

The Minimum Income Guarantee: a roadmap to dignity for all

An independent report produced by the Minimum Income
Guarantee Expert Group

June 2025



Executive Summary

The aim

A Minimum Income Guarantee would ensure that no one falls below an agreed income level set to allow everyone to live a dignified quality of life, offering financial security and unlocking opportunities for all. This income level would be achieved through a combination of fair and accessible paid work, reform on costs, high-quality services and stronger social security. Each component must work together in harmony; if one element of it is underdelivering then the Minimum Income Guarantee will have less of an impact.

Life is unpredictable, as we see now, through the pandemic and cost of living crisis. Too many are living insecure lives, holding us all back. A Minimum Income Guarantee would universally guarantee financial security, ensuring everyone can live with dignity.

It would be a fundamental change to the social contract in Scotland, freeing people and families from the huge financial risks of job loss, illness, disability, growing a family and relationship breakdown. This is a necessary foundation for the transitions we face as a country with significant opportunities and challenges over the coming years and decades, including an ageing population, technological change such as automation and AI and transition to net-zero. By offering security for all we can unlock opportunities for all through this transition.

A Minimum Income Guarantee will need time, investment and action. It is a commitment that will need buy-in from the public, decision-makers and business – a genuine national commitment. It would support a wellbeing economy that is more inclusive and supportive of all its people, which can deliver economic growth that is more sustainable and, crucially, shared fairly. It would be preventative spending, reducing demands on public services to deal with the social and health problems caused by poverty and inequality. At a UK level the cost of poverty on health care is even greater than the £29 billion estimated in 2016 (£34 billion at 2024 prices).¹ Financial insecurity impacts on life chances, young people living in the most deprived areas in Scotland are four times more likely to be excluded from school and have lower attendance levels.² The societal costs of doing nothing cannot be ignored. As well as harming children and families, poverty is estimated to harm Scotland's economy to the cost of at least £2.4 billion per year.³

1 The Kings Fund (2024) [The Relationship Between Poverty And NHS Services](#)

2 The Poverty Alliance (2022) [The Poverty Alliance submit evidence to the Education, Children and Young People Committee on the Scottish Attainment Challenge](#)

3 CPAG (2024) [End Child Poverty budget briefing 2025-26](#)

The design

A Minimum Income Guarantee should ensure a dignified quality of life for all. To design a Minimum Income Guarantee we used the Minimum Income Standard developed by Loughborough University as a proxy, which looks at the income level required to lead a dignified, socially acceptable life.⁴ Our aim is to see a Minimum Income Guarantee set at the equivalent of 100% of the Minimum Income Standard delivered through significant reform to work, services, costs and social security longer-term.

The level of income required to live with dignity should vary by need, reflecting the reality of people's lives. Treating everyone the same is not the same thing as treating everyone fairly. There is currently no Minimum Income Standard that fully reflects the additional costs faced by disabled people, unpaid carers or those living in rural and island communities. This is something we want to see addressed.

To fulfil the potential of a Minimum Income Guarantee, we need to transform the labour market and economy. Inclusive growth, fair work and equity are crucial elements of a wellbeing economy⁵ – the ambition of a Minimum Income Guarantee would be core to delivering this in Scotland. Many of the countries who have a stronger record on fair work than Scotland or the UK have institutions in place that act to balance the interests of employees, employers and the country. This would require a model being adopted in Scotland that brings everyone together to establish a social partnership approach. Through this approach, we expect to see paid work going further to provide financial security.

We would like to see progress towards Universal Basic Services, ensuring essentials can be provided to everyone free or affordably. This means less money, through work and social security, would be needed for individuals and households to reach a dignified quality of life. It can help provide financial resilience and protect against unforeseen and unpredictable needs across a lifetime. Introducing Universal Basic Services could lead to an improved quality of services that is more efficient and cost effective; it has the potential to reduce stigma around accessing support; and enhance solidarity among communities by recognising we have shared needs.⁶ There is also an opportunity to use services as a vehicle for our ambitions around fair work. This would be achieved through designing services with fair work embedded, recognising the value of key workers, and ensuring that entering work is always a positive financial choice that is not undermined by unaffordable childcare or transport.

