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## **EUROPEAN SOCIAL CHARTER**

Comments submitted by the Scottish Human Rights Commission  
concerning the Ad hoc report on the cost-of-living crisis

submitted by

**THE GOVERNMENT OF THE UNITED KINGDOM**

Report registered by the Secretariat

On 2 August 2024

**CYCLE 2024**

# **European Social Charter: Ad hoc report on the cost-of-living crisis submitted by the Government of the United Kingdom – Comments by the Scottish Human Rights Commission**

**July 2024**

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The Scottish Human Rights Commission was established by the Scottish Commission for Human Rights Act 2006, and formed in 2008. The Commission is the National Human Rights Institution for Scotland and is independent of the Scottish Government and Parliament in the exercise of its functions. The Commission has a general duty to promote human rights and a series of specific powers to protect human rights for everyone in Scotland.

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# Executive Summary

This report has been written by the Scottish Human Rights Commission (the Commission) to provide information about the 'cost of living crisis' to the Council of Europe's European Committee of Social Rights.

The European Committee of Social Rights (known as 'the Committee' in this report) is a group of experts who monitor how countries implement the European Social Charter. The European Social Charter is an international human rights treaty the UK has agreed to be bound by and to implement the rights included for all people in the UK.

The Committee looks at how well the Charter is being upheld through regular country monitoring. It will usually look at a group of rights and how well the Government's actions are delivering these rights for people. As Scotland's human rights watchdog, one of the responsibilities we have is to provide evidence to the Committee and other treaty bodies like them to help them do this.

This particular report is part of a new process for the Committee, where they look at an issue that affects all countries who have signed up to the treaty and how that issue is affected everybody. This year the Committee is looking at the 'cost of living crisis', a name given to a mix of issues that have squeezed household incomes across Europe such as high inflation and energy prices.

The Commission has prepared this report to provide the Committee with evidence about how the 'cost of living crisis' has affected people in Scotland and what the Scottish Government - and to some extent the UK Government and local government - have done to try and help people. We mainly look at the years between 2021 and mid-2024, although we recognise that many of the problems in communities existed long before this. The Scottish Government has also provided evidence to the Committee in the UK Government's response to a

questionnaire.<sup>1</sup> We have used the same questionnaire questions to structure our report.

The evidence we set out in this report shows that:

- The Scottish Government cannot change the levels of minimum wage because these are reserved to the UK. The UK minimum wage – known as the ‘National Living Wage’ – have been increased with the cost of living this year.
- The Scottish Government can and does promote the ‘real living wage’ or the wage that research suggests is needed to live comfortably. It is now a requirement to pay the real living wage in public sector contracts.
- The Scottish Government has also introduced new emergency payments and increased social security to try to support incomes as prices have increased.
- The Scottish Government has some responsibility for social security following the creation of Social Security Scotland in 2018 and the devolution of some parts of the UK benefit system in 2016. Although some parts of the Scottish system are positive, there are some issues with take up, with how slow some of the measures have been rolled out and questions about whether the Scottish Government has been as innovative as people may have wanted.
- Childcare is hugely expensive, even with an increase in government funded hours. This is making it difficult for parents to take on paid work or increase their income, especially when they need more flexible hours or specialist care. Increasing the number of providers could benefit families hugely as part of efforts to tackle child poverty.
- The Scottish Government’s flagship anti-poverty support is the Scottish Child Payment, which is now worth over £26 per child per week for low income households. However, the Scottish Child

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<sup>1</sup> [THE UNITED KINGDOM'S ad hoc REPORT: Cost of Living](#)

Payment is very expensive to deliver and would need to be much higher if it remained the main tool tackle child poverty, so other forms of help for households also need to be rolled out.

- Despite these policies designed to help low income families, the cost of living crisis has massively affected households in Scotland and pushed or kept more people in poverty. Crisis funds such as the Scottish Welfare Fund are facing significant demand while the budget for them is not increasing quickly enough and other forms of support such as the Fuel Security Fund have been withdrawn, increasing pressure elsewhere in the system.
- Fuel poverty has been a long term issue in many Scottish communities and the global price shock in 2023 has put many households into more debt or forced people to make difficult decisions about when to heat their homes or use energy. This is particularly dangerous for disabled people and older people who have specific energy needs, such as equipment.
- Food insecurity has increased. Food banks have been more common over the last fifteen years however the increases between 2022 and 2023 were significant.
- There is a shortage of housing that meets people's needs and that is affordable across all of Scotland. The emergency measures that have been put in place to protect renters have come to an end without longer term approaches put in place and the Scottish Government is not meeting its ambitions on housebuilding. Accommodation in rural areas is particularly challenging.
- Plans to tackle poverty, particularly child poverty, have been a priority for many years but the poverty rates do not seem to be falling significantly.
- Local services are really struggling as local government funding is not adequate to meet the increasing needs of communities and there needs to be a more joined up and longer term approach. Human rights budgeting could help here.

Based on all of these trends, we make three main conclusions: 1) that the emergency payments created to help households manage in the cost of living crisis have not necessarily been part of joined up strategy, so other costs have been increased elsewhere; 2) that it is still not clear

how long term issues will be dealt with; and 3) human rights budgeting could give a framework to consider the budget in the round.

Although the report has been written to support the Council of Europe Committee, we also hope that it will be useful to other people who want to focus specifically on the ways in which the Scottish Government and other public bodies are or are not doing enough to protect the rights in the European Social Charter throughout the cost of living crisis.

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As part of our commitment to making what we do accessible to all of the people of Scotland, we have included this summary of the following report to help explain its purpose, findings and some of the legal and policy jargon we use in our international reports.

If you require this information in other ways or want to ask us questions about international human rights reporting, please contact [hello@scottishhumanrights.com](mailto:hello@scottishhumanrights.com).

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# Introduction

1. The Scottish Human Rights Commission (the 'Commission') is pleased to contribute the following information to the Council of Europe European Committee on Social Rights ('the Committee') as part of the forthcoming ad hoc report on the 'Cost of Living Crisis' in the Council of Europe.
2. Ad hoc reports may be requested by the Committee where 'critical issues arise with a broad or transversal scope or a pan-European dimension' and are not the subject of conclusions on conformity with the Charter in specific states.<sup>1</sup>
3. While acknowledging the purpose of the ad hoc process is to provide a general overview and broad legal, the following comments concerning the situation in Scotland are provided to assist the Committee's analysis and for people in the UK to assess the situation domestically.
4. Inflation in the UK rose sharply from around 0.5% in February 2021 to reach a peak of 11.1% in October 2022, a 41-year high, before subsequently easing again.<sup>2</sup> Current inflation rates (June 2024) are 2%.<sup>3</sup> This has had significant but not equally distributed effects on household costs. The Consumer Price Index (CPI) rose from 0.9% in January 2021 to a peak of 9.6% in October 2024 before eventually falling to 2.4%.
5. Food inflation was particularly high. Between September 2021 to September 2023 food prices increased by 28.4%.<sup>4</sup> Energy prices have also increased, with household energy bills and road fuel costs increasing rapidly in 2022.<sup>5</sup> These rises in basic essentials have had consequential impacts for many households<sup>6</sup> but also for public spending.<sup>7</sup> After a long period of relative stagnation since 2010, wages increased by 5.9% in 2022, although the rise comes after a fall in average earnings in 2021.<sup>8</sup> UK inflation has remained

higher than many similar economies and price increases also remain higher than most comparable countries.<sup>9</sup>

6. We note that this period has become widely known as the ‘cost of living crisis’, as reflected in the questionnaire.
7. The ad hoc report focuses on a series of questions<sup>10</sup> with a particular focus on the following rights:
  - Article 12 – right to social security Article 13 – right to social and medical assistance
  - Article 15 – disabled people’s rights
  - Article 16 – right to social, legal and economic protection of the family
  - Article 17 - right to social, legal and economic protection of the family
  - Article 23 – older persons’ right to social protection
  - Article 30 – right to protection from poverty and social exclusion
  - Article 31 – right to adequate housing
  - Article 4(1) - right of workers to remuneration such as will give them and their families a decent standard of living
8. This report is organised to reflect the questions the Committee put to State Parties, with a focus on devolved policy, reflecting our mandate as the National Human Rights Institution (NHRI) for Scotland (see section 2.) We aim to share additional context and our reflections based on that already provided in the state report.
9. We have generally limited our evidence and analysis to the critical period between the end of 2021 and the present (mid-2024). This reflects the Committee’s questionnaire, which identifies that “Since at least late 2021 Europe has seen a very significant rise in cost-of-living.”<sup>11</sup> All research and analysis was complete before the date of the UK General Election on 4<sup>th</sup> July 2024.

