should value unpaid work, as far as is reasonably practical.

Overall supported by 96% of panel members.

People who carry out unpaid roles, including unpaid carers, volunteers and people doing any other sort of unpaid work should be eligible for the Minimum Income Guarantee. People require choices, but within the boundaries of what is practical for everyone to live a good life.

The unpaid sector in Scotland does a lot to support society and the paid sector. This must be recognised as part of a Minimum Income Guarantee.

For people who work, this work must be fair to enable a decent quality of life.

Reflections and recommendations

Reflections

Involve would like to thank the 38 members of the Scottish public who took part in the Expert by Experience Panel, committing their time and energy to learning about the Minimum Income Guarantee, hearing and discussing their values, views, experiences, and opinions with each other, and together developing the above eight principles.

The work of the past two years was recognised in the last meeting by Cabinet Secretary for Social Justice, Shirley-Anne Somerville, who thanked the Panel and acknowledged that the Panel's recommendations will challenge the Expert Group's thinking and that of the Scottish Government as they design and deliver a Minimum Income Guarantee. Constructive feedback is important to recommendations to push the government to go further and better to ensure successful policy.

Recommendations

The independent Minimum Income Guarantee Expert Group will provide recommendations to the Scottish Government on what they consider to be feasible steps towards delivering a Minimum Income Guarantee in Scotland. The views of the Expert by Experience Panel that have been shared throughout this process will shape and inform those recommendations. In particular, the principles summarised above will be used as tests throughout the policy design.

Therefore we recommend that:

- the full range of recommendations made within individual panel meetings are taken into consideration by the Expert Group when making decisions on any specific area the Panel has deliberated upon.

- the final recommended principles developed by the Panel are widely shared both within the Expert Group, the Minimum Income Guarantee Secretariat and aligned partners.

- that the full report of the Expert Group embeds both the recommendations made within Panel meetings, and the principles developed by the Expert by Experience Panel.

Beyond this, future decision makers including the Scottish Government, are asked to carefully consider the outputs from this process so that lived experience of financial insecurity remains at the core of the design and implementation of a Minimum Income Guarantee in Scotland.

Introduction

The Minimum Income Guarantee Expert by Experience Panel brought together a diverse group of people with lived experience of financial insecurity to support the design of a Minimum Income Guarantee for Scotland.

The Expert by Experience Panel was set up with the intention of drawing on the lived experience of panel members to ensure policy design meets the needs of those it aims to help.

Report structure

This report contains a brief summary of the Minimum Income Guarantee policy background, then discusses the recruitment of the panel, the methodology, and introduces the panel. The report then summarises their work over two years, and sets out the principles generated by the Expert by Experience Panel to guide future decisions related to the design, implementation and delivery of a Minimum Income Guarantee.

The report can be read as a whole or you can find the following information in the sections as follows:

For a summary of the important and unique contribution of the Panel and the final recommended principles see the Executive Summary.

To read about why a deliberative experts by experience panel was convened to respond to this policy design challenge, how members were selected and supported to take part – see the policy background and panel recruitment sections.

To read about what happened in each Panel meeting see:

Meeting one: foundations

Meeting two: fairness

Meeting three: a dignified quality of life

Meeting four: the Minimum Income Guarantee and work

Meeting five: the Minimum Income Guarantee and equity; single parents and disabilities

Meeting six: the Minimum Income Guarantee and services

Meeting seven: the level of the Minimum Income Guarantee

Meeting eight: working towards principles

Meeting nine: finalising the principles

To read the recommended principles for decision making on a Minimum Income Guarantee created by Panel members see:

Principle one: fairness

Principle two: compassion

Principle three: inclusive and accessible

Principle four: monitoring and evaluation

Principle five: a holistic system

Principle six: transparency

Principle seven: wellbeing

Principle eight: fair work

Background

A Minimum Income Guarantee is an assurance that no one will fall below a set income level that would allow them to live a dignified life. It can be met through a combination of fair and accessible paid work, high quality services that reduce household costs and adequate social security. This is innovative concept with the potential to deliver transformational and lasting change by providing everyone in Scotland with a minimum acceptable standard of living. See Appendix 3 for more detail on a Minimum Income Guarantee.

Following calls for the development of a Minimum Income Guarantee from the Social Renewal Advisory Board report "If not now, when?" and the IPPR paper "Securing a Living Income in Scotland; Towards a Minimum Income Guarantee", The Scottish Government's Programme for Government 2021-22, A Fairer Greener Scotland, set out the Scottish Government's commitment to delivering a Minimum Income Guarantee longer-term, this was also restated in the 2023 Programme for Government.

The Scottish Government established a Steering Group with the overall purpose of defining a Minimum Income Guarantee for Scotland and identifying actions to support the implementation. The Steering Group comprises of a cross-party Strategy Group and an independent Expert Group from across the third sector, industry, and academia. The Expert Group identified that to design a policy that effectively tackles inequality and financial insecurity, the process would need to include diverse voices and lived experience into their work. Therefore, the Experts by Experience Panel was convened by Involve in Summer 2022 after a competitive tender process.

The Panel brought together an original group of 30 members of the Scottish public with lived experience of financial insecurity. The overall aim of the Experts by

Experience Panel has been to advise and inform the work of the Expert Group by reviewing information, discussing as a group and forming perspectives and input based on the information provided and their own lived experience.

The Expert Group, with the support of the Expert by Experience Panel, continue to deliberate on the design of a Minimum Income Guarantee and have begun identifying steps towards this goal which includes recommending reform to the cost of essentials and provision of services; the world of work; and social security. In March 2023, the Expert Group published their interim report which outlines the key principles that underpin a Minimum Income Guarantee and ambition for the policy as it is developed. The Expert Group are currently working towards a final report which will be published later this year – embedding the findings from this report and using the Expert by Experience Panel's principles as a guide to decision making.

Recruitment

Panel members were recruited by the Sortition Foundation. Invitations to express interest to join the Panel were sent to eligible members of the public from the Sortition Foundation's database of previous respondent's to civic lottery processes. From the expressions of interest that were received, selection by a process of random stratified sampling was undertaken to ensure that the Panel members reflect a diverse range of experiences with respect to financial insecurity, along with reflecting the demographics of Scotland. This includes, but is not limited to, experience of being in insecure or fluctuating work, having their availability for work being limited by health conditions, a disability and/or caring responsibilities, being reliant on benefits, encountering pressures that have resulted in getting behind on important bills or being in arrears on key payments, struggling to afford household essentials (including heating, food, rent or mortgage), visiting a food bank and/or entering into unmanageable debt or borrowing. Thirty members were recruited. The full Panel demographic profile from the Sortition Foundation and follow-up data collected on demographic features can be found in Appendix 1. The first meeting of the Minimum Income Guarantee Experts by Experience Panel was a full day on 15th October 2022 at The Studio in Glasgow (and with hybrid online provision for those who could not attend the venue, which four members made use of). Subsequent meetings took place over half days online. These took place on Saturday mornings.

The Panel was initially scheduled to meet six times through the course of 2022/23 and was extended to include three further Panel meetings in 2023/24, with the final meeting taking place on 20th April 2024. These three further Panel meetings became known as 'phase two' and a top up recruitment was undertaken before phase two commenced as several members left the process. After the top up recruitment process the Panel was comprised of a total of 35 members, the demographic profile at this point is also shown within Appendix 1.

Once members were recruited they were supported to attend through an onboarding process which:

- ensured we understood the individual needs of panel members to be able to take part.
- provided tech loans and zoom in Jamboard introductory sessions to upskill members.
- gave members clear information on what to expect.
- maintained a point of contact for any queries and outward communications.

Members were given a gift of thanks to compensate them for their time. This was paid by bank transfer or vouchers at a rate of £40 per half day session during phase 1. In phase 2 we took a gradually increasing approach to the gift of thanks and recognition of their ongoing commitment to participate in this long term panel giving a gift of £45 in panel meeting seven, £50 in panel meeting eight, and £55 in panel meeting nine.

When meeting in person for panel meeting one, travel expenses were paid and those who would have a longer journey to Glasgow were given overnight accommodation in a hotel. Participants were also able to access expenses for childcare or respite care if this was required.

Members were given access to independent welfare benefits advice throughout their time on the panel, they were able to access this by emailing the Involve team and they would then put them in touch with the adviser.

A deliberative methodology

The Minimum Income Guarantee Experts by Experience Panel was delivered as a citizens panel; this is a deliberative approach that brings together a diverse group of publics to learn about, deliberate on, and make recommendations as part of a programme of decisions that are taken over a longer timeframe than other deliberative processes such as citizens assemblies and citizens juries. As such, this panel was underpinned by the following methodological process:

- A learning phase. The learning phase in a deliberative process is essential so that members have received access to a range of relevant information. Members of the Experts by Experience Panel were supported to learn about the policy context and enabling and constraining factors. They heard from members of the Expert Group and other professional experts and were given time to discuss what they had heard in facilitated small groups, and ask questions of professional experts.
- A deliberation phase. In facilitated small groups members weighed up what they had learned from professional experts, synthesised this with their experiential expertise and considered what this means for the design of a Minimum Income Guarantee.
- A decision-making phase. The decision-making phase in the deliberative process usually centres around a set of final recommendations. As a long-

term citizens panel the decision-making made by this group included both specific topic based recommendations and the production of a set of final principles to guide future decision-making on the Minimum Income Guarantee.

The Experts by Experience Panel took a collaborative approach to session design:

- Design of each panel meeting was led by Involve, working in a codesign process with the Minimum Income Guarantee Secretariat and representatives of the Minimum Income Guarantee Expert Group, and supported by the social research team of the Scottish Government. This co-design process ensured that the work of the Experts by Experience Panel was relevant to the current work of the Expert Group.
- A Research Advisory Group was convened to provide a critical friend function, ensuring that the information provided to the panel was relevant, high-quality, free from bias, and would provide the Expert by Experience Panel with the right level of contextual information. Membership of this group was made up of Expert Group members and Scottish Government officials, including those who did not work directly on the panel.

The Experts by Experience Panel were equals to the members of the Expert Group, bringing a different kind of expertise to the development of a Minimum Income Guarantee that is equally valuable. However, it is also recognised that members of the Experts by Experience Panel have faced systemic inequalities and barriers to participation in society which were essential to overcome as far as possible. The working relationship between the Expert by Experience Panel and the Expert Group was facilitated by:

- Members of the Expert Group were invited to attend the Experts by Experience Panel meetings. While sometimes this was to present evidence or speak to their professional expertise, members were also encouraged to attend meetings and observe the facilitated small groups. Speakers were also available for questions to aid the Panel in their small group discussions while observers were initially invited to listen in. In some Panel meetings, observing Expert Group members were then invited to share their reflections and engage in a two-way dialogue with the Panel members. Note that the level and style of Expert Group engagement varied across meetings.
- After each Experts by Experience Panel meeting, between two and six (mostly three) members of the Experts by Experience Panel attended the next meeting of either the Expert Group or the Steering Group. When attending these meetings, members provided reflections on their reason for participating and interest in a Minimum Income Guarantee and the previous panel topic that was deliberated upon. They were supported by Involve to attend and take part in the full meeting as equals to the Expert Group present, this includes receiving papers in advance and opportunities to input in discussion.

Delivery of the panel meetings and meeting summaries

Each panel meeting was delivered by a lead facilitator who was responsible for the meeting design and holding the overall space and timings, they were supported by a member support team of two for the in person meetings and one for online meetings. Four small group facilitators (five in the first and the final meetings) supported members in table (in-person) and breakout (online) groups. Small group facilitators were responsible for guiding members through the exercises and ensuring that everybody had their say.

Each meeting is summarised here, describing the aims of the meeting, the information heard by the panel in that meeting, and the outputs of the meeting.

Panel one: introductions and initial thoughts

The initial meeting of the panel was structured around three aims designed to set the stage for future discussions and collaborations.

- The first aim was to introduce members and panel staff and the process; establishing a foundation for a positive and productive panel environment.
- Secondly, the meeting was intended to provide members with a basic understanding of the route towards a Minimum Income Guarantee, clarify the roles of those involved, and highlight the significance of incorporating lived experiences into the Minimum Income Guarantee design.
- Thirdly, the session offered members the opportunity to reflect on the information presented and to share their feedback based on their own experiences, discussing how a Minimum Income Guarantee could benefit Scotland and identifying potential challenges and obstacles that need to be addressed to ensure its success.