4 Joseph Rowntree Foundation (2024) [A Minimum Income Standard for the United Kingdom in 2024](#). It reflects public consensus on what was needed for a dignified socially acceptable standard of living in 2024. It was developed from group discussions with the general public held between May 2023 and March 2024. It is rooted in what people were experiencing at that time and what resources and priorities were considered important for households to be able to thrive, with all budgets priced in April 2024.

5 Scottish Government (2025) [Wellbeing Economy Governments \(WEGo\)](#)

6 IPPR Scotland (2022) [Universal basic services: Building financial security in Scotland](#)

A Minimum Income Guarantee social security payment will sit alongside a separate payment for housing costs, reflecting their variation across the country. Likewise, pensions, non-means-tested payments for disability costs, and Child Benefit to support the additional costs of raising children would continue, together with additional payments for unpaid carers and other groups as now. It is important to retain the existing universal parts of the social security system to offer a bedrock of support on which a Minimum Income Guarantee can be built, and to offer a diversity of payments for people and households.

A Minimum Income Guarantee payment will see a radical departure from our current social security system. It would see a payment level set in line with advice from independent experts, including those with lived experience of financial insecurity, means-tested fairly and responsive to real-life costs. It should be set at level to ensure all can live with dignity. The payment will taper gradually to reduce as other sources of income increase, to support progression and to ensure that people gain financially by taking extra hours of paid work. It will be designed to prioritise maximum take-up and remove accessibility barriers. This will be a genuine safety net for all who need it, free from the punitive sanctions we see in the Universal Credit system. Crucially, a Minimum Income Guarantee payment will ensure that everyone can access their own income through an independent payment rather than the current single household payment. This will help reduce intra-household financial and economic abuse which is enabled within the existing UK system and experienced most harshly by women and disabled people.

We have an opportunity to build a better system to address the systemic inequalities experienced by women, marginalised groups and economically disadvantaged communities in Scotland. It will be critical that the policy is designed to ensure that those who experience multiple forms of discrimination, based on race, ethnicity, class, disability, gender or age, can fully benefit from a Minimum Income Guarantee. A Minimum Income Guarantee that is not gender-competent, anti-racist, and responsive to how inequalities and injustices intersect, and compound, would ultimately fail in its aims. This is the time to showcase an intersectional approach from data collection to service design.

Our Roadmap

This report is a Roadmap, outlining how we can deliver a full Minimum Income Guarantee, step by step. We combine long-term vision with near-term steps that mean significant progress can be made straight away, even if full implementation will take time, investment and action.

Building the Guarantee: 2026-31

These initial steps focus on strengthening the existing safety net. They can be taken between 2026 and 2031 using existing powers and greater flexibilities, in cooperation with the UK Government, and in the current economic context.

On social security these steps see an end to the two-child limit, the five-week wait for the first Universal Credit payment, and unfair deductions from social security payments for those who cannot afford them. 100% of childcare costs paid under Universal Credit, up to a cap, would be covered for low-income households with

children. Pilots in Scotland to end punitive conditions and sanctions within the existing reserved benefits system would be introduced, alongside reforming Jobcentre Plus. It would also see the doubling of the Scottish Child Payment to £55 per week by 2031 (in 2024/25 prices) with new protections if necessary put in place to manage the significant drop in income for those who lose Scottish Child Payment entitlement.

For services, there would be concerted action to improve availability, accessibility, quality and take-up. Existing services, such as housing, childcare, social care and transport need to be strengthened to make way for future growth and expansion. People need to understand what support they're entitled to and feel encouraged to access this, whether this is by making transport safer; improving the childcare infrastructure; raising awareness of phone and broadband social tariffs; and ensuring services are designed to be accessible for disabled people. There will also be action to reduce costs through greater promotion of phone and broadband social tariffs, and progress towards creating an energy social tariff.