10. Even within this period the specifics of the situation have changed rapidly and the impact of inflation was inflected with other socio-economic trends, including emergence from the pandemic period and the UK's exit from the European Union. For broader information, we recommend reference to our report to PSWG- Adoption of lists of issues (LOIs) for The United Kingdom of Great Britain and Northern Ireland under the International Covenant of Civil and Political Rights (ICESR), published in January 2022.<sup>12</sup>

## Devolution and mandate

11. The Commission's mandate<sup>13</sup> covers the promotion and protection of human rights in areas of law and policy devolved under the Scotland Act.<sup>14</sup> All areas of law that are not explicitly reserved to the UK Parliament<sup>15</sup> are within the legislative competency of the Scottish Parliament, subject to compliance with the European Convention on Human Rights.<sup>16</sup> Scotland has a separate legal system, courts and tribunals, education system, National Health Service (NHS) and a range of public bodies responsible for public services.
12. Implementation of human rights treaties ratified by the UK falls within devolved competence, while accountability under international law for compliance with obligations remains with the UK Government. Understanding devolved law, policy and practice will be critical to a meaningful understanding of UK compliance. In most cases it will be for Scottish agencies to implement relevant concluding observations.
13. An overview of devolved and reserved competences is included with this report at [Annex A](#).

# Questions from the European Committee on Social Rights

**Please provide information as to whether and how the statutory minimum wage is regularly adjusted/indexed to the cost of living. Please indicate when this last happened, specifically whether it has been adjusted /indexed since the end of 2021.**

14. As the state report notes, the power to adjust minimum wage levels is reserved to Westminster. The Low Pay Commission (LPC) makes recommendations to the UK Government on changes to the level on the National Living Wage.
15. As of April 2024:
  - National Living Wage (for those aged 21 and over) is £11.44, an increase of £1.02 or 9.8 per cent on the previous year;
  - The 21-22 Year Old Rate has been raised to the NLW level of £11.44), an increase of £1.26 or 12.4 per cent;
  - The 18-20 Year Old Rate rose to £8.60, a £1.11 or 14.8 per cent increase; and
  - The 16-17 Year Old Rate rose to £6.40, an increase of £1.12 or 21.2 per cent.
16. The figures demonstrate that while the NLW and under 21 rates did receive an above inflation rate in 2024, the rates remain significantly lower than the 'real living wage', which is calculated

based on the cost of living.<sup>17</sup> The Living Wage Foundation calculates that this should be £12 per hour across the UK.<sup>2</sup>

17. Statutory Maternity Pay, which provides 39 weeks of pay across the UK, is currently set at:
- 90% of average weekly earnings (before tax) for the first 6 weeks
  - £184.03 or 90% of average weekly earnings (whichever is lower) for the next 33 weeks

This is insufficient for many families and there are access issues, especially for workers in insecure employment.<sup>18</sup>

## **Please provide information on any supplementary measures taken to preserve the purchasing power of the minimum wage since the end of 2021**

18. While the Scottish Government cannot increase the NMW or NLW, employability support (i.e. training and non-legislative support to enter the labour market) is devolved.
19. The Scottish Government encourages employers in Scotland to pay the Real Living Wage through its Fair Work Policy. A Living Wage Scheme is also financially supported by Scottish Government,<sup>19</sup> and has seen increasing voluntary commitment from employers, despite economic pressures.<sup>20</sup> As of March 2024 all public sector grants in Scotland include a requirement for recipients to pay the real Living Wage.<sup>21</sup>

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<sup>2</sup> With a higher rate of £13.15 in London.

20. Since 2021, a number of measures have been pursued to support the purchasing power of low incomes by both the UK and Scottish Governments. The UK Government provided several Cost of Living Payments to households on Universal Credit, Pension Credit, and eligible legacy benefits between 2022 and Spring 2024.<sup>22</sup> A specific Disability Cost of Living Payment and Winter Fuel Payment top up targeted specific groups vulnerable to energy price shocks. Though the payments provide short-term relief, broader evidence suggests these had limited lasting impact on financial hardship. For example, food bank usage temporarily fell by 20% following the spring 2023 payment, but increased again three weeks later.<sup>23</sup>
21. The Scottish Government carried out an Emergency Budget in November 2022, which included a number of measures to provide immediate support to households, noting that almost £3 billion had been allocated to mitigate the impact on households over 2022/23, including public sector pay settlements.<sup>24</sup> The Emergency Budget identified the following measures:
- Doubling the December 2022 Scottish Child Bridging Payment to £260
  - Doubling the Fuel Insecurity Fund to £20 million in 2022-23,
  - Funding for additional Discretionary Housing Payment and providing local authorities with more flexibility to take account of energy bills in their prioritisation of households for Discretionary Housing Payments
  - Emergency rent stabilisation measures
  - Reforms to debt relief through bankruptcy
  - An Island Cost Crisis Emergency Fund of £1.4 million
22. Many of these are discussed further in this submission.
23. Early consideration of how a minimum income guarantee could be introduced in Scotland to ensure a minimum, adequate income for all is underway. An interim report from the Minimum Income

Guarantee Expert Group was published in 2023, which outlined agreed foundation principles ahead of a final report to be published in 2024.<sup>3</sup> The Interim report warned that it was unlikely that a full Minimum Income Guarantee could be delivered within the current devolution settlement, although highlights areas where there is potential for aspects of the approach to influence public services.

**For States Parties with no statutory minimum wage, please describe any measures taken to preserve the purchasing power of the lowest wages since the end of 2021.**

N/A

**Please provide information as whether the cost of living crisis has led to the extension of in-work benefits.**

24. While the UK State Report suggests that in-work benefits are reserved to Westminster, under the Scotland Act 2016 Scotland has broad discretionary powers to administer and replace some in-work and out-of-work benefits, to make some minor changes to the administration of the main out-of-work-and-low-income-benefit (Universal Credit) known as ‘flexibilities’ and to create new benefits.<sup>25</sup>

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<sup>3</sup> [Minimum Income Guarantee Expert Group Interim Report \(www.gov.scot\)](http://www.gov.scot)



25. In 2018, the Scottish Parliament voted to establish a new agency, Social Security Scotland,<sup>26</sup> to administer devolved benefits. The Social Security Scotland Act 2018 adopted a welcome human rights-based approach, citing rights to social security on the face of the Act,<sup>4</sup> but failed to include an obligation to comply with or to demonstrate due regard to international standards.<sup>27 5</sup>
26. A number of measures to include social security recipients in the design of new payments and administration have been established, including a co-designed Social Security Charter that emphasises human dignity and rights, and a lived experience reference group.<sup>28</sup> However there is widespread concern that the Scottish Government's understandable focus on "safe and secure transition" of responsibility has impeded more innovative redesign and delayed transfer to the new agency.<sup>29</sup>

## Universal Credit

27. Universal Credit is the main out-of-work-and-low-income benefit in the UK. Concerns about its design and adequacy rate have been longstanding and widespread.<sup>30</sup> Features of Universal Credit's design, including the five week delay in the first payment, the lack of individual award (single household payment) and two-child limit,<sup>6</sup> disproportionately affect women,<sup>7</sup> children, larger families

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<sup>4</sup> One of the principles of social security in Scotland is that it should contribute to reducing poverty.

<sup>5</sup> A due regard duty would have meant a significant additional step in strengthening this legislation and filling an accountability gap in relation to the right to social security.

<sup>6</sup> The two-child limit restricts the child element of UC to the first two children born in a family. Subsequent children are entitled to no financial support, unless one of three exceptions applies – multiple birth, kinship care or the child was conceived by coercion or force. This requires women to disclose rape and domestic abuse to receive income support for her child.