In order to achieve this, members heard information from:

- Russell Gunson, Head of Programmes and Practice at the Robertson Trust and Chair of the Expert Group, who introduced the role of the Expert Group and how the Experts by Experience Panel will work together with the Expert Group closely as an integral part of the design of a Minimum Income Guarantee.
- Evelyn Bowes, Principal Research Officer, Scottish Government, and Seona Carnegie, Policy Manager from the Minimum Income Guarantee Secretariat who provided information on why the Scottish Government is working on a Minimum Income Guarantee, and what we mean by a Minimum Income Guarantee. This included information on what a Minimum Income Guarantee is not, specifically clarifying that it is not the same as universal basic income.
- Peter Kelly, Director of The Poverty Alliance and member of the Expert Group, who presented on the challenges in creating a Minimum Income Guarantee and introduced some of the decisions that will need to be made

by the Expert Group, and Experts by Experience Panel as they work together.

Outputs from this session included conversation guidelines for how the panel will continue to work together, initial thoughts on what panel members liked and disliked about the idea of a Minimum Income Guarantee, and their reflections on how a Minimum Income Guarantee would be good for Scotland and the challenges that they see in achieving a Minimum Income Guarantee.

Members felt that implementing a Minimum Income Guarantee in Scotland would bring multiple societal and economic benefits. For example, they set out that a population with greater financial security would lead to more people having money to spend within Scotland. Taking a pro-active approach to investment in people through the Minimum Income Guarantee was seen as a route to reduce stress on services in the future who are often responding to needs that arise through poverty. This includes health services, children's services, education, mental health, and crime prevention.

They felt it would create a caring society that values contributions beyond paid work and positions Scotland as a trailblazing, poverty-fighting nation. A Minimum Income Guarantee would enhance community spirit, increase financial security, and boost the economy by ensuring that people have more money to spend. It would also reduce the strain on public services by decreasing poverty-related demands, particularly in health. Furthermore, a Minimum Income Guarantee would lead to happier, more productive workplaces, as people could choose jobs they are passionate about, increasing business efficiency and productivity. Overall, the Minimum Income Guarantee would help eliminate poverty, enhance social mobility, and improve national wellbeing by reducing financial stress and health-related expenditures.

Members acknowledged several challenges in implementing a Minimum Income Guarantee in Scotland, recognising the need for devolved powers and political buy-in across parties as crucial hurdles. Securing employer support and addressing complexities related to employment-based benefits are vital for a Minimum Income Guarantee that aligns with workplace contributions. Furthermore, members felt that gaining broader public support necessitates shifting societal views away from individualism and reframing perceptions of people in receipt of social security benefits.

Setting a fair Minimum Income Guarantee requires defining a decent standard of living, and balancing realistic levels with associated costs. The economic impacts of the Minimum Income Guarantee for Scotland, although largely viewed positively, raised concerns about funding sources, potential increased taxes, and possible negative effects on inflation. Complexity of implementing a Minimum Income Guarantee and the need to accommodate diverse individual circumstances were noted as significant barriers. Members stressed the importance of robust evidence to address these challenges effectively and to facilitate the successful implementation of a Minimum Income Guarantee.

Panel two: fairness in the Minimum Income Guarantee

This panel meeting took forward the recurring theme of fairness from panel meeting one and had two main aims:

- To further the discussions from the first meeting on fairness, applying it to the existing welfare systems, what it would mean to have a fair system, and how fairness aligns with the principles of a Minimum Income Guarantee used by the Expert Group.

- To evaluate proposed terminology to be used to describe the whole system, exploring how these names could influence and reflect the understanding of fairness.

To support this member heard from:

- Phillip Whyte, Director of the Institute for Public Policy Research (IPPR) Scotland, presented on the current UK social security system managed by the Department for Work & Pensions (DWP), with a focus on Universal Credit (UC). The session highlighted UC's role in the broader benefits system, including statistics on unclaimed benefits and fraud, issues with the UC process, and the rationale and effects of conditionality within the system.

- Seona Carnegie from the Scottish Government Minimum Income Guarantee Policy Team presented the principles for a Minimum Income Guarantee as developed by the Expert Group early in their collaboration.

Members reviewed fairness in the current UK social security system, particularly focusing on Universal Credit (UC). They perceived the current system as fundamentally unfair, especially due to its sanction policies, although a few members felt that there was a need for conditionality.

Members then considered the Expert Group principles and whether these should be amended in any way in order to fully account for fairness. Most members advocated for a Minimum Income Guarantee that excludes behavioural and work-based requirements, emphasising support over penalties and fostering a person-centred approach that builds trust and expects honesty. This includes encouraging a positive reciprocal relationship and removing stigmas associated with 'the undeserving poor', as well as eliminating systemic hostility.

However, some members still felt a need to maintain some form of conditionality, suggesting that the Minimum Income Guarantee should include clear consequences for dishonest declarations regarding personal circumstances. Members felt that fairness in the development of the Minimum Income Guarantee, should consider both fairness towards those who would receive payments under the Minimum Income Guarantee system, and fairness towards those who meet the Minimum Income Guarantee level through paid work and other means of income.

This was most tangibly seen in discussions around fair work and the Minimum Income Guarantee.

The Panel proposed that the current Expert Group principles could better relate to fairness if strengthened with clear, transparent definitions and a consideration of varying needs across different groups, paying particular consideration to the needs of carers and people with differential needs.

The members also engaged in a Mentimeter vote on potential descriptive names for the Minimum Income Guarantee. The majority preferred the name 'Minimum Income Guarantee'.

Panel three: defining a dignified quality of life

Panel meeting three aimed to:

- Understand members' lived experience of 'a dignified quality of life'.
- Build on elements of a dignified quality-of-life to guide the development of Minimum Income Guarantee levels.
- Consider how this intersects with the Minimum Income Standard[1] (MIS) and how the MIS could be used to guide the setting of Minimum Income Guarantee level.

Members heard information presentations from:

- Abigail Davies from the Centre for Research in Social Policy at Loughborough University who presented an overview of the MIS, explaining its development in response to the question "how much is enough", and detailing the methodology used to keep the data current.

- Chris Birt, Associate Director for Scotland at the Joseph Rowntree Foundation and member of the Minimum Income Guarantee Expert Group, discussed the details of setting Minimum Income Guarantee level. The presentation covered current MIS, how they compare to universal credit levels, and challenges in establishing Minimum Income Guarantee level, such as cost and public acceptability.

Members reflected on the MIS and valued the human-centred approach that acknowledges social participation and personal choice, beyond mere survival. They appreciated its utility for guiding charity work and influencing living wage standards. However, they also recognised limitations in the MIS's monetary focus and that it

[1] Regular research on the Minimum Income Standard (MIS) produces budgets for different household types, based on what members of the public think is needed for a minimum acceptable standard of living in the UK. It is carried out by Loughborough University's Centre for Research in Social Policy (CRSP). The MIS informs the setting of the living wage.

fails to fully encapsulate the diverse needs of different demographics, especially for individuals with disabilities.

The main outputs of this meeting focused on identifying the elements of a dignified quality of life as a first step to guiding what should be considered in setting the level of the Minimum Income Guarantee. Health (including eye care, dental health, and mental health services), meeting basic needs (such as adequate food, shelter, and clothing), access to services like the internet and public transport, and social participation and inclusion were all considered essential.

Other important but slightly less essential elements included self-care (like haircuts and gym access), parenting needs, employment, and education.

The discussion also covered the routes by which these elements of a dignified quality of life could be achieved, categorising them into financial, community, services, attitudes, and health, which were all considered important.

Through these discussions on a dignified quality of life the level at which a Minimum Income Guarantee is set, there were values-based tensions within the panel membership around whether increasing welfare benefit payments would lead to increased security, well-being, and ability to build a meaningful career and self-care, or whether it might lead to lower work aspiration. Similarly, tensions emerged around the national economic feasibility of supporting a high Minimum Income Guarantee level without creating unsustainable debt, or whether the direct financial costs of a Minimum Income Guarantee would be offset by reduced need for spending on poverty related impacts (in areas that include health, social care, well-being, education, and crime).

Members also discussed the media's role in shaping perceptions of the deserving versus undeserving poor, noting that some narratives could hinder ambitious Minimum Income Guarantee settings. Political challenges included securing necessary powers and cross-party support, while affordability and flexibility in responding to unique circumstances and inflation were identified as other significant hurdles. The discussions highlighted the complexities of setting Minimum Income Guarantee levels and the broad range of factors that must be considered to develop an effective and equitable system.

Panel four: the Minimum Income Guarantee and work

The focus of this meeting was on the Minimum Income Guarantee and work. For many households, the Minimum Income Guarantee level will be achieved through paid work, where that is possible. This panel meeting was intended to gather insights on how work and support systems can be optimised to ensure they foster dignity and fulfilment across different demographic and life situations.

The meeting had two aims:

- Firstly, to discuss members' personal experiences of work and what is needed for work to contribute to a dignified life.
- Secondly, to explore the types of support needed at various life stages to enable individuals to access and sustain good work.

Members heard information on work and its integration with the Minimum Income Guarantee:

- Jack Evans, Senior Policy Advisor at the Joseph Rowntree Foundation, discussed the current 'state of work', which included criteria for good work, and ongoing changes aimed at improving employment conditions.
- Rachel Statham, Associate Director at the Institute for Public Policy Research and member of the Expert Group, explored supportive strategies for accessing good work and managing transitions in and out of employment.

Both presentations were aimed at generating a deeper understanding of how a Minimum Income Guarantee could influence and be influenced by employment dynamics.

During the meeting, members identified and prioritised changes to the work environment and the support systems that would be required to facilitate access to employment that upholds dignity. Members highlighted the importance of flexibility, supportive workplace culture, liveable wages, job security, and tailored job centre experiences. Flexibility was stressed as essential for balancing work and family life, particularly for single parents, suggesting that flexible work policies need to be normalised and truly implemented by employers. The discussions also underscored the importance of supportive workplace environments where good management practices and investment in employee training are prioritised to enhance staff well-being and combat discrimination. Additionally, job security and sufficient wages were identified as crucial for allowing proper life planning and reducing anxiety about financial stability.

Members additionally reflected on the necessary support mechanisms to enable dignified access to employment. They identified several critical areas of support including affordable and adequate childcare, access to computers and reliable internet in public spaces, and the need for a more humane and supportive approach at job centres, moving away from conditionality based focus. Transport costs and the need for employer awareness about complex personal issues like addiction and homelessness were also discussed as essential factors in supporting employment. Moreover, the concept of community hubs was raised, suggesting these could serve as supportive spaces for co-working and skill building linked to other community services like libraries. Members also advocated for the importance of continual skills training and quick access to health services to facilitate faster returns to work.

Panel five: ensuring fairness for marginalised groups

The panel aimed to:

- Focus on the particular needs of two specific groups: lone parents and disabled people. Including practical and fair implementation strategies for the Minimum Income Guarantee, encompassing aspects such as payment methods, assessment procedures, and access.
- Consider whether non-means tested payments accessed by these groups such as child benefit and personal independence payments should be considered as income when setting the Minimum Income Guarantee level.

Members heard from:

- Tressa Burke, Chief Executive of the Glasgow Disability Alliance and member of the Expert Group, provided insights on the causes and nature of disabled people's poverty and shared interrelated barriers to work experienced by disabled people. In addition, she touched on how a Minimum Income Guarantee could work for disabled people.
- Satwat Rehman, Chief Executive of One Parent Families Scotland and member of the Expert Group, who provided some background on lone parent families and work in Scotland. She shared the issues that should be considered for lone parent families in relation to a Minimum Income Guarantee. She underlined the disadvantages and discrimination that single parents have historically faced to emphasise why it is important to consider these issues.

Members largely agreed that non-means tested benefits should not be considered as income when calculating the Minimum Income Guarantee level. Discussions highlighted the need to accurately identify what constitutes a dignified quality of life, acknowledging that different individuals may have varying needs to meet a dignified quality of life and therefore require different levels of income. The importance of excluding free services from Minimum Income Guarantee calculations was also discussed, as availability does not guarantee utilisation. However, the inclusion of income from properties was suggested to be factored into the Minimum Income Guarantee calculations.