We also want to see an end to age discrimination and recognition of the value of apprenticeships by working towards all workers receiving at least the real Living Wage and Living Hours by 2030. There should be a review of how local tax powers can encourage progress on fair work and the potential of sectoral bargaining mechanisms to go further.

Other first steps include doing the work to ensure that women can access an independent income through the Minimum Income Guarantee's design; taking steps to ensure people can access their existing entitlements to social security and services; and for the investment in the collection of intersectional data to better inform the policy design in the later stages of the Roadmap.

The additional costs faced by disabled people must be met urgently as part of building the guarantee and foundations for a Minimum Income Guarantee. These should be met through existing disability benefits that will sit separately alongside the Minimum Income Guarantee payment. This is even more important given recent UK Government announcements on plans to cut almost £5 billion⁷ from ill-health and disability benefits across the UK.

We believe that providing unpaid care should never result in poverty or disadvantage, or impact wellbeing. Further work is needed now to fully understand the additional costs faced by unpaid carers, and to then ensure that carers are adequately supported. This work should be done in collaboration with unpaid carers and seek to understand the outcomes that they wish to achieve. This should be accompanied by strengthening access to essential services and resources which support independent living and unpaid care, alongside better-tailored support for those disabled people who can enter the workforce.

We also recommend piloting a fuller version of a Minimum Income Guarantee for some groups at this stage of the Roadmap so we make progress quickly and test and learn from different approaches to implementation. Piloting will be critical for the successful later stages in this Roadmap.

7 Disability Rights UK (2025) [Green Paper published – £5 billion cuts proposed by scrapping the WCA and changed PIP assessment](#)

If undertaken in Scotland through Scottish Government action, our initial steps on social security would see additional investment of £671 million per year. If UK-wide action is taken on some of these recommendations, for example ending the two-child limit and five-week wait, the net cost to the Scottish Government could fall to £496 million per year. If the UK Government ended the Benefit Cap this would further alleviate existing spending commitments.

Increasing the Scottish Child Payment to £55 and ending the two-child limit could reduce relative child poverty by 6 percentage points in 2030-31,⁸ delivering further progress toward the 2030 child poverty targets. This would build a stronger safety net in Scotland to tackle broader poverty and destitution levels.

We see this investment as preventative spending, investing now to reduce harm and demand on public services later. As such we recommend that this investment should be deemed a priority spending area in the next parliamentary term, seeing a first call on any increases in devolved tax revenues and/or the Scottish block grant alongside other protected areas such as the NHS and schools. If tax rises are necessary to balance the Scottish Government budget, we recommend focusing on progressive changes to council tax and income tax thresholds as key options.

Creating a Fairer Scotland: 2031-36

Our vision for Scotland in 2031 is that it will have hit its child poverty targets and will now be working towards eradicating poverty across the population. The UK Government and Scottish Government should be working together, along with local and national levels of government, towards the shared goal of a Minimum Income Guarantee offering financial security for all.

The Roadmap sets out the next steps, from 2031 to 2036, some of which will require further powers for the Scottish Parliament or greater flexibilities and cooperation between UK and Scottish governments. It sets out proposals for a new Cooperation Commission between the UK and Scottish governments to understand the potential joint action, flexibilities and/or powers necessary to deliver a Minimum Income Guarantee in Scotland. In addition, a new Minimum Income Guarantee Commission (which could be absorbed into an existing body) to advise on roll-out, setting and uprating of the Minimum Income Guarantee level.

By 2036, we can move to an interim Minimum Income Guarantee payment in Scotland, set at the level of the relative poverty line. We recommend that this would, subject to the advice of the Minimum Income Guarantee Commission, initially be paid on a time-limited basis for those able to work. This would offer a temporary boost in support when income drops below the relative poverty line, and on an unlimited basis for those with caring responsibilities or disabilities.

8 Fraser of Allander Institute (2025) [Minimum Income Guarantee Poverty Impacts](#)

Design features of a time-limited payment

It would provide a temporary boost in support, as an interim step towards the social security element of a Minimum Income Guarantee.