<sup>7</sup> See: Comments from UN Special Rapporteur on Extreme Poverty in 2018, including "If you got a group of misogynists together in a room and said 'how can we

and those with disabled members. Currently, Universal Credit covers up to 85% of childcare costs however parents are required to pay upfront for childcare and claim back the costs, creating acute financial pressures, particularly for lone parents.<sup>31</sup> The system of conditionality whereby recipients of Universal Credit must be seeking employment or opportunities to increase their incomes through paid work do not adequately recognise parenting responsibilities, which has particular challenges for single parents.<sup>32</sup>

28. There is evidence that these essential features of Universal Credit have had negative impacts for mental health of claimants,<sup>33</sup> especially for lone parents.<sup>34</sup> Universal Credit has also been linked to household financial difficulties and a resulting decrease in spending on food.<sup>35</sup>
29. The UK Government temporarily increased Universal Credit by £20 per week during the pandemic and sanctioning was paused. The £20 uplift was withdrawn in October 2021, despite campaigns to keep the uplifts to mitigate against rising inflation.<sup>36</sup> Analysis at the time suggested that removing the uplift could push 60,000 adults and 20,000 children into poverty.<sup>37</sup>
30. Scotland has limited flexibilities around the administration of UC, known as the 'Scottish Choices';<sup>38</sup> options to pay housing elements directly to landlords and to make payments fortnightly have already been introduced, which enable greater control over household budget management. Analysis shows that both measures are popular but undermined by low awareness.<sup>39</sup> A third

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make a system that works for men but not women?' they wouldn't have come up with too many other ideas than what's in place." Reported at <https://www.telegraph.co.uk/news/2018/11/16/welfare-system-cruel-misogynistic-un-expert-warns-damning-report/>

flexibility to split household awards between members of a couple has been in development since 2017.<sup>40</sup> Anti-poverty groups and women's organisations argue that separate payments are necessary for women's financial independence and to offer protection against financial abuse.<sup>41</sup>

## Childcare

31. Despite funded childcare being devolved in Scotland, no information has been provided in the State Report on measures to expand childcare provision since 2021. The Scottish Government provides 1140 hours of funded early learning and childcare (ELC) for all three-and-four-year-olds and some two-year-olds.<sup>42</sup> Estimated take up data from 2023 indicates that 97% of eligible 3 and 4 year olds and 52% of eligible 2 year olds were registered for funded ELC.<sup>43</sup>
32. Mapping of existing childcare provision has highlighted a decline in the childminding workforce and insufficient funding to cover costs.<sup>44</sup> Despite the Scottish Government committing to an additional £16 million in funding for Local Authorities to improve pay and recruitment in the sector,<sup>45</sup> there is a need to target significant gaps in childcare provision for one and two-year-olds. Beyond nursery provision, the childminding workforce has declined by over 40% since 2016<sup>46</sup> and the Scottish Government stated in the 2023-2024 Programme for Government that it aims to grow the workforce by 1,000 through pilot programmes.<sup>47</sup>
33. There are further plans to expand ELC to cover children aged one and two from low-income households and to develop a comprehensive school-age childcare system by May 2026.<sup>48</sup> This would expand provision to 13,000 more children and their families but there is currently little to no detail on sufficient funding to address the existing shortfall in staffing across provider settings.<sup>49</sup> Parents of disabled children often face significant barriers, including availability of specialised support.<sup>50</sup> Specific challenges

also affect minority ethnic families, lone parents, and families with young children under one year.<sup>51</sup>

34. Poverty researchers and economists have suggested that an expanded childcare offer could – at least in part- be an effective means of reducing child poverty,<sup>52</sup> in line with statutory child poverty targets, particularly targeted offers that prioritise low-income households, which are also more likely to be cost effective.<sup>53</sup>
35. Despite the expanded provision of funded ELC there remains many access and affordability issues which undermine the effectiveness of the current childcare offer in Scotland. One 2024 survey showed that 4 in 5 mothers in Scotland (83.7%) reported that childcare costs are the same or more than their income.<sup>54</sup> Families experiencing poverty particularly struggle with costs, particularly for younger children.<sup>55</sup> A shortage of options outside traditional working patterns add to difficulties for single parents and parents in irregular employment.<sup>56</sup>

## **Scottish Child Payment**

36. The Scottish Child Payment (SCP) is the Scottish Government's flagship anti-poverty measure. It was introduced in February 2021, initially providing £10 per week for each child under six. The payment was doubled to £20 in November 2021 and increased to £25 in November 2022, in direct response to the cost of living crisis. At the same time, eligibility was extended to all children under sixteen.
37. As of April 2024, the SCP is provided at £26.70 per child per week to all families on a qualifying benefit.<sup>57</sup> Civil society has called on the Scottish Government to increase SCP to £40 per week to make a more substantial impact on reducing child poverty, following modelling that suggests this is the rate required to meet interim poverty reduction targets.<sup>58</sup> To meet the 2030 child poverty targets through only the SCP, it has been suggested by economic

modelling from the Fraser of Allander Institute that SCP may need to increase to £130-135 per week per child under 16.<sup>59</sup>

38. Take up for the SCP is generally high and has increased for children under 6 from 87% in 2021-22 to 95% for 2022-23<sup>60</sup>. For children aged six to 15, the take-up rate was 77% by March 2023 following the payment's extension in November 2022. Further measures to improve take up have suggested by anti-poverty campaigners, such as awareness campaigns and automation of payments.<sup>61</sup>
39. Despite the take-up rates, the impact of the SCP is still difficult to assess given its recent introduction, changes to eligibility and levels, and has no doubt been limited due by economic factors.<sup>62</sup> Relative child poverty in Scotland actually rose in 2022/23<sup>63</sup> and foodbank usage by families with three or more children remains consistent.<sup>64</sup> Preliminary data does however indicate a small but statistically significant decrease in food bank usage among households with children aged 5-16 and single-adult households with children aged 0-4 following the SCP's increase to £25 per week.<sup>65</sup> Generally however, the payment appears to be valued by those who receive it,<sup>66</sup> with positives such as the easy application process and cash basis highlighted.<sup>67</sup>
40. Some low-income families, especially migrant families with No Recourse to Public Funds (NRPF) criteria are not eligible to receive the SCP. This is in part because the SCP has been introduced using devolved powers to 'top up' existing entitlement rather than powers to create new standalone benefits. As a result, eligibility is tied to the reserved benefit system, so families not in receipt of Universal Credit (or other qualifying benefit)<sup>68</sup> cannot access SCP, and the frequent issues with administrative errors, disallowance or sanctions issued by DWP and the system of calculation can mean the families fall in and out of eligibility.<sup>69</sup>
41. Although SCP is a devolved intervention, comparison between Scotland and the rest of the UK suggests that other measures

such as free school meals could also have positive results on child poverty trends.<sup>70</sup> As SCP represents a significant commitment in the relatively fixed budget Scotland runs, sustainability of the payment especially amid calls for increased funding is a concern.<sup>71</sup>

## **Scottish Welfare Fund**

42. The Scottish Government funds a Scottish Welfare Fund<sup>72</sup> which is administered by local authorities on a discretionary basis to support people in a state of income crises. Funds may be delivered through a crisis grant, which aim to provide financial support during emergencies or disasters, helping families manage unexpected expenses and avoid hardship, or a community care grant, which is intended to help individuals and families establish or maintain a settled home after a period of care, homelessness, or disaster.
43. The total percentage of Crisis Grant Applications between April 2023 and 2024 increased by 17%.<sup>73</sup> Community Care Grant applications increased by a much smaller percentage in the same period (2%) however the total spending on Community Care Grants fell by 16%.
44. These figures are not disaggregated by local authority, and COSLA papers from February 2024 noted that “some, (especially larger councils) are facing unprecedented high levels of SWF demand and are consequently taking longer to make Crisis Grant payments to vulnerable clients.”<sup>74</sup> This paper warned that at least four councils had given a notification under 3.11 of the Scottish Welfare Fund Guidance that they plan to shift their SWF prioritisation levels to allow them to focus on “High and Most Compelling” cases for the rest of the financial year, and two of these four councils had already allocated significant amounts of their own funding to their SWF budgets. COSLA anticipated that Scottish Government funding for the SWF in 2024/25 would be maintained, however COSLA warns that this represents a real terms cut.