The frequency and method of Minimum Income Guarantee assessments were key topics. Members noted that the frequency should be adaptable, based on individual circumstances, such as health conditions, with a preference for assessments to occur when there is a change in circumstances. The idea of involving people with lived experiences and potentially community panels in the assessment process was also discussed to ensure empathy and relevance in the assessment process.

Finally, panel members expressed varied opinions on the payment frequency of a Minimum Income Guarantee, suggesting that it should be flexible to accommodate individual financial management needs, with options for weekly, fortnightly, or

monthly payments. While the Minimum Income Guarantee should primarily be paid to the person who claims it, considerations for payments to guardians were acknowledged for cases involving capacity issues. Discussions also touched on the method of payment, suggesting the need for options between bank transfers and cash to suit different preferences.

Panel six: end of phase 1 review and consideration of services as part of the Minimum Income Guarantee

Prior to panel meeting six, Involve undertook a panel membership refresh. At this point 3 members left the panel and 8 members joined the panel. The aims of this panel meeting were:

- To integrate new members and provide an opportunity to clarify and review key concepts for returning members. A critical focus was to ensure that both new and existing members had a clear understanding of the role of the Experts by Experience Panel. This included addressing recurring questions about the current stage of Minimum Income Guarantee development, particularly concerning unresolved issues like cost implications.
- To reflect on the current stage of Minimum Income Guarantee development and where the panel felt they could add most value to the work planned by the Expert Group going into phase 2.
- To explore how services could support the implementation of the Minimum Income Guarantee, discussing the advantages, disadvantages, and considerations for using service provision to achieve a dignified quality of life as part of the Minimum Income Guarantee.

To support these aims members heard from:

- Rebecca Darge from the Minimum Income Guarantee Secretariat. Rebecca gave an update on the progress of the Expert Group and their planned workstreams to develop a Minimum Income Guarantee over the coming year.
- Seona Carnegie from the Minimum Income Guarantee Secretariat who explained how services can support people to achieve the Minimum Income Guarantee and reduce the need for individual payments when costs for essentials are met through services.

The core ways in which members felt they could add to the work of the Expert Group during phase 2 is summarised as follows:

- Members acknowledge their unique position to reflect on realities of life and diverse experiences including within the current system and interacting systems to inform the development of a Minimum Income Guarantee.
- Members were keen to test proposed messaging and communications plans.
- Members suggested that they could bring their experiences of everyday costs and financial management to work on delivery and costings.

It should be noted that some of the members felt particularly keen to know more about the level of the Minimum Income Guarantee and therefore the cost. For some members this became a sticking point that was holding them back from being able to consider other information as they wanted to be able to weigh it up against the level and cost.

In considering services as part of a Minimum Income Guarantee, members recognised the tension whereby universal services could reduce stigma, but also hinder the degree to which the Minimum Income Guarantee can be delivered in a way that meets individual needs. While not all members agreed that services were the best way to meet the Minimum Income Guarantee, the recurring theme throughout this section of the meeting was that if services are going to be part of the Minimum Income Guarantee, services themselves need to be fit for purpose, and that significant improvement and resource would be needed to improve all services to the extent that they would be fit for supporting people to meet the Minimum Income Guarantee. Members had a range of experiences with existing services which suggest that provider attitudes, lack of capacity, and inequality in access all contribute to current services being unfit to rely upon as a route to meeting the Minimum Income Guarantee level.

Panel seven: setting the Minimum Income Guarantee level

This panel meeting reflected both the current work of the Expert Group and the desire for Expert by Experience Panel members to better understand the level and costs of the Minimum Income Guarantee. This meeting aimed to:

- Provide members with key information to engage them in discussions and specific considerations around setting the level of the Minimum Income Guarantee.

- Discuss and inform, drawing on members' lived experience, what they believe the appropriate level for the Minimum Income Guarantee should be, against the MIS.

Members who had participated in previous discussions about the MIS and elements of a dignified quality of life were expected to bring valuable perspectives to this meeting, while the contributions of new panel members were also seen as vital in bringing diversity of perspective.

During the panel meeting, members heard and reflected on presentations from:

- Expert Group member, Philip Whyte, on the work towards setting Minimum Income Guarantee levels to date, including the results of modelling options for the Minimum Income Guarantee levels based on the MIS, what this would mean for raising households out of poverty and cost of implementation.

- Expert Group Chair, Russell Gunson, explained the different ways in which a Minimum Income Guarantee can be reached; work, services, and social

security payments. Russell additionally explained the tension between setting a Minimum Income Guarantee level that is very tailored to different household types but that may be complex to access, versus a more general level but one that has clarity of access. This presentation formed the basis for the current considerations that the Panel were asked to discuss during this meeting.

Members deliberated on seven specific considerations around the Minimum Income Guarantee level, before looking at the setting of the level itself.

The first consideration was the extent to which the Minimum Income Guarantee level should be tailored to individual circumstances. Members felt that the Minimum Income Guarantee should be tailored and this fed into the second consideration on what groups of people should be thought of in tailoring the Minimum Income Guarantee. The need for tailored support for differently affected groups was emphasised as crucial, and included those with disabilities as well as included rural communities, parents, carers, older people, and those affected by regional cost disparities such as housing.

The third consideration asked members to think about how the Minimum Income Guarantee should keep pace with changing household costs, with members supporting regular reviews to respond to changing cost of living and emergency situations such as the pandemic.

The fourth consideration asked members to think about whether there is a role for conditionality and sanctions to require action in order to receive Minimum Income Guarantee payments. In general, members wanted to move away from conditionality and especially sanctions. However, some members felt some form of conditionality would still be required, albeit with less punitive actions than current sanctions.

The fifth consideration was about the responsibility of employers; so the extent to which the Minimum Income Guarantee level should be met through the wages that they pay and the conditions they set. Members felt that being in full-time employment should always meet the Minimum Income Guarantee level**,** that employers should not pay below the Minimum Income Guarantee level and therefore additional payment top ups should not be necessary for households where full-time paid work is possible. They recognised that to fully achieve the Minimum Income Guarantee through paid work, job security and support to work is vital.

The sixth consideration looked at how by reducing the costs of essentials, the level of the Minimum Income Guarantee for some groups in particular could be lower. This consideration is about the role of services, such as childcare and social care, in meeting the Minimum Income Guarantee level. As with panel meeting six, members remained sceptical about the ability for current services to fairly and equally support people to meet the Minimum Income Guarantee level without significant improvement to services.

The seventh consideration looked at the role of social security payments to meet the Minimum Income Guarantee level. The vast majority of members agreed that social security payments are a necessary route to meeting the Minimum Income Guarantee for those who are unable to work.

Scottish Government analysts modelled the costs of the Minimum Income Guarantee using 50%, 75%, and 100%, of the MIS after housing costs. Members' views on what the level should be fell across this range in full. Overall, member comments on the pros and cons of these levels of the Minimum Income Guarantee showed a sliding scale whereby at the level of 100% of the MIS, the positive focus was on wellbeing and wider economic benefits, while the negative focus was on narratives of work, incentivisation, and cost.

These pros and cons showed a switch at 50% with the pros at this level being around public acceptability and narratives of work incentivisation, whereas the cons became issues of wellbeing.

80% and 85% of the MIS was suggested a number of times. It was felt that this would give people a little bit more security, dignity, and ability to make choices, while also being likely to benefit the wider economy with a boost to spending - particularly on leisure activities. An 80/85% MIS level Minimum Income Guarantee was also raised as a response to the observation that not everyone is brought above the poverty line at 75% of MIS. A Minimum Income Guarantee at the 80/85% MIS level was seen to leave room for aspiration (to reach 100% of more of the MIS).

Panel eight: consolidating overarching themes

The aims of this panel meeting focused on:

- Reviewing live decisions for the Expert Group, where their current position had been developed drawing on the work of the Expert by Experience Panel.

- To review overarching themes that have been drawn out across all previous seven sessions of the panel. The review of these themes was the first step towards developing a set of draft principles that reflect the work of the Experts by Experience Panel. These themes were presented to the panel by Evelyn Bowes, Principal Research Officer, Scottish Government.

Panel members considered four live decisions the Expert Group were seeking experiential input on. This included a consideration of the Minimum Income Guarantee and the rates and methods of ensuring workers are paid a fair wage. Members stressed the importance of equitable minimum wages for workers of all ages, including for those on apprenticeship programs, recognised the supportive but potentially limited role of trade unions, and voiced concerns about employers potentially reducing wages due to the Minimum Income Guarantee, especially in small enterprises.

During discussions on piloting the Minimum Income Guarantee, members felt that it would be important to ensure the pilot is delivered using a representative population to ensure meaningful insights, despite acknowledging that a pilot might not fully capture the long-term impacts of the Minimum Income Guarantee. They emphasised the need for pilot participants to have clarity and security around impacts on existing benefits, and ensuring that all learning from the pilot is captured and utilised towards an efficient and effective Minimum Income Guarantee.

Members were asked to return to the question of conditionality and sanctions, where positions continued to vary amongst panel members. While members unanimously agreed that sanctions in the current system are too punitive, leaving people destitute and reliant on food banks, views on conditionality in general were more nuanced. Some felt a trust-based system would be more effective, while others expressed concern that this could be open to abuse of the system.

The last consideration looked at individualised Minimum Income Guarantee payments, whereby the Minimum Income Guarantee would be assessed at a household level but paid to individuals to give each member of the household direct control over their finances. Members agreed with this in principle but raised questions about age criteria, support for individuals with reduced capacity, and the interaction of these payments with other services.

Panel members reflected on overarching themes from all panel meetings that had been identified by the Scottish Government. They agreed with the themes provided and added a new theme about the value of work beyond pay. They agreed on the importance of mental health and well-being, societal participation, fostering an inclusive, equitable society where no one is overlooked, and the need for a system that is both transparent and accountable with integrated support.

However, discussions around the theme of individual risk, which focused on motivation, accountability, and responsibility, revealed less consensus. Members expressed differing views on the degree to which recipients of a Minimum Income Guarantee should be expected to assume responsibilities in exchange for support.

Members reflected on how these themes could be developed into principles to guide decision-making on the Minimum Income Guarantee in future. The discussions in small groups were brought together by Involve after the panel meeting to generate eight draft principles that reflected the discussion in all of the small groups:

The Minimum Income Guarantee should be delivered with compassion and dignity, providing an assurance of a decent quality of life and fostering a caring society.

- The Minimum Income Guarantee should be delivered with transparency and accountability, enabling people to access the support they are entitled to.

- The Minimum Income Guarantee should be delivered with fairness to all, reducing inequalities and tackling poverty.

- The Minimum Income Guarantee should be delivered so that it is inclusive and accessible to all.
- The Minimum Income Guarantee should be delivered to support financial, physical and mental well-being.
- The Minimum Income Guarantee should be delivered with support for fair work and value unpaid work.
- The Minimum Income Guarantee should be delivered with continuous monitoring, evaluation and learning.
- The Minimum Income Guarantee should be delivered as part of a holistic system which considers a wide range of needs and the most appropriate support to meet them.

Because these initial draft principles were generated outside of the panel meeting due to time limitations, these were put back to members by a survey to ensure that they accurately reflect the final principles that members would work on during panel meeting nine. This process undertaken in Panel meeting 9 is explained in the below chapter.

Expert by Experience Panel principles: a guide for decision-making on the Minimum Income Guarantee

The first seven meetings of the Minimum Income Guarantee Expert by Experience Panel focused on a different topic each, with meeting-based outputs as summarised in above. However, across these different meeting outputs, eight overarching themes were identified by the Scottish Government. These overarching themes were presented to Expert by Experience Panel members in panel meeting eight where members refined these into principles to guide the design of a Minimum Income Guarantee based on the work of the Expert by Experience Panel.

After panel meeting eight, Involve collated the work on principles, and drew this together to form eight draft principles that reflect the conversations across the small groups. Because this interpretation exercise was undertaken by Involve, these draft principles were shared with Panel members in a survey where they had the opportunity to consider whether anything is missing, reject suggested principles they disagreed with (which would be rejected if a majority of members felt they should be) and make amendments to them.

No additional principles were proposed by members and none of the principles were rejected. One member disagreed with the majority of principles and several members made amendment comments. Involve put this information into a document that members were able to refer to when finalising principles.

During the survey, members were also able to indicate which principles they would prefer to work on finalising panel meeting nine, and indicate whether there were any principles they were not comfortable working on. Groups for panel meeting nine were formed on the basis of these responses.