- ① Income threshold for eligibility for payment, set at the relative poverty line, for a time-limit of 12 months in every 60 months, after which someone would revert to the strengthened safety net in line with our early steps e.g. Universal Credit, which by this stage on the Roadmap should amount to at least the Essentials Guarantee,⁹ no longer include the two-child limit, and be accompanied by an increased Scottish Child Payment.
- ① No time-limit for disabled people or unpaid carers, and an extended time-limit for parents to care for children (at least an additional 12 months).
- ① Three simple-to-understand payment levels – an Adult, Further Adult and Child Payment, ensuring everyone reaches the relative poverty line based on their household composition. These would replace Universal Credit payments and where possible combine with other means-tested entitlements for simplicity. All existing premiums would be protected ensuring we can meet a ‘no one loses out’ principle as the new system is introduced.
- ① The payment would gently taper as earnings increase, supporting employment. There would be no work allowance with a taper applying from the first £1 of household earnings. A tapered payment would be subject to the 12-month time-limit.
- ① Paid to individuals, with higher levels of payment going to the primary carer and/or lower earner in a household.

The Minimum Income Guarantee level, ensured through a social security payment, would therefore be the following for a selection of typical households in 2024/25 prices (rounded to the nearest £500):

- ① Single Adult - £11,500 per year
- ① Couple - £20,000 per year
- ① Couple with one child - £28,000 per year
- ① Single parent with two children - £28,000 per year¹⁰

This is based upon a household receiving their full entitlement; some will receive a lesser payment amount if they have additional sources of income e.g. through employment to bring them to the relative poverty line.

9 See Glossary

10 Minimum Income Guarantee Expert Group (2024) [Medium-term social security evidence paper](#)

Pilots and the Minimum Income Guarantee Commission should inform whether and how to go ahead with this, nearer to implementation. This would require additional investment of £5.9 billion¹¹ per year in Scotland if introduced tomorrow. However, with improvements to the quality of work, and further investment in services, reductions in costs, and improvements in social security across the UK between now and 2036, this cost could be reduced significantly ahead of introduction.

The reduced earnings potential faced by some disabled people and unpaid carers would be addressed through a means-tested premium payment, on top of the payment set at the relative poverty line. In both cases this is recognising the impact of reduced earnings on the long-term ability to save and live with dignity. In addition, living with dignity under a Minimum Income Guarantee should never be compromised based on where you live. Ultimately, a Minimum Income Guarantee would include a premium payment reflecting the additional costs faced by rural and island communities.

We want to see work to map out the reform needed to employability, education and skills provision to build a workforce that meets our current and future needs. This is particularly with the aim of futureproofing the workforce as we transition to a low carbon economy, see significant technological change (including automation and AI) and as our population ages.

We support calls for the existing childcare offer to be expanded to 36 hours per week year round for 3- and 4-year-olds (50 hours per week in term time) and 24 hours per week for 1- and 2-year-olds. If necessary, this should initially prioritise low-income households. There should also be expansion of the concessionary travel scheme to all low-income households.

The end of this stage of our Roadmap is over ten years away. We hope that our economic performance and labour market has improved significantly over this time, bringing down the costs of introducing our next steps towards a Minimum Income Guarantee, and freeing up tax revenue to do so. Equally, over the next ten years we very much believe the UK and Scottish governments must invest in social security, fair work and services/costs of essentials. This would reduce the amount required to implement a Minimum Income Guarantee. We have undertaken work to understand how the time-limited payment could be funded. Our analysis shows that, with significant further powers or flexibilities, this level of investment could be delivered through tax reforms. This could include learning from the experience of other countries who have moved to make this kind of investment into social security by, for example, broadening their tax base and replacing existing tax allowances in the system with more targeted support.

11 Minimum Income Guarantee Expert Group (2024) [Medium-term social security evidence paper](#)

Realising our Collective Ambition: beyond 2036

Our vision for Scotland in 2036 is that the Minimum Income Guarantee now sits alongside more established parts of the social contract, including the NHS and free education, combining to create a new social contract ready for the challenges and opportunities we face as our population ages, workers navigate the transition to a low carbon economy, and we take the positives of technological change while addressing the negatives.