45. Known issues with delays in application decisions and administrative responsiveness undermine the effectiveness of the SWF.<sup>75</sup> Reports indicate some families wait up to 40 days for grants to be paid.<sup>76</sup> Anti-poverty organisations, including the Poverty Alliance,<sup>77</sup> the Robertson Trust<sup>78</sup> and the Trussell Trust<sup>79</sup> have highlighted the need to invest in both the programme and administration of the SWF to ensure it is effective to meet the needs of people in crisis.

**Please provide information on changes to social security and social assistance systems since the end of 2021. This should include information on benefits and assistance levels and the allocation of benefits**

**Adult Disability Payment**

46. The Scottish Government has used powers under the Scotland Act 2016 to replace the Personal Independence Payment (PiP) with the Adult Disability Payment (ADP), which was launched in 2021.<sup>80</sup> ADP supplements income for disabled people to meet additional needs.<sup>81</sup> While it is not means tested, eligibility is based on a points-based system to identify eligibility and rates.<sup>82</sup>
47. Under the Social Security (Scotland) Act, assessments of applicants' physical and mental health may not be undertaken by individuals who not acting in the course of employment by a public body.<sup>83</sup> Moreover, an assessment is only to be conducted when it is the only practicable means to obtain the information required to determine what assistance the individual is eligible for,<sup>84</sup> and the individual's preferences for how and where the assessment is conducted must be considered by Scottish Ministers.<sup>85</sup>
48. ADP is therefore in principle less burdensome and a more dignified assessment process however it remains based on the PiP criteria.



Disabled people and Disabled People's Organisations (DPOs) have raised numerous concerns about the mobility component and report that waiting times for decisions have increased considerably.<sup>86</sup> Social Security Scotland Statistics show that 36% of applications have been denied, continuing a downward trend in the rate of applications authorised since the peak of 69% in September 2022, falling to 53% in October 2023.<sup>87</sup> The current average processing time is 83 days. An independent review of ADP was announced in 2023 and a Chair appointed in January 2024.<sup>88</sup> A call for evidence opened on the 28<sup>th</sup> June 2024 as the first step in the review.<sup>89</sup>

49. The Fraser of Allander Institute and the Poverty Alliance were commissioned to provide evidence on the additional costs of disability using data from the 2021-22 Living Costs and Food Survey (LCFS) and supplemented with weekly diaries completed by six disabled people living in Scotland over a 5-week period in January and February 2024.<sup>90</sup> This showed that four of the six participants, all of whom were receiving disability benefit, reported they were going without essentials every week.

## **Child Disability Payment**

50. In addition to ADP, the Scottish Government launched the Child Disability Payment (CDP) in November 2021.<sup>91</sup> This benefit replaces Disability Living Allowance for children in Scotland, covering additional costs for children under the age of 16.<sup>92</sup> The CDP is made up to two components, a care component and a mobility component.<sup>93</sup>
51. According to the Poverty and Inequality Commission, parents have outlined the importance of the CDP, however “given the rising cost of living, it mostly helps pay rising costs of living expenses on food, electricity bills and heating bills.”<sup>94</sup> Issues were also noted with the form for CDP, which was described as long and complicated, with parents not knowing how to ‘navigate’ it for some severe



conditions. Parents from minority ethnic groups had particularly struggled to find information, with most not awarded CDP.

## **Best Start Grant and Best Start Foods**

52. The Scottish Government has also established 'Five Family Payments'<sup>95</sup> (including SCP) which are administered by Social Security Scotland. These include the Best Start Grants, payable to low-income families during key stages in a child's life (Pregnancy and Baby, Early Learning, and School Age) to cover additional costs associated with the relevant milestone.
53. An interim evaluation of Best Start Grants in 2020 found that people in receipt of the payments felt positively about it. The grants were perceived to ease financial strain on low income families at key transitional stages for their children, and prevented some families from going into debt. A full evaluation is expected to be commissioned in 2025, when the Scottish Government suggests that impact can be better assessed.
54. The final payment in this category is Best Start Foods, which provides a prepaid card to low-income pregnant women and families with children under three years old to buy healthy foods. Eligibility has been expanded through The Social Security (Miscellaneous Amendment) (Scotland) Regulations 2022, which removed income limits and expanded eligibility to approximately 20,000 additional people. An interim evaluation of Best Start Foods carried out in 2022 found that there could be improvement to the information and guidance given to recipients of the payments so that they knew that they were eligible for the payment and could better prepare for it coming to an end.
55. Since November 2022, Best Start Payments have been automatically paid to families in receipt of the SCP, which has been associated with an increase in benefit take-up. For example Best Start Grant School Age Payment estimated take up was 97% in 2022-23 from 77% for 2021-22.<sup>96</sup>

## **Carer Support Payment**

56. The Scottish Government has also increased the support available to family carers. It provides a Carers Allowance Supplement to top up existing UK-wide Carers Allowance through two payments (currently £288.60) a year. From November 2024, Carers Allowance will be replaced with Carer Support Payment, which is currently being piloted.<sup>97</sup> The rate of Carer Support Payment is currently the same as Carers Allowance (£81.90 per week), with full roll out expected by spring 2025.
57. Research with carers in Scotland from 2022 found that 40% of carers on Carer's Allowance and/or with a household income of £1000 per month or were struggling to make ends meet, and almost over a quarter were struggling to afford the cost of food (28%).<sup>98</sup> The number of carers in receipt of Carer's Allowance who were cutting back on essentials such as food and heat had doubled on the previous year. These figures remained consistent into 2023, with 44% of these carers cutting back on food and heating versus 22% in 2021.<sup>99</sup>

**Please provide information as to whether social security benefits and assistance are indexed to the cost of living, as well as information in particular on how income-replacing benefits such as pensions are indexed. Please indicate when benefits and assistance were last adjusted/indexed.**

58. All Scottish benefits<sup>100</sup> were uprated in line with inflation from 1 April 2024. This was a 6.7%, in line with CPI recorded in September 2023.<sup>101</sup>

**Please provide information as to whether any special measures have been adopted since late 2021 to ensure persons can meet their energy and food costs, such as price subsidies for energy, fuel, and basic food items.**

### **Fuel subsidies**

59. The Scottish Government reported that energy prices more than doubled between 2021 and 2022, resulting in around 860,000 (35%) fuel-poor households in Scotland, of which 600,000 (24%) were considered to be in extreme fuel poverty.<sup>102</sup> Civil society has warned that as a result of rising energy prices, low-income households were cutting heating, food, and other necessities<sup>103</sup> and that some households reported that their energy bills were exceeding their mortgage payments.<sup>104</sup> Increased bills have increased debt, with nearly two in five families in in-work poverty falling behind on their energy bills.<sup>105</sup> There is evidence that individuals have taken steps such as reducing energy consumption, cutting back on other essentials and borrowing more or seeking charitable support to cover unexpected energy-related costs.<sup>106</sup>
60. Increasing costs have affected all households, but have had particular consequences for disabled people and older people, all of whom have higher average energy usage.<sup>107</sup> At November 2022, one report warned that 41% of disabled people could not afford to keep their homes warm.<sup>108</sup> The Commission's parallel report to the UN Committee on the Rights of Persons with Disabilities found that disabled people were forced to "choose between heating and breathing,"<sup>109</sup> with other research also finding evidence of increased respiratory and circulatory risks and mental health impacted by stress.<sup>110</sup>

61. Prior to the global price shocks, fuel poverty was already a recognised challenge for many households in Scotland. The Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019 introduced statutory targets for Scottish Ministers a new definition, which better aligned fuel poverty with relative income poverty.<sup>8</sup>
62. People in remote and rural parts of Scotland have also been disproportionately impacted by rising fuel costs and reported high levels of fuel poverty before the cost of living crisis.<sup>111</sup> In Na h-Eileanan Siar, 40% of residents were in fuel poverty before the cost of living crisis and this has risen to 57%.<sup>112</sup> A confluence of factors place pressure on energy needs in remote areas such as heavier transportation needs, less efficient housing and higher costs to retrofit older housing, and a reliance on more expensive fuel types like electricity and oil.<sup>113</sup> Upfront payments for these fuels are prohibitive for low-income households.
63. The UK Government responded to acute rises in 2022 with a price freeze through the Energy Price Guarantee (EPG) from 1 October 2022, meaning that household bills were essentially capped at an average of £2,492. The freeze was a short term intervention and the EPG ended in March 2024.<sup>114</sup> While peak energy prices have fallen, the average annual bill for typical gas and electricity consumption between April and June 2024 is £1,690, still 39% higher than in Winter 2021/22.<sup>115</sup> Some energy companies have been criticised for posting profits while taking state subsidies under the EPG.
64. In Scotland, a range of measures to target the impact of energy bills for households and businesses were announced as part of the 2022 Emergency Budget Review. This included a new Low Income

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<sup>8</sup> It also requires Scottish Ministers to produce a comprehensive strategy to show how they intend to meet the targets.