In panel meeting nine, members worked in five small groups, this enabled a slightly smaller group size for the development of principles. Each principle in draft had been added to a template. In small groups members developed the principles, reviewed and made comments on principles developed by other groups, and then finalised the principles that they began with.

Members were given guidance on creating a good principle. They were reminded that the purpose of these principles is to provide current and future decision-makers with clarity on the direction that the Expert by Experience Panel feel is needed for the successful design and implementations of a Minimum Income Guarantee. Members were asked to build guiding principles which could apply to future design decisions that are currently unknown. For each principle members were asked to include why it is important to the panel, and what considerations exist to strengthen the principle. Members were reminded that a good principle is:

- Clear and unambiguous.
- Sets a direction and does not include questions.

- Summarises what is important about the principle and its implementation.

Each principle is presented here as it was developed by members in meeting nine, along with the rationale, considerations, and any information the Panel felt was important for communicating the principle clearly to the general public. The only amendments to the principles as developed by members have been to make minor typographic corrections, and to delete resolved notes.

After panel nine, members voted on the extent to which they supported each principle in an individually completed survey. They demonstrated their support on a five-point Likert scale from strongly support to strongly oppose. The levels of support are presented beneath each principle. Please note that percentage figures are rounded and therefore do not always equal 100%.

If members did not support a principle they were given the opportunity to explain what would be needed for them to support it. However, the comments made in response to this predominantly came from one participant who does not agree with the idea of a Minimum Income Guarantee. Their responses were not considerations that would enable them to support the principle because they do not support the Minimum Income Guarantee. For this reason, their comments are not included below because they do not relate to each principle. However, it is important that we do recognise that this member does not agree with the Minimum Income Guarantee (in particular, the social security element) and that their comments reflected two main reasons for this; they feel it will cost the nation money, and they feel social security payments discourage aspiration.

The principles are presented here in the words of panel members. Where there is potential ambiguity around statements, we have provided footnotes to give additional information. The footnotes are based on understanding developed throughout the delivery of the entire panel but particularly wider discussions that took place during development of the principles.

Principle one: fairness

The Minimum Income Guarantee should be delivered with fairness and in a non-discriminative and non-punitive manner (without sanctions) to all, reducing inequalities and eradicating poverty.

Rationale

This principle is about fairness in wider society[2], and reflects that panel members think that a Minimum Income Guarantee should be delivered through a combination

[2] panel members talked about fairness in relation to the Minimum Income Guarantee throughout the panel and during the development of this principle to mean:
1. A system that does not discriminate and is easy to access
2. A system that is fair to wider society. In general members meant this to mean avoiding financial implications through taxation on those who reach the Minimum Income Guarantee level through

of earnings, social security, cost of living reductions, access to services, and should be available to all eligible households.

Considerations

- Analysis of poverty data and a review of what can be done within the circumstances of the economic environment. Ensure there is enough pre-Minimum Income Guarantee data to ensure good analysis broken down by different characteristics/needs.
- Thinking about the development of the Minimum Income Guarantee, consider how society contributes to its funding potentially through taxation and equitable income based contributions.
- What a household looks like could be different due to variable personal circumstances - what this looks like needs to be reviewed to address fairness.
- A diverse range of stakeholders should be engaged including government agencies, community groups, advocacy groups, and individuals affected for decision-making processes in setting the Minimum Income Guarantee levels to make it precise and measurable. In addition to other systems that need reform.

Support

29 members voted on the level of support for this principle. Overall supported by 96% of panel members of which:

- 62% (18 members) ‘strongly support’
- 38% (11 members) ‘support’
- and 3% (one member) ‘strongly oppose’

Members were asked, “if you do not support principle one, please tell us what would be needed for you to support it”.

Three members who already supported the principle provided comments on how their level of support could improve:

> “I do support, but realistically there will have to be some sanctions for those who misuse or abuse”.
>
> “Remove non punitive, it is misleading. It makes people think there are no consequences where they abuse the system. All we want to do is get rid of daft sanctions”.

work as opposed to those who meet the level through payments.
3. A system that does not reproduce existing inequalities. This includes for example, ensuring that households where someone has a disability do not face any barriers or negative financial implications, and putting in safeguards against financial domestic abuse.

> “Support the principle but wary of the total absence of sanction. ‘Freedom’ can only be defined in relation to ‘perceived barriers’’. What barrier is preventing freedom? A sanction free system would only be relevant if the participants rights were metered in relation to their societal responsibilities.”

Principle two: compassion

The Minimum Income Guarantee should be delivered with compassion and dignity, providing an assurance of a decent quality of life and fostering a caring society. The system should be delivered by well-trained and empathetic staff, aimed at reducing unnecessary stress, ensuring people feel confident to access support and understand that the Minimum Income Guarantee is for everyone.

Rationale

This principle reflects that panel members feel the Minimum Income Guarantee should be designed to avoid stigma and shame when accessing support, should foster a caring society, acknowledge that a minimum standard of living is a universal human right, be delivered efficiently by trained and empathetic, supportive staff, and provide financial security and stability to enable a dignified quality of life; one that enables people to make choices through alleviating poverty.

Additionally;
Not just about the money - people need support too to improve their lives e.g. mental health support, support to access work for the disabled. Requires universal buy-in from employers too.

Minimum Income Guarantee won’t eradicate poverty overnight - need to be realistic about the challenge of ending poverty.

Importance of hope - delivery of help in a good way increases people’s hope.

An efficient process needed to ensure financial security - variable payment process needed not just online but also by phone etc (so that it is) easy to access.

Considerations

- Accessing support - alleviating stress of accessing support (many don’t access benefits because of the hassle).
- Supporting services you need as well as financial support - need to go hand in hand.
- Treat people with dignity.
- Respecting people’s choices - process should protect the person to provide collaborative working to promote a better outcome.

Inclusive - should capture everyone in society - even those who don’t need it should know about it - a ‘moral rebranding’.

Communications

- Foundation for a better life, and how Scotland should be as a caring society.
- Minimum Income Guarantee - the acronym, catchy and draws people in to discussion about it. Good for marketing/publicity.
- Dignity - vs. notion of 'shirkers', a counterpoint/alternative to the negative.
- Freedom of choice/living you life/aspire.
- Consideration of hope, and the need for basic human needs to be addressed through a Minimum Income Guarantee so hope can be fostered.

Support

28 members voted on the level of support for this principle. Overall supported by 97% of panel members of which:

- 86% (24 members) 'strongly support'
- 11% (three members) 'support'
- and 4% (one member) 'strongly oppose'

Members were asked, "if you do not support principle two, please tell us what would be needed for you to support it". No members provided comments on how their support would be increased. As explained in the introduction, one member who disagrees with the idea of a Minimum Income Guarantee used this space to further emphasise their disagreement.

Principle three: inclusive and accessible

The Minimum Income Guarantee should be delivered so that it is inclusive and accessible to all. The system should be flexible and account for people's differing needs through providing both financial and wider support.

Rationale

This principle is about the Minimum Income Guarantee not leaving anyone behind. It reflects that panel members think that the Minimum Income Guarantee level should be reached in a way that is inclusive and accessible to all individuals or groups in society. This principle recognises the need for ensuring access and financial equity when some groups may need more to be able to reach a dignified standard of living. This principle also reflects that the Minimum Income Guarantee should be easy to apply for when people need the Minimum Income Guarantee through payments, and that appropriate support services are included for particular groups where they may be needed.

Considerations

Take into consideration the different needs that people have based on their circumstances, i.e. housing costs in Edinburgh could be more expensive than in a rural area.

A baseline measure that we can understand differing needs from, building on the different needs of the individual and circumstances. Whoever is assessing need must have a baseline to work from for the whole system to work.

Understanding different personal circumstances as well as area/regional differences that exist will be vital for this to work in a way that is fair for all - making sure that stated needs are not excessive.

As the process develops, it is incumbent on decision-makers to involve communities and groups throughout to ensure this works (as far as is reasonably practicable).

Communications

Alleviate (where possible) any barriers to accessing the Minimum Income Guarantee.

Potentially a disconnect between how people have been experiencing services and what we are drawing out as important within this principle - will have to be sensitive to everyone's experiences which are potentially negative.

Rights and responsibilities - ensuring that rights (to a Minimum Income Guarantee) are explained in the context of individuals' responsibilities (equity). [3]

Include simple messaging that includes how to apply, objective, criteria, benefit and application process[4].

Multiple channels for the community to engage with - including face to face where possible.

Support

29 members voted on the level of support for this principle. Overall supported by 96% of panel members of which:

72% (21 members) 'strongly support'

[3] We understand this to mean that bespoke information should be available on entitlement to a Minimum Income Guarantee for any individual or household situation.

[4] We understand this to mean that information about how to apply for a Minimum Income Guarantee should include information on the objectives of the Minimum Income Guarantee, information relating to any eligibility criteria, information explaining the benefits of the Minimum Income Guarantee, as well as information on the application process itself.

24% (7 members) ‘support’

and 3% (one member) ‘strongly oppose’

Members were asked, “if you do not support principle three, please tell us what would be needed for you to support it”. No members provided comments on how their support would be increased. As explained in the introduction, one member who disagrees with the idea of a Minimum Income Guarantee used this space to further emphasise their disagreement.

Principle four: monitoring and evaluation

The Minimum Income Guarantee should be delivered with continuous monitoring, evaluation and learning. This should be reviewed regularly to ensure it continues to deliver the policy objectives.

Rationale

This principle reflects that the panel see the need to regularly review the Minimum Income Guarantee level to ensure that it is fit for purpose, delivers the policy objectives, and provides accountability to society. It also reflects the need to monitor how the rollout of the Minimum Income Guarantee impacts on individuals and society, including how there could be unintended positive and negative impacts both financially and socially that should be monitored.

Considerations

- Any review needs to be against what the policy objectives are.
- It needs to be reviewed to ensure the policy is palatable to society but also that if there are intended consequences or difficulties in the wider service landscape that these are dealt with quickly so as not to undermine the policy objectives.
- Periodic public consultation should be considered as part of the review - lived experience/from wider community (impact on businesses etc).
- Recognise that it may take time to see the benefit of the implementation of the Minimum Income Guarantee.
- Need to clearly identify what expected impact is, before this is rolled out so impact can be monitored.

Communications

- Reassurance that we are providing checks and balances.
- Reminding people what Minimum Income Guarantee is and appeal to values re: compassion/social contract - this may be something they need access to at some point.

Support

29 members voted on the level of support for this principle. Overall supported by 96% of panel members of which:

- 72% (21 members) ‘strongly support’
- 24% (7 members) ‘support’
- and 3% (one member) ‘strongly oppose’

Members were asked, “if you do not support principle four, please tell us what would be needed for you to support it”. No members provided comments on how their support would be increased. As explained in the introduction, one member who disagrees with the idea of a Minimum Income Guarantee used this space to further emphasise their disagreement.

Principle five: a holistic system

The Minimum Income Guarantee should be delivered as part of a holistic system which considers a wide range of needs and the most appropriate support to meet them. This should focus on social security, fair work and universal services – working with the public, private and third sector in its delivery.

Rationale

This should be a nurturing system, where people feel they belong and are supported. This principle is about the importance of all the other systems and services that would interact with and deliver a Minimum Income Guarantee including housing, employment, mental health and education. It also includes the potential role for services as part of the way a Minimum Income Guarantee could be met.

Considerations

- Services need to be adequately funded to provide a holistic Minimum Income Guarantee.
- Consider parental leave as part of the holistic provision of a Minimum Income Guarantee, parents having choice and control about how they parent and that nurturing and supporting our children is key to creating a more fair and equal society.
- Acknowledging the limited power of the Scottish Government within welfare provision and risks of private sector profiteering, the Scottish Government should aim to maximise their powers to deliver the Minimum Income Guarantee.
- Within these services, employ qualified people, train them appropriately, and pay them fairly so that they can implement a holistic Minimum Income Guarantee.

- Considering how addiction and mental health services empower people to utilise Minimum Income Guarantee to support a healthier life.
- The holistic system should take account of context and potential challenges in the future. These could be environmental or societal, or come from within our government systems too, for example politicians who lack empathy.

Communications

- The ‘branding’ of social security carries negative connotations, Thatcherism, needs more positive messaging.
- Importance of communicating how by investing in a Minimum Income Guarantee now, we will be saving costs for services in the future. Honesty and transparency with the public about this is important.
- Communicating that Minimum Income Guarantee could allow more flexibility for households and childcare.
- Ensuring social security is explained and considered so as the Scottish Government cannot hide behind ‘buzzwords’.