From 2036 onwards we work to progress implementation, balancing the role of work, services, costs and social security to ensure that everyone can live with dignity. Through fuller powers and flexibilities or through action from the UK Government we now regulate the costs of essentials more fully, have improved public services and strengthened working conditions, built on cooperation between employers and the state. This coupled with increased income from fair work and/or social security allows everyone to reach a dignified quality of life.

We live in a part of the world where there is security for all, unlocking opportunities for all. Where poverty still exists, it is fleeting and without the long-term damaging scarring effects we see now. This builds an economy and society far stronger than today, with wellbeing at its heart.

Annex 1: Recommendations

Step 1: Theory to action

RECOMMENDATION 1: The Scottish Government should agree to progressing towards a Minimum Income Guarantee as a matter of urgency in 2026, embedding the principle across all policies, strategies and portfolios. They should set a clear target for reducing the number of people living beneath the Minimum Income Guarantee level and report on progress against this and towards implementation through an annual statement.

Step 2: Guaranteed safety net

RECOMMENDATION 2: As an urgent priority the Scottish Government must set a deadline for action to move closer to a guaranteed safety net that people can rely on. This means progressing with urgency towards its existing commitment of scrapping the impact of the two-child limit for the Universal Credit Child Element in 2026, children in larger families must no longer be punished or put at greater risk of poverty. By the end of 2026, the Scottish Government must act if the UK Government fails to by ending:

- ❶ the unjust five-week wait for the first Universal Credit payment, which leaves a gaping hole in the safety net and risks destitution for those that need support.
- ❷ the unfair parenting penalty within Universal Credit, which limits support for childcare costs for low-income families to 85% of childcare costs up to a cap, creating barriers to employment and other opportunities. Instead, 100% of costs up to a cap should be covered.

RECOMMENDATION 3: The Scottish Government should prioritise increasing the Scottish Child Payment to reach £55 p/week (in 2024/25 prices) as soon as possible in the next parliamentary term and by the end of 2030 at the latest.

RECOMMENDATION 4: The UK Government should implement an Essentials Guarantee as a matter of urgency, no later than the end of 2026.

RECOMMENDATION 5: By 2027, the UK Government and Scottish Government should work together to facilitate the necessary flexibilities to pilot and implement the removal of conditions and sanctions in Scotland.

RECOMMENDATION 6 By 2027, the Scottish Government should stop unaffordable third-party deductions by public bodies (i.e. the money taken from benefits to pay down debts), ensuring that no public body in Scotland (such as local authorities) applies for a third-party deduction without first having undertaken a proper affordability check.

Step 3: A system centred on equality

RECOMMENDATION 7: The Scottish Government should undertake an intersectional, gendered modelling and analysis of the impact of a Minimum Income Guarantee by 2026. This should consider the implications of eligibility for a Minimum Income Guarantee payment being assessed by either household or individual income. The longer-term impacts of a Minimum Income Guarantee on women's labour market participation must be considered. This will be critical to ensure the Minimum Income Guarantee can be designed in a way that is gender-competent, addresses existing gendered, intersectional biases within the current social security system, and prevents gender-based violence and abuse.

RECOMMENDATION 8: A Minimum Income Standard for disabled people should be developed by 2027 and used to aid a review of the adequacy of disability benefits. This should ensure that additional costs faced by disabled people are adequately reflected in the level of payment. Similarly, the UK Government should also review adequacy of related benefits still being paid via DWP to ensure that disability benefits are adequately funded in Scotland.

RECOMMENDATION 9: By 2027, the Scottish Government should undertake further work to quantify both the additional costs faced by unpaid carers and loss of income (including long term implications) and understand what changes to unpaid carer benefits are required.

RECOMMENDATION 10: The Scottish Government should align current benefit eligibility (for example, free school meals eligibility with the Scottish Child Payment, and better alignment of eligibility for the five family payments overall) and increase automation to support and increase accessibility by 2029.