Winter Heating payment through social security, which was launched in February 2023,<sup>116</sup> worth £50 for low income households. A dedicated cost of living award of £150 was announced as part of the 2022-23 Scottish Budget.<sup>117</sup> This was a one off payment credited to the Council Tax account for low income households.

65. The Scottish Government also introduced a Fuel Insecurity Fund in the winter of 2020 and funding was increased to £30 million in 2023.<sup>118</sup> The fund was administered by third sector organisations to support households who were at risk of self-rationing or self-disconnecting their energy use. While there was broad support, there were concerns about its adequacy and the need for ongoing support.<sup>119</sup>
66. In the 2024-2025 Budget, the Fuel Security Fund was withdrawn. COSLA has warned that “withdrawal is likely to result in further demand for Scottish Welfare Fund Crisis Grant payments.”<sup>120</sup> When asked by parliamentarians about the decision to cut the fund, the Social Justice Cabinet Secretary said that difficult decisions had had to be made and highlighted that budgets across national fuel poverty schemes, Warmer Homes Scotland and area-based schemes and the social security system had been maintained.<sup>121</sup>
67. The Scottish Parliament Net Zero, Energy and Transport Committee held a short inquiry into energy rise prices in 2022. This found that a ‘pandemic-level response’ to the crisis was needed with Scottish and UK Governments working together to provide more immediate, targeted support those struggling with increasing fuel bills and medium-long-term strategies needed to reduce future exposure to volatile energy prices.<sup>122</sup> While the Committee acknowledged measures the Scottish Government had instituted, it also warned that stakeholders working in fuel poverty and advice to consumers had told them the measures announced to date were not adequate for addressing the scale of the challenge.

## Food subsidies

68. The cost of food has also been at the sharp end of the rising cost of living. Inflation was associated with a 19% increase in food prices in March and April 2023 and food prices in March 2024 were 24% higher than in March 2022.<sup>123</sup> Staple foods like sliced white bread and dried pasta saw price hikes of 28% and 22%, respectively. A range of factors have been associated with the disproportionate effects on food, including disruption to global supply chains, changes to UK import processes after 'Brexit', and the activities of corporate actors seeking to protect profits.<sup>124</sup>
69. Disruption to supply chains has also impacted on food security. Approximately 17% of people in Scotland experienced food insecurity in the 12 months to mid-2022, equating to about 1.2 million people. However, 77% of those experiencing food insecurity did not use food aid such as food banks.<sup>125</sup>
70. Reliance on community food projects including food banks has been an ongoing concern since the financial crash, however the Trussell Trust reported a 30% increase in food parcel distribution in 2022/23 compared to the previous year.<sup>126</sup> Over 262,400 emergency food parcels were distributed by food banks in Scotland in 2023/24, maintaining record levels from the previous year. This included 86,000 parcels for children and 176,400 for adults, reflecting a 21% increase compared to five years ago.<sup>127</sup> Disabled people, families with young children, working-age adults living alone, and care-experienced individuals are all more likely to require support from community-based sources.<sup>128</sup>
71. People who live in remote and rural parts of Scotland often face higher prices, especially people living on the islands where and 'island premium' means households generally spend between 5% and 13% more than urban counterparts.<sup>129</sup> Costs and supply are further impacted by higher and more complex transportation costs.<sup>130</sup>

72. Community food provision has demonstrated innovative models of provision amid rising demand and insecurity, promoting choice, participation, and community development.<sup>131</sup> Food banks are facing increased demand and more complex needs among their users. For example, 75% of food banks in Scotland provide financial inclusion support and work with partners to help people afford food and essentials.<sup>132</sup> The private sector has also made donations to community food provision, but there are calls for them to do more, including price setting on key staple food items, as has happened in other parts of Europe.<sup>133</sup>
73. The Scottish Government has prioritised a ‘cash-first’ approach to support households, as part of its strategy to reduce food bank usage.<sup>134</sup> Eight cash-first partnerships have been funded across Scotland to address a lack of adequate income as the root cause of food insecurity. While income supplements are generally positive, direct provision or voucher schemes may be more useful for specific groups, including asylum seekers and migrants subject to NRPF conditions. These groups can face additional challenges in accessing culturally appropriate foods under general community provision.<sup>135</sup>
74. While not directly a result of the cost-of-living crisis, the Scottish Parliament passed a Good Food Nation (Scotland) Act in 2022 which includes measures to address food insecurity. The Act requires the Scottish Government to set out a National Good Food Nation Plan, which it did in January 2024.<sup>136</sup> The Commission expressed disappointment that the Act only required the Government and other public bodies to have regard to Article 11 of the International Covenant on Economic, Social and Cultural Rights (“ICESCR”) and did not acknowledge the state’s obligations to fulfil the relevant obligation in Article 11 and other standards.<sup>137</sup>



## Housing

75. Like food and energy costs, housing costs have experienced sharp increases across all of Scotland. the Scottish Government introduced a temporary rent cap and pause on enforcement of some evictions under the Cost of Living (Tenant Protection) Act 2022. This limited rent increases to a maximum of 3% per annum until 31 March 2024 in the private rented sector, but came to an end in 1 April 2024.<sup>138</sup>
76. While the Scottish Government has introduced a Housing (Scotland) Bill which aims to establish new rights for private sector tenants and powers for the introduction of a system of long term rent controls, the end of the cap has caused concern about stability for tenants. To minimise the risk of sudden significant rent increases, the procedure for rent adjudication was temporarily modified for one year, which enables tenants to apply to a rent officer at Rent Service Scotland, or to the First-tier Tribunal to set a rate based on the lowest of three options.<sup>139</sup>
77. In May 2024, the Scottish Government formally declared a Housing Emergency<sup>140</sup> and eight local authorities have similarly done so between June 2023 and 2024.<sup>141</sup> The declaration has now legal effect. The Scottish Parliament debate on the declaration indicated a number of factors including demand for social housing outstripping supply, rent increases in the private rented sector and higher mortgage interest rates as well as external factor, including high inflation and increases in the cost of living. In June 2024, the Scottish Housing Minister set out the Scottish Government's approach to tackling the housing emergency,<sup>142</sup> however many of the actions were already in progress.<sup>143</sup> The 2024/25 council tax freeze also significantly reduces discretion and flexibility to offer tailored support at individual council level.<sup>144</sup>
78. People from minority ethnic communities in Scotland are overrepresented in the private rented sector, where housing costs are higher<sup>145</sup> and risk of homelessness is more acute for some



minority ethnic groups.<sup>146</sup> There is evidence that overcrowding is more prevalent in households<sup>147</sup> where the highest earner comes from a minority ethnic community.<sup>9</sup> Poorer housing conditions have been identified as a trend across the private rented sector in Scotland, suggesting that people from minority ethnic communities are at a greater risk of exposure to poorer conditions because of their lower access to other housing sectors.