Support

29 members voted on the level of support for this principle. Overall supported by 92% of panel members of which:

- 76% (22 members) ‘strongly support’
- 17% (5 members) ‘support’
- 3% (one member) ‘neutral’
- 3% (one member) ‘strongly oppose’

Members were asked, “if you do not support principle five, please tell us what would be needed for you to support it”. No members provided comments on how their support would be increased. As explained in the introduction, one member who disagrees with the idea of a Minimum Income Guarantee used this space to further emphasise their disagreement.

Principle six: transparency

The Minimum Income Guarantee should be delivered with transparency. This needs a governance system that demonstrates accountability and ensures cost effective delivery, financial sustainability and is communicated clearly to the public.

Rationale

This principle reflects that panel members feel the Minimum Income Guarantee should have an effective and accountable system of governance that includes the wider public, businesses and trade unions, those with lived experience, and experts in poverty and equality.

This principle also reflects that the Minimum Income Guarantee should prepare for wider risks and impacts as it is rolled out, including potential impact on the economy, public support, individual responsibility and accountability.

Considerations

- Clear communication to the public regarding their eligibility.
- Need to test the language around this; should we be using benefits, entitlements, eligibility or something else - what works and what resounds. Different people in the group working on this principle had different thoughts on language.
- Clear information on the delivery/impact of the Minimum Income Guarantee on an annual (regular basis) - ministerial statement.
- Need to be able to compare impact of current system to what a Minimum Income Guarantee gives us - collect clear disaggregated data.
- Needs to be in easy to understand language, being mindful of jargon/official language and in different formats to meet people's different communication needs (English not first language, neurodiversity etc).
- Need to clearly identify the benefits we expect to get from Minimum Income Guarantee (to individuals, economy, preventative spend etc) at the start and how we can measure these, so that this can be reported on transparently as well as identifying any negative impacts.

Communications

- Annual statement should be engaging and should be communicated in crystal clear (easy to understand language).
- Use testimonies of Minimum Income Guarantee users to show impact.

Support

29 members voted on the level of support for this principle. Overall supported by 96% of panel members of which:

- 72% (21 members) 'strongly support'
- 24% (7 members) 'support'
- and 3% (one member) 'strongly oppose'

Members were asked, "if you do not support principle six, please tell us what would be needed for you to support it". No members provided comments on how their support would be increased. As explained in the introduction, one member who disagrees with the idea of a Minimum Income Guarantee used this space to further emphasise their disagreement.

Principle seven: wellbeing

The Minimum Income Guarantee should be delivered to support financial, physical and mental wellbeing. The system should provide financial security and collaborating with services which empowers people to make genuine choices and participate in society.

Rationale

This principle is about the importance of financial security and de-stigmatisation of both physical and mental health. Poverty and misfortune are not a personal failing but a reflection on society. When all people have good physical and mental health they can flourish and contribute positively to society.

Considerations

- All parties agree payment procedures.
- People can choose service/support that meets individual needs.
- Late and withholding of payments is not ethically acceptable.
- Equitable cashflows.
- Allowing people to work part time, enabling people to get back to work in stages according to their ability - allow people to try work and easily go back to Minimum Income Guarantee if they can't manage work yet.
- Addiction as a condition, considering appropriate help and support for those with addiction so they are looked after properly.

Communications

- Support - supporting people to find services, work etc. to suit their individual needs.
- Building on work of previous generations, for benefit of future generations.
- Happiness, freedom from worry.
- Freedom from financial hardship and misfortune (e.g. COVID).
- Human rights - to be healthy and happy.
- Healthy and happy foundation for everyone's future.
- 'Benefit to one is a benefit to all'.

Poverty as an institutional barrier/violation of human rights.

Support

29 members voted on the level of support for this principle. Overall supported by 96% of panel members of which:

- 77% (22 members) 'strongly support'

- 20% (6 members) ‘support’
- and 3% (one member) ‘strongly oppose’

Members were asked, “if you do not support principle seven, please tell us what would be needed for you to support it”.

No members provided comments on how their support would be increased. As explained in the introduction, one member who disagrees with the idea of a Minimum Income Guarantee used this space to further emphasise their disagreement.

Principle eight: fair work

The Minimum Income Guarantee should be delivered with support for fair paid work and should value unpaid work, as far as is reasonably practical.

Rationale

People who carry out unpaid roles, including unpaid carers, volunteers and people doing any other sort of unpaid work should be eligible for the Minimum Income Guarantee. People require choices, but within the boundaries of what is practical for everyone to live a good life.

The unpaid sector in Scotland does a lot to support society and the paid sector. This must be recognised as part of a Minimum Income Guarantee.

For people who work, this work must be fair to enable a decent quality of life.

Considerations

- This is about lifting people out of poverty, in a way which is fair for taxpayers (such as a fair percentage contribution of their income) and for employers.
- Unpaid or low paid work should be considered within the fair work principles.
- Employers need to consider flexible options such as job sharing, part time and hybrid working to attract and retain employees.
- The work system needs re-structuring to make it fair for all. This could look like individual needs being met through equity - for example, those with the greatest needs are prioritised i.e., those with disabilities, those with children, those that are really facing barriers in order for them to get the same benefit. This could be done by considering how employers are encouraged to provide opportunities such as tax incentives and fines etc and power dynamics within the workforce are addressed equally.
- There needs to be a strengthening of work places that goes beyond lip service to improve disability support.

Communications

- Work and/or the Minimum Income Guarantee should enable people to have a decent standard of living - not have to stay in the ‘mud’ of poverty.

Support

29 members voted on the level of support for this principle. Overall supported by 96% of panel members of which:

- 66% (19 members) ‘strongly support’
- 21% (6 members) ‘support’
- 10% (3 members) ‘neutral’
- and 3% (one member) ‘strongly oppose’

Members were asked, “if you do not support principle eight, please tell us what would be needed for you to support it”.

One member who selected ‘neutral’ commented:

> “Just to give everyone mig, to be told thresholds of why people don’t get mig (sic)”

Reflections, recommendations and next steps

Reflections

The Panel brought together a total of 38 members (across the two phases). These members represent a range of diverse demographics in Scotland and reflect family types at particular risk of poverty. By bringing together these different experiences members were able to consider a range of views as they formed their recommendations. However, it should be noted that there are some limitations in who was represented in the panel and therefore the potential for further work to address this gap. Of particular relevance to the development of a Minimum Income Guarantee it should be noted that the panel had none or very limited representation from:

- Island communities.
- People under the age of 25, and particularly people under the age of 25 who are parents.

Involve recommend further engagement with these groups particularly to ensure that the design of a Minimum Income Guarantee reflects their needs.

By working together over a period of almost two years, members built confidence and technical knowledge to optimise their ability to apply their experiential knowledge to the development of the Minimum Income Guarantee. However, the following process limitations should be noted:

With the exception of the first meeting, Panel meetings took place online. While online deliberation has proven an effective alternative that allows people over a larger geographically dispersed area to come together easily and efficiently, it does bring some limitations. It reduces the range of ways in which information can be provided to the members, and deliberative exercises can be carried out. This is the potential particular disadvantage for any member whose learning style is not well suited to hearing information presentations in the online setting. Further, while Involve provided significant technical support to members, confidence to use platforms did vary.

Panel meetings took place over three hours (again with the exception of the first meeting). Facilitators and Panel members consistently felt this was not long enough.

Panel meetings took place on a varying timescale with timescales between meetings varying from six weeks to three months. Whilst the long-term nature of this Panel was necessary in order to complement the work of the Expert Group, the gap between meetings led to a need for the basics being reasserted at every meeting. Short bulletins, updates, and optional online drop-in sessions were provided between some of the meetings.

The Expert Group and Panel were intended to work closely together. This worked well with Panel members attending meetings of the Expert Group. It also worked well when members of the Expert Group were able to attend meetings of the Panel. However, due to time constraints this did not always happen. Further, the work of the Panel ended up progressing at a different rate to the work of the Expert Group. This meant that some of the information that the Panel hoped to hear about to inform their deliberations had not yet been determined. We worked with this structure well by utilising an iterative approach where Panel members returned to earlier topics when new data was available.

Taken together, these process limitations meant that some panel members were less well able to reflect on the information they hear and apply it to their own experiences. This is not to say that members were unable to do this, but that with process improvements this could be further optimised to aid members' learning and experience. Ultimately this would add additional nuance and depth to their recommendations. We recommend future processes would be strengthened by:

- holding a mix of in-person and online meetings.
- setting a maximum time between meetings of six weeks.
- allowing the time needed for deliberation to be dictated by the aims of any specific panel meeting, taking a bespoke approach rather than working to a preset timeframe.
- trajectory planning at inception with the parallel group experts by professional expertise.

Involve would like to thank the 38 members of the Scottish public who took part in the Expert by Experience Panel, committing their time and energy to learning about the Minimum Income Guarantee, hearing and discussing their values, views, experiences, and opinions with each other, and together developing the above eight principles.

The work of the past two years was recognised in the last meeting by Cabinet Secretary for Social Justice Shirley-Anne Somerville, who thanked the Panel and acknowledged that the Panel recommendations challenge the Expert Group thinking and that of the Scottish Government and that this is important to build constructive feedback and recommendations to push the government to go further and better to ensure successful policy.

Recommendations

The independent Minimum Income Guarantee Expert Group will provide recommendations to the Scottish Government on what they consider to be feasible steps towards delivering a Minimum Income Guarantee in Scotland. The views of the Expert by Experience Panel that have been shared throughout this process will

shape and inform those recommendations. In particular, the principles summarised above will be used as tests throughout the policy design.

Therefore we recommend that:

- the full range of recommendations made within individual panel meetings are taken into consideration by the Expert Group when making decisions on any specific area the Panel has deliberated upon.

- the final recommended principles developed by the Panel are widely shared both within the Expert Group, the Minimum Income Guarantee Secretariat and aligned partners.

- that the full report of the Expert Group embeds both the recommendations made within Panel meetings, and the principles developed by the Expert by Experience Panel.

Beyond this, future decision makers including the Scottish Government, are asked to carefully consider the outputs from this process so that lived experience of financial insecurity remains at the core of the design and implementation of a Minimum Income Guarantee in Scotland.

Next steps

The Expert Group continue to deliberate on the design of a Minimum Income Guarantee and have begun identifying steps towards this goal. The principles and this report will be shared with Expert Group, and the findings and principles will be used as a guide to decision making. Their final report will be published later this year.

Appendix 1: Panel demographic profile

The Minimum Income Guarantee Expert Group is committed to ensuring the voices and experiences of financial insecurity are at the centre of the design of a Minimum Income Guarantee. Expert by Experience panel members were recruited in partnership with The Sortition Foundation.

The Sortition Foundation was responsible for the initial recruitment of panel members for the Minimum Income Guarantee panel. Using the Sortition Foundation database of previous respondents to recruitment processes by civic lottery, invitations to participate were sent. People were asked to respond if they identified with having experiences either past or present of financial insecurity. From the responses panel members were selected to ensure the panel broadly represented the Scottish adult population with respect to gender, age, ethnicity and urban/rural geographical location.

Following selection of participants, the Sortition Foundation carried out telephone interviews with all who were selected to ask further questions about their experiences of financial insecurity and household make up to ensure that the range of experiences across the panel would be diverse enough. At this stage, if there was a lack of diversity, the selected panel members would be re-reviewed. However this was not necessary as the range of experience was diverse enough in the selected group.

To gain a better understanding of the backgrounds and experiences of the panel members, Involve have compiled this appendix drawing on three data sources.

Firstly, the demographic data provided by the Sortition Foundation upon recruitment of original members and those who joined at the top up recruitment in Summer 2023.

Secondly, the interviews that the Sortition Foundation conducted with members to understand their experiences of financial insecurity and whether they come from households at higher risk of poverty. This was not carried out at the top up so is only in respect of the original members.

Thirdly, Involve invited members to complete a follow-up survey in February 2023 at the halfway point in the panel when 3 of 6 panel sessions were complete. This survey asked members about a range of experiences, including whether they are disabled, a carer, their current experience of financial insecurity and political views. A total of 26 members (of 29 who were members of the panel at the time) completed the survey.

August 2023 top up recruitment

In August 2023 three original panel members left and eight new members were recruited.