RECOMMENDATION 11: Building on current approaches to benefit take-up, the Scottish Government should increase investment in schemes at the local and national levels that will reach people and families currently not taking up the support they are entitled to by 2031. This should pave the way for Social Security Scotland to move towards an approach, utilising technology and data where helpful, that aims for as close to full take-up of entitlements as possible.

RECOMMENDATION 12: By 2027, the Scottish Government should have invested in the collection of intersectional data in relevant areas: poverty, services and employment that is readily available and competently used in policy design both within government and working groups advising the government.

Step 4: Maximising the fair work agenda

RECOMMENDATION 13: The UK Government and Scottish Government should work together with employers to maximise the potential for the UK's 'new deal for working people' agenda and for Scotland's Fair Work agenda to drive reduced levels of poverty, inequality and financial insecurity in Scotland. This includes bringing an end to age discrimination and recognising the value of apprenticeships by working towards all workers receiving at least the real Living Wage and Living Hours by 2030.

RECOMMENDATION 14: The Scottish Government should expand its requirements in public procurement to ensure that all contractors must meet a wider range of fair work first actions (including living hours, being carer positive and action on accessible and flexible work). This should include enforcement and monitoring of these pledges by contractors by 2028.

RECOMMENDATION 15: The Scottish Government should review how local tax powers can be used in new ways to encourage progress on fair work by the end of 2026. This should consider phasing out the Small Business Bonus Scheme to provide new financial incentives to implement fair work practices and disincentives for not doing so.

RECOMMENDATION 16: The Scottish Government should engage with employers and unions to review the potential for sectoral bargaining mechanisms and Fair Work Agreements across a range of sectors, including social care, childcare and hospitality, in which low pay and insecure work are endemic. These should become key to conditionality within public procurements, public funding and tax policy within Scotland by the end of 2028.

Step 5: Fair, affordable and accessible services

RECOMMENDATION 17: By 2031, the Scottish Government should move more of the population towards a Minimum Income Guarantee income level by reducing the costs, and increasing the range, accessibility and quality of public services such that household costs are reduced for those on low incomes and increasing the progressivity of taxes to support fairer distributions of income.

RECOMMENDATION 18: By 2031, the Scottish Government should focus on improving the availability, access, quality and take-up of existing services with an effort to minimise barriers to support and inequalities by:

- ① taking urgent action to ensure that everyone has access to a safe, secure and sustainable home with focus on those most marginalised and experiencing intersecting barriers.
- ① promoting existing broadband, phone social tariffs, and providing sufficient support to people who are digitally excluded.
- ① reviewing the affordability of childcare and monitoring how this interacts with people's ability to reach a Minimum Income Guarantee. Improving the implementation of the current Early Learning Childcare offer by ensuring this is available, accessible, and flexible for all and suitable for children with additional support needs. This should also look at the infrastructure and working conditions of childcare employees that need to be met prior to any expansion of funded hours, paying attention to the availability of funded hours beyond term time, over the medium-term.
- ① establishing a core level of service provision for social care that enables disabled people to live independently and achieve ordinary things that others take for granted, such as participation, learning, education and working if this is an option for them. Similarly, adequate social care will enable unpaid carers to access opportunities alongside their caring responsibilities, where they wish and if able to do so, including by supporting access to employment, community participation and education.
- ① working with transport providers and Local Authorities to agree an approach to improving safe and equitable access to public transport which meet the needs of communities across Scotland.

RECOMMENDATION 19: The Scottish Government should work with the UK Government to develop and deliver a new automated national social tariff for energy in Scotland, prioritising the reduction of energy costs for low-income households in the first instance and those who face higher costs, including rural and island communities and disabled people. This would see an automated system that proactively targets support to low-income households to ensure no one goes without essential services by 2031.

Step 6: Piloting a Minimum Income Guarantee

RECOMMENDATION 20: The Scottish Government should establish a multi-year pilot of a Minimum Income Guarantee in Scotland by 2029.