79. Access to culturally appropriate accommodation for Gypsy / Traveller Communities is variable in Scotland. The official indicators for social housing show that in 2022/23, the average weekly rent per pitch was £75.31 and site satisfaction averaged at 75.6 per cent.<sup>10</sup> While this was an improvement from the previous year (70.5 per cent), this masks a wide spectrum with the lowest reported satisfaction level just 33.3 per cent.<sup>148</sup> In 2022, Scottish Council leaders committed to keeping the rental and fee increases for social housing and gypsy traveller sites to an average of less than £5 a week across the country in the next financial year.<sup>149</sup>
80. Affordable housing in rural areas faces acute shortages exacerbated by the prevalence of second home and holiday rentals reducing the number of homes available for residents and pushing up property prices and rents. Accessible rural areas had the highest median price of all parts of Scotland in 2023-24 at £265,000.<sup>150</sup> Although the Scottish Government has announced plans to build 110,000 homes by 2032, with at least 10% in rural and remote locations,<sup>151</sup> specific issues with building in rural areas include high land values, high infrastructure and construction costs, and limited contractor competition.<sup>152</sup> The lack of housing is

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<sup>9</sup> 'Minority ethnic highest income householder'

<sup>10</sup> Data from Scottish Housing Regulator Charter indicators and data by outcomes and standards, indicators 31 and 32. Available to download from [Statistical information | Scottish Housing Regulator](#)

accelerating depopulation risks, making it more difficult to attract and retain workers and their families.<sup>153</sup>

81. The Scottish Government's commitment aims to build 110,000 affordable homes by 2032 with 70% of which designated for social rent. However, the recent pace of housebuilding has led to concern that these targets will not be met.
82. Affordability of housing plays a significant role in household poverty levels. In 2021/22, 43% of social renters and 35% of private renters in Scotland were in poverty after housing costs were taken into account. Nearly half of the people experiencing in-work poverty live in unaffordable housing, where housing costs exceed 30% of their household income.<sup>154</sup> Further supply challenges exist for specific groups such as disabled people and older people which specific accessibility needs.<sup>155</sup> Delays in accessing suitable housing can exacerbated physical and mental health conditions.<sup>156</sup>
83. The shortage of homes contributes to unaffordability and the homelessness rate. One household is made homeless every 19 minutes,<sup>157</sup> many being families with children.<sup>158</sup> The majority of homelessness since 2010 has been credited to the ending of assured short-hold tenancy in the private rented sector<sup>159</sup> while the most common cause of homeless for women is domestic abuse. In addition to shortages of accommodation, the impact of welfare reforms leading to rent arrears has been linked to evictions.<sup>160</sup> An estimated 256 people died while experiencing homelessness in Scotland in 2020, an increase of 40 deaths when compared to the previous year.<sup>161</sup>
84. Although Scotland has generally progressive housing and homelessness legislation, practice often fails to match policy.<sup>162</sup> Local authorities are under an absolute legal duty to provide suitable temporary accommodation for homeless households in Scotland, including meeting their specific accessibility needs.<sup>163</sup> However there remains longstanding failures to meet the statutory

duty to offer temporary accommodation to all those entitled to it.<sup>164</sup> The Scottish Government has been encouraged to consider new duties to prevent homelessness from occurring.<sup>165</sup>

85. Measures implemented as part of the emergency response in the pandemic included providing temporary accommodation for individuals sleeping rough.<sup>166</sup> While the intention was positive, it is clear that some of the temporary accommodation provided, including hotel rooms, was unsuitable for medium-term habitation, causing mental stress.<sup>11</sup>
86. In addition to homelessness and poverty, the high cost of housing has been associated with an increase in people living in unsuitable and sometimes uninhabitable conditions. One in six young people aged 18-34 live in poor quality housing, with issues such as damp, and malfunctioning heating, plumbing, and electrics. This rate is higher among low-income families and ethnic minorities.<sup>167</sup> Poorer quality housing is strongly associated with adverse health outcomes, both physical and mental. Those living in such conditions are twice as likely to experience poor health compared to those in better housing conditions. The costs of heating energy inefficient homes has been even further exacerbated by rising energy costs, and yet there is a lack of support for low-income households to invest in energy efficiency measures that require upfront investment.<sup>168</sup>
87. The Commission has regularly heard directly from members of Gypsy / Traveller communities about the quality and acceptability of their accommodation.<sup>169</sup> These concerns are longstanding, with examples provided to the Commission over several years.<sup>170</sup>

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<sup>11</sup> Although Scottish Government did not collect separate data on the numbers accommodated on this basis, key stakeholders reported that around 600 people were accommodated in emergency hotels in Glasgow alone at the peak.

Scottish Government funding for improvements to culturally appropriate housing for Gypsy / Travellers<sup>171</sup> has been announced but subject to long delays.<sup>172</sup> Residents at one site recently told the Commission that they have been waiting for developments to their site since 2019 and that they were told in June 2024 that there would be further delays.

88. There was significant objection<sup>173</sup> when despite the above trends the Scottish Government announced significant cuts to the housing budget in 2024/25. Affordable Housing Supply Programme has been reduced £196.1 million when compared to the 2023-2024 budget of £751.945 million, a real terms cut worth 16%<sup>174</sup> in the context of a wider 43% in the housing and planning budget<sup>175</sup> and significant construction cost inflation.<sup>176</sup>

## **Debt Advice and Support**

89. In 2022, 'cost of living increase' was the second most common reason given for debt up from 5% to 16% in the space of a year.<sup>177</sup> Research by Christians Against Poverty shows that 932,000 people in Scotland have used credit cards, overdrafts, and loans to manage rising costs. Even among low-income households who used a loan to pay a bill between April 2021 and October 2023, 63% were in arrears with three or more bills.<sup>178</sup> As women are the majority of people responsible for household finances, specific gendered issues in debt have been observed and nearly half of single parent families are behind on at least one bill or payment.
90. Public sector debt collection practices have a particularly egregious effects on the budgets of low-income families. Universal Credit claimants can see over-payments automatically recovered and over half of Scottish families have had their income reduced by 10% by the Department for Work and Pensions.
91. Debt has significant negative impacts on mental well-being, leading to depression, anxiety, and strained relationships.

Households with low incomes are disproportionately likely to experience stress and anxiety due to debt.<sup>179</sup>

92. The Emergency Budget review in 2022 included targeted funding of £35 million<sup>180</sup> for measures to support people experiencing problem debt, including specific protection for people who previously to repay debt through the Debt Arrangement Scheme but faced unexpected increases in the cost of living.<sup>181</sup>
93. The Scottish Government promotes a range of debt advice services, including Welfare Advice and Health Partnerships in GP practices. In 2023, a new £1 million fund was launched to increase the availability of advice services in educational, health, and community settings. . Between July 2022 and October 2023, 13,000 people accessed these services, resulting in a financial gain of £17.9 million. Funding has also been provided to the third sector to offer specialist welfare benefit and debt advice services tailored to lone parents and other priority groups.<sup>182</sup> However, these organisations are often underfunded and overstretched, leading to long waiting times and reduced capacity to help those in need.<sup>183</sup>
94. One in ten of the lowest-income households are behind on council tax bills.<sup>184</sup> The number of people who owe money to local authorities is concerning, especially when combined with [challenges for local government funding](#). Some local authorities have adopted a corporate debt policies which aim to create a more holistic approach to managing multiple debts, providing a single point of contact for debtors.<sup>185</sup> These have included more person-centred approaches which consider individual needs and capacities with tailored debt advice and recovery processes.<sup>186</sup> However others councils have outsourced debt recovery to sheriff officers, improving collection rates but being less person-centred. For instance, Glasgow City Council improved its council tax collection rates from 86% in 2005/06 to 94.7% in 2015/16 by using sheriff officers.<sup>187</sup>

95. As local authorities respond to increasing budget challenges themselves, there are questions about the sustainability of this kind of proactive support. The move to digital and automated service delivery, in part a cost-saving measures itself, poses challenges for individuals in positions of vulnerability who may lack digital skills and / or access to technology.<sup>188</sup>

**Please provide up-to-date information on at-risk-of-poverty rates for the population as a whole, as well as for children, families identified as being at risk of poverty, persons with disabilities and older persons. Please show the trend over the last 5 years, as well as forecasts for upcoming years.**

### **General Poverty Rates in Scotland**

96. Poverty data in Scotland is collected at household level, which can hinder in-depth analysis by individual equality characteristics. For example, households with a disabled person are more likely to live in poverty than average, as are Black and minority ethnic households. But this obscures intra-household inequalities, for example, in mixed-ethnicity households or households consisting of multiple disabled people. Focus on household types also severely limits analysis by sex/gender or by age.
97. The official poverty statistics for Scotland<sup>189</sup> show that:
- 21% of Scotland's population (1,110,000 people each year) were living in relative poverty after housing costs in 2020-23. Before housing costs, 19% of the population (1,020,000 people) were living in poverty, demonstrating the risk of rising housing costs
  - 17% of the population (940,000 people each year) were living in absolute poverty after housing costs in 2020-23.