Six of the new members were recruited in partnership with The Sortition Foundation, who went back to the original recruitment exercise and those who responded positively but were not selected. Two of the new members were recruited through outreach within the Expert Group and the people they work with. This was to recruit panel members under 25 as none of the respondents to the Sortition exercise were within this age group.

All new panel members were fully onboarded and given support to join and all eight were in attendance at their first panel meeting on 19th August 2023.

Upon recruitment, Involve asked additional demographic questions to collect some of the data that was generated for the original members through Sortition Foundation interviews and the February 2023 survey. Each section below begins by describing the panel demographic data respect of the original membership, and then the membership upon the August 2023 top up.

Initial panel demographic overview

The panel was initially recruited to comprise of 30 members, with 14 male and 16 female members. Due to one member dropping out at an early stage the statistics below represent the remaining 29 members from the original recruitment exercise.

The age distribution ranged from 16 to 80 years, with 5 members in the 16-29 age group, 6 in the 30-44 age group, 11 in the 45-64 age group, and 7 members aged 65 and over.

In terms of ethnicity, the panel included individuals from various backgrounds, with 15 members identifying as White Scottish, 6 as White British Other, 5 as White Other, 3 as from Diverse Ethnic Communities (which included Black African or Caribbean, Black African or Caribbean Scottish, and Black African or Caribbean British with Mixed or Multiple ethnic groups), and 1 as Asian or Asian Scottish or Asian British.

The panel members were distributed across different regions in Scotland, with the highest concentration in Glasgow. The panel was predominantly represented by those who live in urban areas with 24 members living in an urban area and 5 in a rural area.

August 2023 update

After the panel refresh of August 2023 the full panel demographics were updated and were as follows:

Gender		Age		Ethnicity		Geography	
Male	16	16-29	5	Asian or Asian British	2	Rural	4
Female	17	30-44	8	Black or African	2	Urban	30
NB	1	45 - 64	11	Diverse ethnic communities	2	-	-
-		65+	10	White other than British	4	-	-
-		-	-	White British	24	-	-

Member experiences of financial insecurity

Members initially signed up to the panel by responding to an email inviting them to register their interest if they had experience of living with insecure incomes and financial uncertainty. The Sortition Foundation then completed follow up interviews with potential members to explore their experiences of financial insecurity in more detail. The following information summarises the information gathered at that stage.

Overall, the panel represents a wide range of experiences related to financial insecurity in Scotland. Members reflected on the situations that were related to these experiences, including: working insecure jobs; experiencing health conditions; having caring responsibilities; being behind on bills or in arrears and experiences of struggling to afford household essentials. From the additional information provided by panel members during the interviews, it is clear that there is a diverse range of experiences and financial situations among the individuals mentioned. Many of them have health conditions or disabilities that have affected their ability to work and manage their finances. Some have experienced financial hardship due to being a single parent, going through a divorce or separation, or having a partner, child, or dependent with health issues or disability. Some individuals have also experienced abuse or trauma in their lives, which has affected their mental health and financial situation.

Some members have experience of receiving welfare benefits. Self-employment has been a struggle for some, while others have had difficulty finding stable employment. The issue of debt is prevalent, with some having to pay off debts for several years and others having unmanageable debt or borrowing.

Housing is also a significant concern, with some unable to afford their own homes or having to live in unpleasant conditions.

Members were also recruited to include individuals from family groups known to be at higher risk of poverty. Of the six family priority groups, the panel includes those from households with a child under 1, with three or more children, with a disabled child or adult and single parent households. However, despite multiple recruitment strategies, the panel was unable to recruit younger parents (those under 25) in the original recruitment.

August 2023 top up recruitment

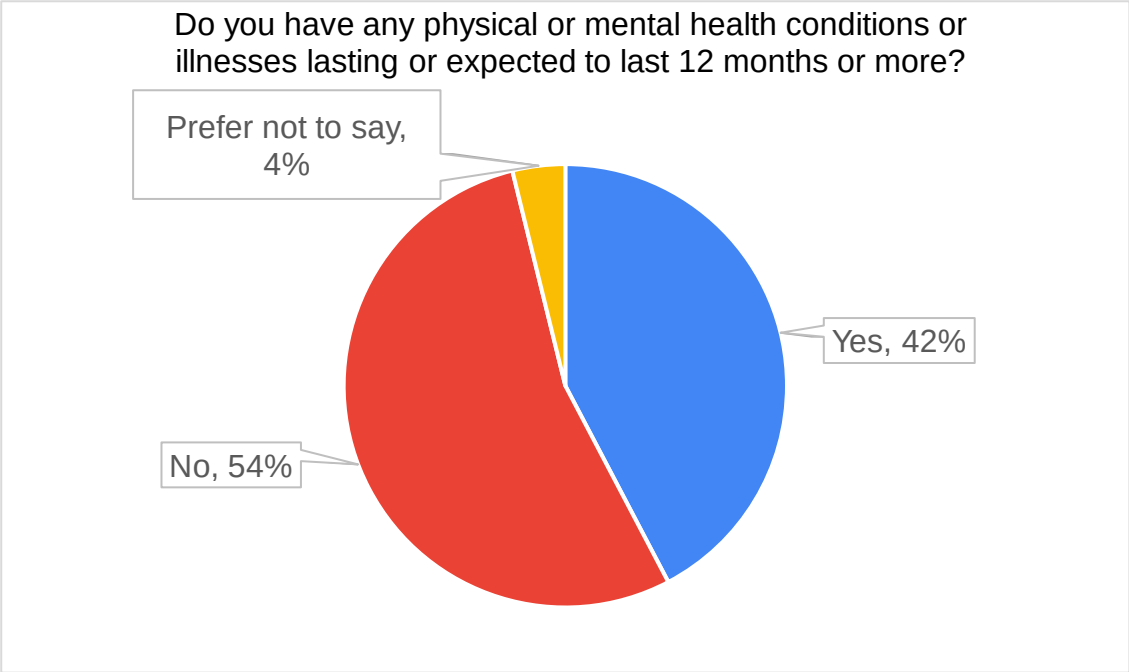
Although the full interview was not undertaken with members recruited at the top up, some additional questions were asked to gather some of this data and therefore we are able to confirm that:

- Two of the new members have children under 16 who live with them full of part time. This now gives a total of 13 members who have children under 16 living with them full or part time. This includes one member who is under 25; this was a particular target representation that was not previously met within the previous panel profile.
- Six of the new members are the only adult in the household; one lives with one other adult, and one lives with two other adults.

Member survey of experiences and additional information

This section summarises the data from the Involve survey taken during February 2023 where a total of 26 members completed the survey. The survey was voluntary and members could choose ‘Prefer not to say’ for any of the questions. In addition to the information provided below, survey responses also revealed that the panel includes experiences of being in care.

Physical or mental health conditions or illness

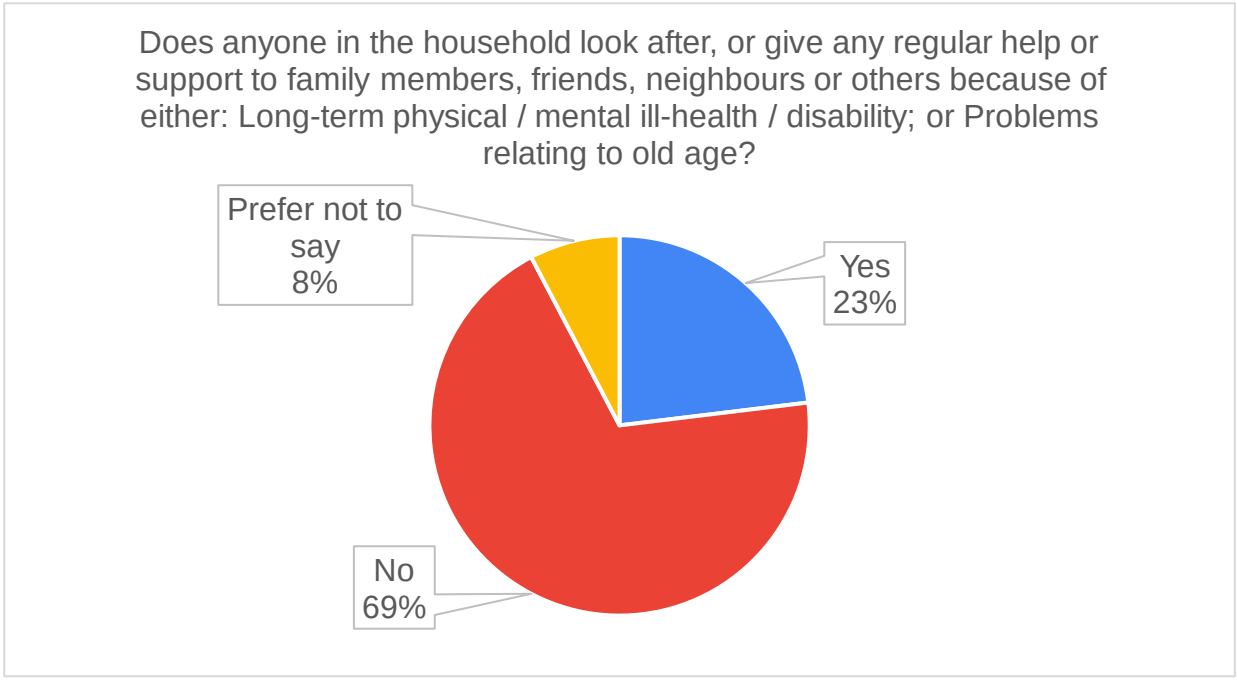


The results of this question indicate that a significant proportion of the panel members responding to the survey (11 out of 26, or 42.3%) reported having physical or mental health conditions or illnesses expected to last for 12 months or more.

One person chose not to answer the question and 14 out of 26 or (53.8%) reported not having any physical or mental health conditions or illnesses expected to last for 12 months or more.

We then asked the 11 members who reported having a health condition or illness about the extent to which reduces their ability to carry out day to day activities. 10 members responded to this question, all who reported having health conditions or illnesses expected to last for 12 months or more stated that their conditions reduce their ability to carry out day-to-day activities, with 4 out of 11 individuals (36.4%) reporting that their conditions reduce their ability to carry out day-to-day activities “a lot”, and 6 out of 11 (54.5%) individuals reported that their conditions reduce their ability to carry out day to day activities “a little”.

External Support

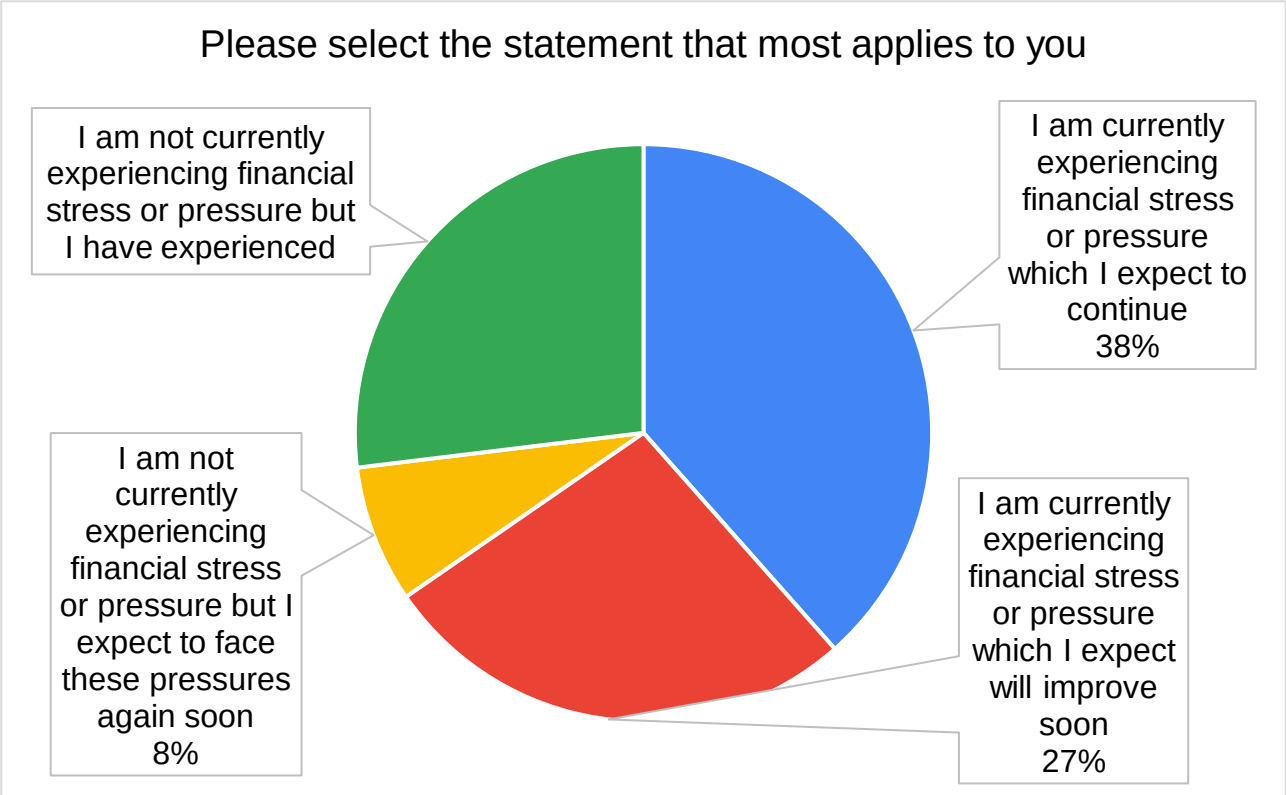


The results of this question indicate that a minority of panel members responding to the survey (6 out of 26, or 23.1%) have someone in their household who provides regular help or support due to long-term physical/mental ill-health/disability or problems relating to old age.

