

# Expert by Experience Panel – Executive Summary

July 2024



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## **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 identify actions to support its implementation.

## Background and process

Delivery of the panel included the following:

- ① Recruitment in Summer 2022 of 30 diverse members of the public from across Scotland with experience of financial insecurity.
- ① 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.
- ① 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.
- ① 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.
- ① 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 financed.

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 consensus 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 identified 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 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.

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 MIG 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:

- ① 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.
- ① the final recommended principles developed by the Panel are widely shared both within the Expert Group, the Minimum Income Guarantee Secretariat and aligned partners.
- ① 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.

## **Related publications**

The full Minimum Income Guarantee Experts by Experience Panel report is available [here](#).

An Easy Read version is available [here](#).

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