- 16% of people lived in households with marginal, low or very low food security.
- 60% of working-age adults (430,000 working-age adults each year) in relative poverty after housing costs were living in a household where someone was in paid work.
- The relative poverty rate after housing costs for pensioners was 15% in 2020-23, or 150,000 pensioners each year.
- 39% of people in the youngest households (household heads aged 16-24) were in relative poverty after housing costs.
- In single adult households, men (33%) were slightly more likely to be in relative poverty after housing costs than women (29%), working out to 19% of women and 20% of men once a share of mixed sex households is combined.
- Between 2018 and 2023, the poverty rate was 50% for the 'Asian or Asian British' ethnic groups and 51% for 'Mixed, Black or Black British and Other' ethnic groups
- In 2020-23, the poverty rate after housing costs for people in households with a disabled person was 24%.

## Child Poverty

98. Successive First Ministers have emphasised the importance of eradicating child poverty across Scottish Government policy.<sup>190</sup> However, the latest data for 2020-23 shows that 24% of children in Scotland live in relative poverty and 21% in absolute poverty.<sup>191</sup>
99. Certain groups or household types have been identified as being at particular risk of poverty, such as families with a disabled family member, families from minority ethnic communities, larger families and single parents. The current Child Poverty Delivery Plan includes a range of measures aimed at providing these groups with additional support.<sup>192</sup> The official statistics show that:
  - 24% of all children live in relative poverty;
  - 38% of children in families with three or more children live in relative poverty;
  - 27% of children in families with a disabled family member;



- 43% of children from minority ethnic households; and
- 38% of children from single parent households.<sup>193</sup>

**Please provide information on what measures are being taken to ensure a coordinated approach to combat poverty as required by Article 30 of the Charter, and to diminish reliance on last-resort relief, such as food banks and soup kitchens.**

### **Child Poverty Strategy**

100. The Scottish Government has a 4-year strategy for tackling child poverty, the Tackling Child Poverty Delivery Plan 2022-2026,<sup>194</sup> in line with the Child Poverty (Scotland) Act 2017 and the targets included in this legislation.
101. The current strategy outlines a range of measures and spending priorities to support families in or at risk of poverty to increase their income and other resourcing and to promote socio-economic stability. The strategy underlines the importance of dignity, equality and respect for human rights across policy measures to support groups identified as most at risk of falling into poverty. It identifies drivers across income maximisation from employment and from social security and additional support to meet the costs of living.
102. The cost of living crisis and inflation rises have put progress towards the targets at further risks and households experience greater precarity and risk of poverty.<sup>195</sup> However anti-poverty organisations have criticised the Scottish Government for reducing funding for key programmes including the affordable housing supply and employability programmes as likely to pose barriers to meeting the targets.<sup>196</sup>



103. Household food insecurity has been associated with more children going to school hungry<sup>197</sup> and in February 2024, more than half of those receiving Universal Credit in Scotland reported running out of food in the past month and being unable to afford more.<sup>198</sup> Children going without sufficient, quality food is associated with poorer educational outcomes, while free school meals are associated with access to more nutritious food, better health and education outcomes<sup>199</sup>, and fewer financial burdens for families.<sup>200</sup>
104. Stigma of eligibility for free schools meals has been associated with preventing eligible families from applying, and individual children from accessing these.<sup>201</sup> Anti-poverty organisations have suggested that integrating free schools into wider community support and services could promote social inclusion and reduce stigma.<sup>202</sup> The Trussell Trust has also noted that many families who are eligible for free school meal may not know that they can access this support and have called for activity to promote awareness and simplify application.<sup>203</sup>
105. The Scottish Government's expansion of free school meals has been associated with reduction in food insecurity, with families who receive free school meals proportionally less reliant on foodbanks.<sup>204</sup> Currently all children below P5 (around aged 9-10) in state-funded education and all children in special schools receive free school meals. Children and young people above P5 in mainstream schools receive free school meals if their household is in receipt of a qualifying benefit.<sup>205</sup> There have been calls to expand the qualifying threshold to help families not in receipt of state benefits but who are struggling to meet the costs of the school day.<sup>206</sup>
106. A 2022 study found that families not eligible for free school meals had accumulated over £1 million in debts owed to local authorities. The research found that families who had accumulated school meal debt were typically "those who are working, on low incomes, and who would have been eligible for free school meals twenty years ago."<sup>207</sup> The Scottish Government has provided additional

one-off funding to enable local authorities to clear remaining school meal debts as part of the 2024-25 budget.<sup>208</sup> The poverty and Inequality Commission has welcomed the Scottish Government's commitment to provide funding to cancel these debts.<sup>209</sup>

107. However, without longer term plans to support families, there is every possibility that such debts will re-accumulate. Plans to expand the eligibility for free school meals to all primary children by 2022 as committed to in the Scottish Government's election manifesto in 2021 have been delayed.<sup>210</sup>

## **Local Government Funding**

108. In 2024, the umbrella organisation for Local Government in Scotland, along with other UK local government associations, wrote to the UK Chancellor of the Exchequer warning of "real and significant risks" facing local government if significant additional funding was not provided in the upcoming UK budget. The capacity of councils to continue to delivery public services was highlighted as under pressure due to increasing demand, high inflation, the cost of living crisis and the housing crisis.<sup>211</sup>
109. The unprecedented move comes after years of mounting concerns about the adequacy of local government funding across the UK and in Scotland, where local government funding is devolved. In the Audit Scotland 2021/22 Financial Bulletin noted that 'Councils across Scotland faced significant financial challenges during 2021/22 and are now entering the most difficult budget setting context seen for many years. Increasingly difficult choices about spending priorities will need to be made.'<sup>212</sup> These concerns were repeated in 2022/23 despite cash terms increases to local authority funding. High inflation means that 23 total revenue funding from all sources fell by £619 million (2.8 per cent) in real terms to £21.3 billion compared to 2021/22. Increasing ringfencing of funding was also noted to be a barrier to flexibility to meet local priorities.<sup>213</sup>

110. Analysis of the national Budget by the Scottish Parliament highlights that there is frequently disagreement about how local authority budget is presented. According to their review of Budget documents for 2024/35, the Scottish Government's analysis shows a 5% real terms increase to local authority budgets. However, local authorities claim that the cost of previously agreed national commitments means that the local government revenue settlement is £62.7 million less than they expected, even before inflation.<sup>214</sup> Allocation to individual local authorities varies under the current formula, which includes both per head and other indicators.
111. The value of debt owed by local authorities increased by 6.1 per cent between the 31 March 2022 and 31 March 2023.<sup>215</sup>
112. The Scottish Government's Resource Spending Review (RSR)<sup>216</sup> carried out in 2021 and examined spending plans for the remainder of the current parliamentary term, confirmed the significant challenges facing local authorities. The RSR projected a 7% decline in real terms for local government between 2022 and 2027, leading to a potential weakening of services.<sup>217</sup> The Scottish Government subsequently announced that it would provide funding to local authorities who instituted a council tax freeze.<sup>218</sup> However, the move was initially criticised by COSLA, who indicated that the funding had been announced without agreement from local authorities.<sup>219</sup> The thinktank IPPR Scotland has also said that freezing council tax has a greater benefit for better-off households, with people in poverty the least likely to benefit.<sup>220</sup>
113. The squeeze on non-committed funds is affecting the ability of local authorities to provide essential services. As a result, there has been a shift to more private procurement,<sup>221</sup> increasing costs for individuals, and reliance on community and voluntary organisations to support people in positions of vulnerability.<sup>222</sup> The third sector is also struggling to ensure funding security and local authority funding to these organisations has declined. Local authorities are also struggling to deliver their statutory housing

obligations, especially for larger families to households with specific needs.<sup>223</sup>

114. The Commission has long noted that the national budget and local authority budgets fall below good practice for human rights budgeting where resources are raised and allocated in line with human rights obligations.<sup>224</sup> Enhancing fiscal transparency and adopting a human rights-based approach in budget decisions can improve resource allocation and management.<sup>225</sup> A more progressive tax system could consider land value taxation and property revaluation to increase public funds.<sup>226</sup> Council Tax reform has been discussed for many years, with proposals including revising valuation bands, removing discounts and exemptions, and linking council tax more closely to income and wealth to make the tax system fairer.<sup>227</sup>
115. Regardless, sustainable long-term funding for local authorities and the third sector, including service delivery and advice services, is essential to meet the evidence need for more support across Scotland.<sup>228</sup>