Two panel members chose not to answer the question, which could indicate that they may feel uncomfortable sharing information about their caregiving responsibilities.

On the other hand, the majority of panel members (18 out of 26, or 69.2%) reported not having anyone in their household who provides regular help or support due to the above reasons.

Financial Circumstances



The results of this question provide insight into the current financial situation of panel members and how it has changed over time.

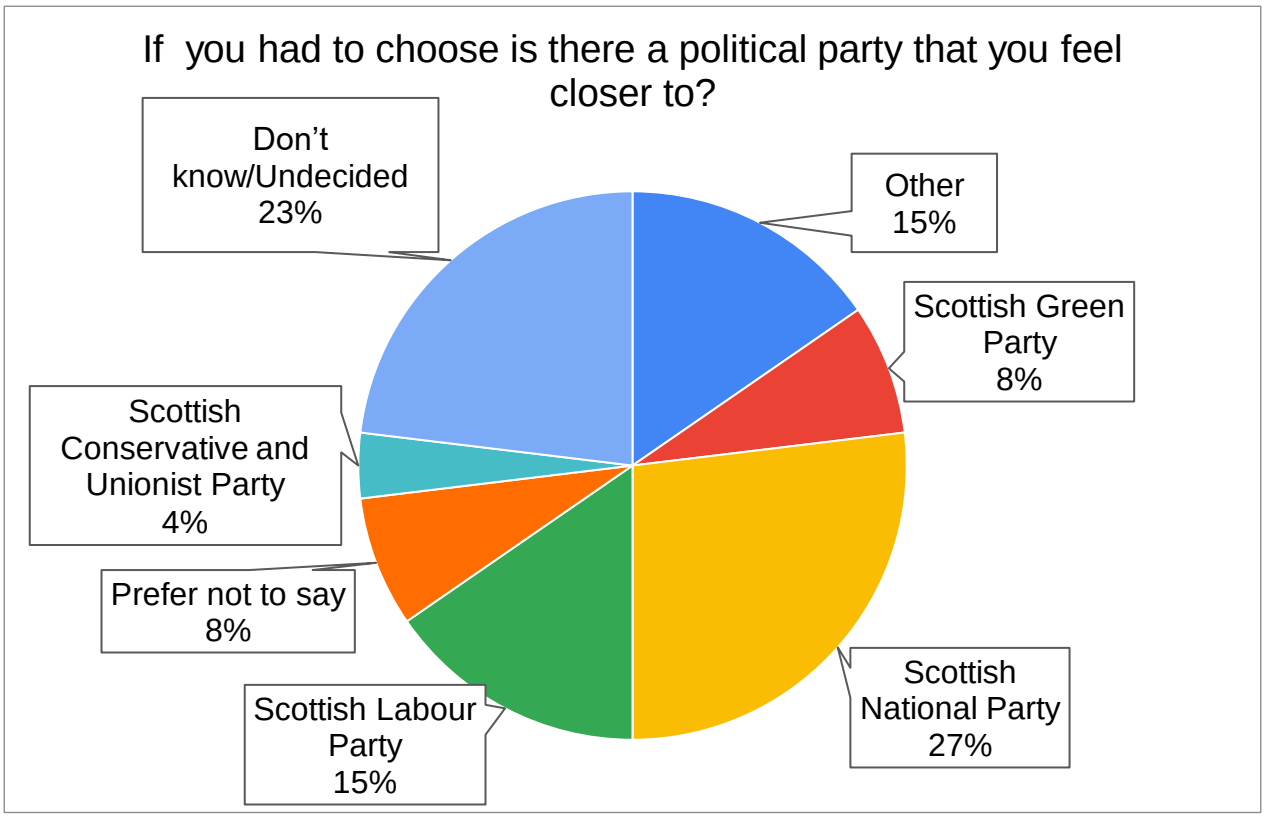
A significant number of panel members (10 out of 26, or 38.5%) reported currently experiencing financial stress or pressure which they expect to continue.

On the other hand, 7 out of 26 (26.9%) reported currently experiencing financial stress or pressure but expect it to improve soon.

Two panel members (7.7%) reported not currently experiencing financial stress or pressure but expect to face these pressures again soon.

Finally, 7 out of 26 (26.9%) reported not currently experiencing financial stress or pressure but have experienced this in the past.

Political Affiliation



The question about political party affiliation provides insights into the diversity of opinions and backgrounds among the panel members, and helps us to ensure we are engaging across the political spectrum in Scotland on this issue.

According to the responses, the Scottish National Party (SNP) was the most commonly selected option, with seven panel members (26.9%) indicating that they feel closer to this party than others. 23.1% of members do not know or are undecided. The Scottish Labour Party was the second most commonly selected party, with four panel members (15.4%) indicating that they feel closer to this party than others. The Scottish Green Party and Scottish Liberal Democrats each received two responses (7.7%) from panel members who feel closer to these parties.

In addition, four panel members (15.4%) selected "other" and specified their affiliation with different parties or political movements. This included the Scottish Socialist Party. Six panel members (23.1%) selected "don't know/undecided," indicating that they are either not sure which party they feel closer to, or are not politically active. Finally, two panel members (7.7%) chose to not disclose their answer.

August 2023 top up

Of the eight new members, all had experience of financial insecurity. For six of the new members this was current financial insecurity, and for two it is in the past. Of

the six experiencing current financial insecurity one expects their financial situation to improve soon whereas five expect it to continue.

Although the continuing original panel members last disclosed whether there financial insecurity was current in February 2023, and newly recruited members disclosed this in July 2023, assuming that this has not changed since the last disclosure gives a panel total of:

- 23 members experiencing current financial insecurity (eight of whom expect that to improve soon from the time at which they were asked).
- 11 members who have past experience of financial insecurity, (two of whom expect that they will face financial insecurity soon from the time at which they were asked).
- Two of the new members have disclosed experience of being in care. This gives a total of at least three members with experience of being in care.
- One new member disclosed a health condition expected to last 12 months or more. This gives a total of at least 12 members with a physical or mental health condition that will last 12 months or more.
- Three new members indicated they have caring responsibilities. This gives a total of at least 9 members who have caring responsibilities.

New panel member's political affiliation was as follows:

- Scottish National Party - 3
- Scottish Green Party - 2
- Other - 1
- Don't know / undecided - 2 This gives the total panel political affiliation as:Scottish National Party - 10
- Scottish Green Party - 4
- Scottish Labour Party - 4
- Scottish Conservative and Unionist Party - 1
- Scottish Liberal Democrats - 0
- Other (not listed on our drop down) - 5
- Don't know/undecided - 8
- Prefer not to say - 2

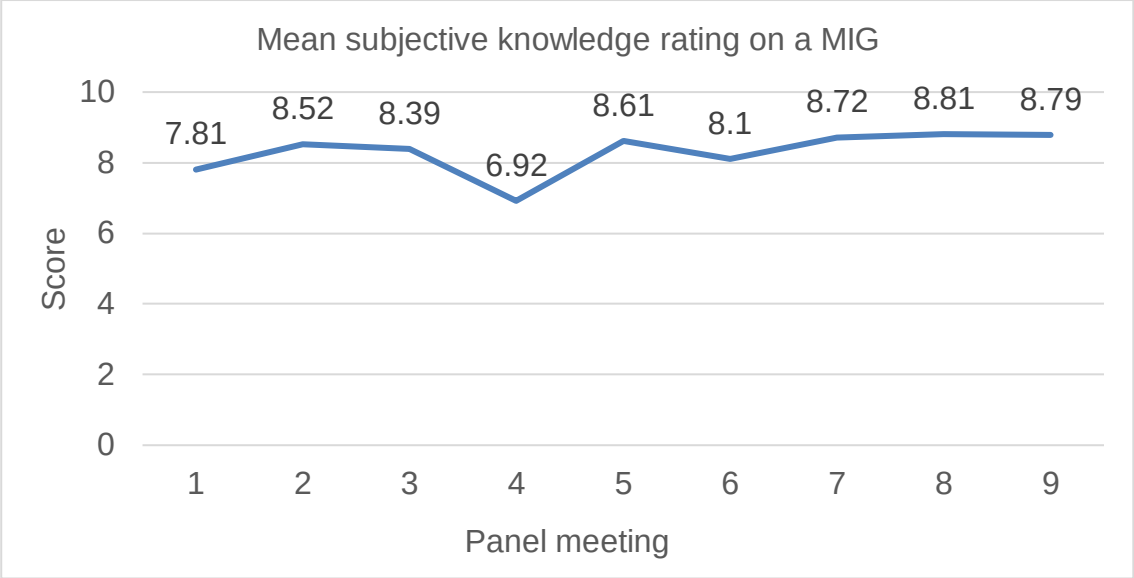
Appendix 2: Panel member feedback

After each panel session, members were sent an anonymous survey. A few of the key indicators are presented here from across the panel sessions to give an indication of key measures across the life of the panel.

Understanding of a Minimum Income Guarantee

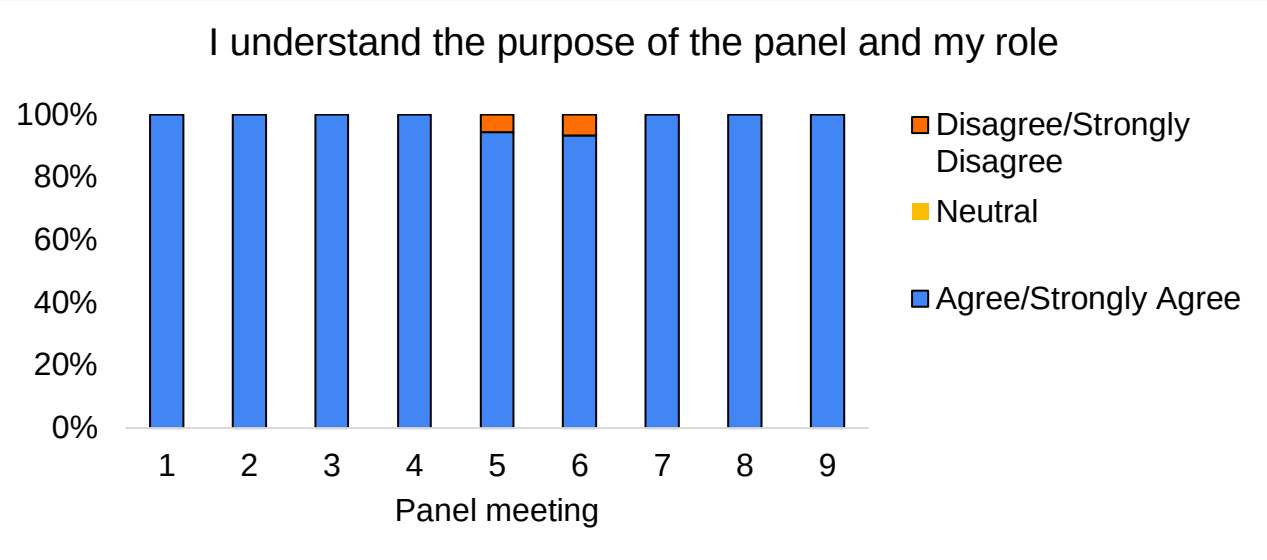
After each panel meeting, members have been asked to rate their subjective knowledge on a Minimum Income Guarantee from 1 to 10.