Step 7: Financing the first steps of a Minimum Income Guarantee

RECOMMENDATION 21: The Scottish Government should make investment to deliver the initial steps of a Minimum Income Guarantee a protected spending area in the Scottish budget. If further revenue is required for spending in unprotected areas progressive council tax reforms and changes to income tax thresholds should be considered.

Step 8: Ensuring success through cooperation

RECOMMENDATION 22: By 2027, the UK and Scottish Government should work together to establish a new Cooperation Commission, to consider how cooperation, flexibilities and/or further powers could deliver against agreed shared outcomes in Scotland. This would include understanding and agreeing what is necessary to deliver a Minimum Income Guarantee. Reporting in time for the next UK Parliament elections (which must be called by 2029), the Commission would outline a new framework for cooperation between the UK and Scottish governments to deliver for Scotland to be implemented from 2031 at the latest.¹²

RECOMMENDATION 23: A Minimum Income Guarantee Commission should be established by 2031 to guide implementation of a Minimum Income Guarantee through to 2036 and beyond. The Commission should be based on the design of the Low Pay Commission, but should include diverse, intersectional lived experience, alongside other forms of expertise. In establishing the Minimum Income Guarantee Commission, consideration should be given to whether its responsibilities could be handed to an existing body.

Step 9: Interim, time-limited Minimum Income Guarantee

RECOMMENDATION 24: By 2036, the Scottish Government should introduce an initial interim, time-limited Minimum Income Guarantee payment set at the equivalent of the relative poverty line, subject to the advice of the Minimum Income Guarantee Commission. This would offer a temporary boost in support for some. Some groups would not be subject to the time-limit e.g. disabled people and unpaid carers.

¹² This would not preclude work to deliver an independent Scotland by those who support independence.

Step 10: Ensuring everyone has a level of income that promotes dignity

RECOMMENDATION 25: The Scottish Government should implement a means-tested Minimum Income Guarantee premium for unpaid carers, disabled people and those in rural and island communities. Prior to that it must quantify the reduced earnings potential experienced by many disabled people and unpaid carers by 2031. It must also update the work already undertaken to understand the costs faced by disabled people and those in rural and island communities, and the impact this has on their overall income.

Step 11: Futureproofing skills and employment

RECOMMENDATION 26: The Scottish Government should take strategic action by 2032 to futureproof the workforce with clear aims around supporting a just transition, shaping technological change, and responding to an ageing population. This should look across employability, education and skills and be underpinned by the principles of a Minimum Income Guarantee.

Step 12: Reducing household costs and unlocking opportunities

RECOMMENDATION 27: The Scottish Government should expand the current childcare offer of 1,140 hours to 1,900 hours (50 hours per week in term time or 36 hours per week year-round) for 3- and 4-year-olds and introduce a new offer that provides 1,300 hours per year (24 hours per week across the year) for 1- and 2-year-olds by 2032 at the latest. This could prioritise low-income households in the first instance and/or could be increased incrementally alongside wider reform to work and social security as part of the Roadmap towards a Minimum Income Guarantee.

RECOMMENDATION 28: By 2036, the Scottish Government should expand the concessionary travel scheme to include low-income households, encompassing all households below the Minimum Income Guarantee level.

Step 13: Financing the next steps of the Minimum Income Guarantee

RECOMMENDATION 29: With further powers or flexibilities on tax, the Scottish Government should consider tax reform to fund a Minimum Income Guarantee. In doing so, it should consider how existing powers can be used to their maximum. It should consider how further powers could be used, learning from other countries which have funded greater investment in social security as progressive and preventative spending.

Step 14: Delivering a full Minimum Income Guarantee

RECOMMENDATION 30: Beyond 2036, a Minimum Income Guarantee should be set at a level that ensures everyone can live with dignity. This should balance action across work, services and social security and consider economic and social needs. This includes expansion of the Minimum Income Guarantee payment, regulation of the costs of essentials, more needs met through Universal Basic Services, and the delivery of a social partnership economy.

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