The mean score given in response to this question has been tracked over time, although there have been changes in panel make-up and responses over time and data is not therefore directly comparable.



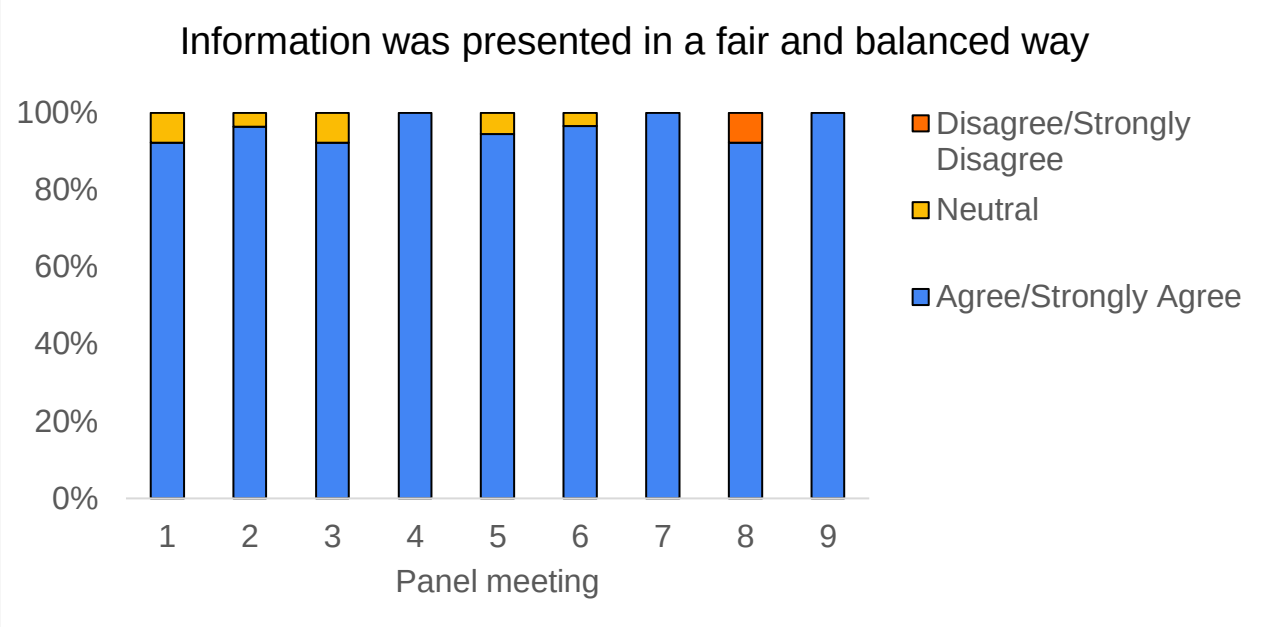
Purpose of the panel

Over the course of the panel, the majority of members agreed or agreed strongly with the statement ‘I understand the purpose of the panel and my role’.



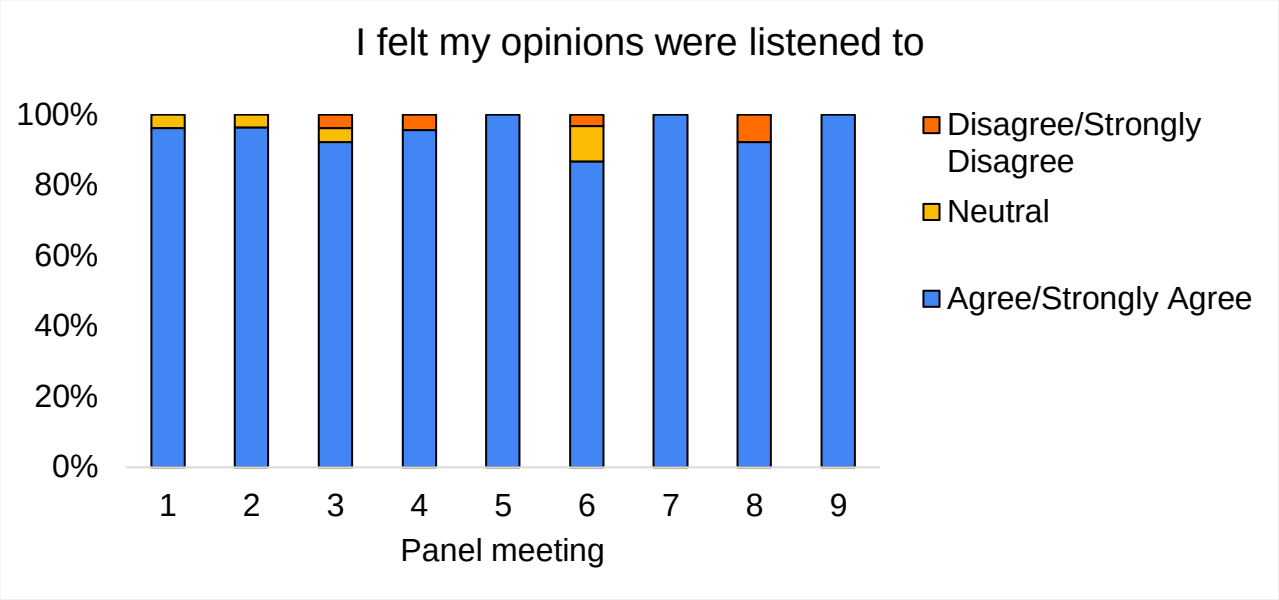
Information presented

Over the course of the panel, the majority of members agreed or agreed strongly with the statement ‘information was presented in fair and balanced way’.

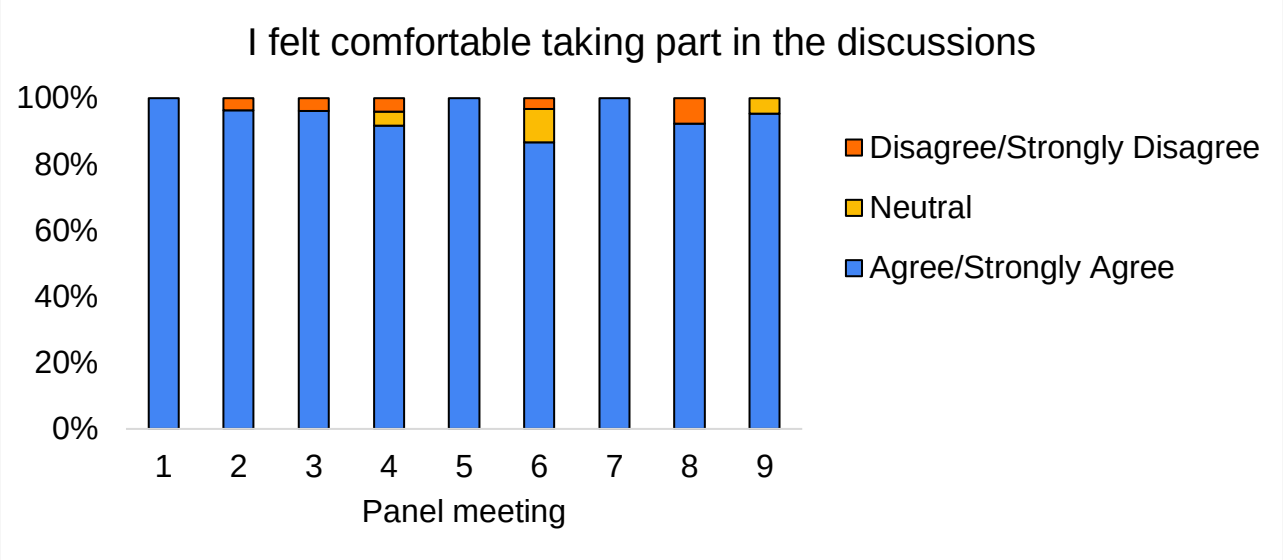


Feeling listened to and comfortable

Over the course of the panel, the majority of members agreed or agreed strongly with the statement ‘I felt my opinions were listened to’.



Over the course of the panel, the majority of members agreed or agreed strongly with the statement ‘I felt comfortable taking part in the discussions’.



Membership of the panel

At the end of the final panel meeting, members were asked to reflect individually on the impact being part of the panel had had on their life.

A few talked about the positive personal impact it had on them as individuals, mentioning things like bringing purpose and meaning, helping develop collaborative and active listening skills. Many mentioned learning about other people’s lives and

struggles, and getting insight into how others think. Others talked about being part of something important and allowing them to contribute and have their say.

Members were also asked if they had any other comments on the Experts by Experience panel as a whole.

Some reflected on the overall experience saying they had enjoyed it, and that they had met a diverse group of people. One felt that it was worthwhile although there had been parts of the discussion they found “excruciating (regarding degrees of wokeness and virtue-signalling)”.

Although some reflected positively on the diversity of the group, one felt the group could at times be “an echo chamber” and was worried about what the general public might think of the outputs. While another reflected that they felt the panel had done a good job putting forward the case for a Minimum Income Guarantee. One felt that although the group was diverse, in their opinion members may not have all actively participated or expressed their views.

Some members commented on the process, with a couple saying they felt they could have done with more time, and one saying at times they were presented with too much information from different sources.

Two members reflected on the Minimum Income Guarantee policy itself. One, although happy to have taken part said they though “how can we come to an agreement on a system which includes everyone without either prioritising or leaving groups out?”, and another said that although they had found it interesting, they felt “that what we want is virtually impossible”.

Appendix 3: Background on a Minimum Income Guarantee

A Minimum Income Guarantee is an assurance that no one will fall below a set income level that would allow them to live a dignified life. It can be met through a combination of employment, tax relief, social security, services and regulation of essential costs. The aim is to provide everyone in Scotland with a minimum acceptable standard of living ensuring enough money for housing, food and essentials to allow then to live a decent, dignified healthy and financially secure life. It has the potential to build significantly greater levels of financial security in Scotland and contribute to a safety net that would protect against periods of uncertainty, address widening inequity and maximise the potential of the entire population long-term.

A Minimum Income Guarantee would see action on social security, work and the costs of essentials to deliver an income floor beneath which no one in Scotland would be allowed to fall. The income floor, or Minimum Income Guarantee level, would be set to ensure a dignified quality of life and would vary by household type and need. For most households, the Minimum Income Guarantee level will be achieved through paid work therefore reform is required to increase minimum levels of pay and achieve equal pay for women and marginalised groups; address the undervaluation of low and unpaid work; reduce barriers and participation gaps; broaden pay rates; guarantee hours worked and career progression; and to ensure work is equitable, flexible and accessible to all.

Reducing the costs of essentials such as housing, energy, food, travel, digital and childcare if applicable will have the effect of reducing the level of income needed to reach a dignified quality of life; in turn this would reduce the Minimum Income Guarantee level. However, services can also help to increase household earnings by addressing barriers to the labour market and enabling individuals to increase hours in paid work and take on new roles. Alongside fair work and adequate social security, services and reducing the cost of essentials will ensure a Minimum Income Guarantee is transformation and has a lasting impact on financial insecurity and poverty.

In its full form, a Minimum Income Guarantee would include a payment that would top-up the income of households whose income from paid work and other sources falls below the Minimum Income Guarantee level. The Minimum Income Guarantee payment would be designed to replace many of the existing UK-wide income-assessed social security payments in Scotland longer-term, such as Universal Credit. In doing so it will be desirable to retain a diversity of payments so that people and families do not see a reliance on one single payment at one single point.

The Expert Group are responsible for driving progress and will publish a full report in 2024 that will make recommendations to the Scottish Government, considering the costs, legislative powers, delivery mechanisms needed to implement a Minimum Income Guarantee in Scotland.

How to access background or source data

The data collected for this social research publication:

☐ are available in more detail through Scottish Neighbourhood Statistics

☐ are available via an alternative route

☒ may be made available on request, subject to consideration of legal and ethical factors. Please contact socialresearch@gov.scot for further information.

☐ cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.

Related Publications

The Minimum Income Guarantee Experts by Experience Panel report executive summary is available here.

An Easy Read version is also available here.

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