### **‘Island and rural proofing’**

116. Given Scotland’s geographic and demographic make-up, the cost of living crisis and associated interventions to deal with it must consider the higher costs and specific nature of island and rural communities. Public bodies are obliged to have regard to island communities under the Islands (Scotland) Act 2018. There is no statutory obligation to consider the impact of decisions for other remote and rural communities (although some bodies do undertake an integrated highlands and islands assessment, for example Highland Council<sup>229</sup>.) The Scottish Government has produced advice on undertaking island communities impact assessments, which stresses the importance of consultation and robust community engagement.<sup>230</sup>

117. The Scottish Government's Emergency Funding Review identified funding of £35 million for a range of new measures, including a new £1.4 million Island Cost Crisis Emergency Fund.<sup>231</sup> In the previous Programme for Government (2023-24) the Scottish Government reported that it had provided an additional £1 million to help our six island authorities support more island residents and businesses with the cost of living and other challenges of island living, and invested a further £4 million through the Islands Programme to stimulate economic activity, encourage repopulation, and improve community assets on Scotland's islands.<sup>232</sup>
118. The Commission is currently undertaking a significant review of the enjoyment of economic, social and cultural rights in the Highlands and Island, which is due to be published in autumn 2024. This work follows monitoring presence across the region with local communities. The research has shown clearly that the cost of living is already substantially higher in some rural communities and therefore the crisis has exacerbated existing and significant barriers to the full enjoyment of economic, social and cultural rights. We will provide the Committee with a copy of the report once published.
119. It is clear from the evidence highlighted throughout this report that more thought needs to be given to the impact of global and domestic trends in remote and rural parts of Scotland, where their effects are augmented by existing challenges to the realisation of rights. More could be done strengthen proactive consideration in the policy process when measures and / or funding decisions are being considered to ensure equitable realisation of human rights."

**Please provide information on steps taken to consult with, and ensure the participation of, the persons most affected by the cost of living crisis and/or organisations representing their interests in the process of designing of measures in response to the crisis.**

120. The state report highlights that the Scottish Government has commissioned a number of participatory and community engagement programmes during the cost of living crisis.<sup>233</sup> These have built on many consultation and lived experience programmes run in recent years, notably including the establishment of Lived Experience Panels to support the development of social security Scotland.<sup>234</sup>
121. From our engagement with communities and individual rights holders over recent years, the Commission is aware of concern about ‘consultation fatigue’ and increasing frustration that engagement does not result in meaningful change.<sup>235</sup> People have described to us having to engage repeatedly, often sharing highly personal stories to support their positions, and feeling that the process is increasingly less likely to result in action. Third sector organisations have also described that a welcome commitment to engaging with lived experience routinely sees the Scottish Government outsource facilitation to their organisations with no or insufficient financial support, feeding expectations that these organisations are under pressure to deliver.

# Conclusions and Findings

The evidence highlighted by the Commission shows that:

- The ‘cost of living crisis’ has had a significant negative impact on the realisation of economic and social rights in Scotland.
- Housing rights, including affordability and habitability, have been significantly impacted both by rising mortgage and rent costs and by energy price shocks. The Scottish Government’s cuts to the housing budget, especially the delivery of new homes, reflect the acute pressures on public budgets but raise serious questions about how housing rights are realised in the short and medium term. Serious failures to ensure affordability and habitability are noted.
- The rollout, delivery and expansion of devolved social security has been broadly stable and seems to be appreciated, but it is not clear that anything radically different to the existing UK benefit system has been pursued. The Scottish Child Payment is the most significant departure and there is much to be said for the approach, however it is probably too early to say whether it is delivering value for money in terms of the impact on child poverty rates.
- Energy cost shocks have stabilised but households across Scotland are paying considerably higher proportions of the incomes to heat and run their homes. In rural areas and for families with a disabled member this is even more challenging.

Based on the findings, we suggest that:

- The approach to the cost of living crisis in Scotland has not been sufficiently joined up and has relied on ad hoc emergency payments to plug crises in pre-existing gaps. For example, one off payments for low income households are not adequate to mitigate cuts elsewhere in the system, so people still need to rely on crisis funds or are taking on more debt.
- It is still not clear what the long term impacts will be or how some of the more egregious issues for economic and social rights in

Scotland can be tackled in the medium term. For example, cuts to the housing budget in order to prioritise short term needs may have longer term issues for human rights realisation.

- Local government is not adequately resourced to provide the services that can prevent or support households at risk of poverty. Reforms to taxation and resource allocation should take a more human rights based approach where the realisation of rights and principles of non-retrogression and maximisation of all available resources are considered.



# Annex A Reserved and Devolved Matters

## General overview

The UK's unwritten constitution leaves some matters open to political, legal and academic debate. In simple terms, The UK Parliament maintains legislative sovereignty, and in principle retains the power to legislate on any matter of its choosing. However the status of the Scottish Parliament is recognised as constitutionally significant. The Parliament was created by the Scotland Act 1998, which was amended in 2016 to provide a clause recognising the permanence of the institution.<sup>12</sup>

The Scottish Parliament has power to create primary legislation in the form of Acts of the Scottish Parliament. The scope of the Scottish Parliament's legal powers – known as devolved powers or competence – is provided on a general basis<sup>13</sup> subject to three main limits:<sup>14</sup>

- Legislation must not be incompatible with the European Convention on Human Rights;
- The Scottish Parliament cannot modify “protected statutes”; and
- Legislation that “relates to” matters reserved to the UK Parliament is incompetent, and therefore “not law”.

Reserved matters are listed in schedule 5 of the Scotland Act 1998. However identifying the limits of devolved competence is not always

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<sup>12</sup> [Scotland Act 2016 \(legislation.gov.uk\)](https://www.legislation.gov.uk/ukpga/2016/54/contents/enacted)

<sup>13</sup> Scotland Act 1998 s.28(1)

<sup>14</sup> Scotland Act 1998 s.29A

simple.<sup>15</sup> While the whole policy area is reserved, many areas are subject to exceptions and sometimes the phrasing of such exceptions is subject to interpretation. Schedule 4 lists “protected statutes” that cannot be modified by Scottish law – whether expressly or in substance – even if the Scottish Parliament has power to legislate in that area. The Human Rights Act 1998 is a protected statute.

“Observing and implementing international obligations,” is an exception to the general reservation of international relations.<sup>16</sup> Scotland may choose how to implement and protect international human rights obligations to which the UK is a party, but cannot accept formal legal obligations as a separate party (The Scottish Government has made several voluntary commitments with international and regional bodies). The Scottish Parliament has elected to legislate for domestic incorporation of the UN Convention on the Rights of the Child, and while the legislation was successfully challenged for relating to reserved matters, the majority of the provisions of the Bill were found to be in the scope of devolved competence.<sup>17</sup>

The Scottish Parliament has established the Scottish Human Rights Commission as a National Human Rights Institution with power to promote and protect human rights in devolved areas of law and policy. The Equality and Human Rights Commission is established by the UK Parliament, and has a mandate to regulate equality law in England, Wales and Scotland and operate as NHRI in respect of reserved areas in Scotland.

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<sup>15</sup> “Relates to” requires more than a merely loose, incidental or consequential connection with a reserved matter (*Martin v Most* [2010] UKSC 10; *Imperial Tobacco v Lord Advocate* [2012] UKSC 61)

<sup>16</sup> Sch.5, Pt1, para 7(2)(a)

<sup>17</sup> See [REFERENCE by the Attorney General and the Advocate General for Scotland - United Nations Convention on the Rights of the Child \(Incorporation\) \(Scotland\) Bill - The Supreme Court](#)

Scotland has a number of standalone state institutions, many of which pre-date the establishment of the Parliament in 1998. These include a separate legal system and judiciary, education system, health service and property and land registration system.

### Summary of reserved and devolved areas

Devolved area	Reserved area
agriculture, forestry and fisheries	benefits (some aspects)
benefits (some aspects)	betting and gambling
consumer advocacy and advice	broadcasting
economic development	constitution (some aspects)
education and training	consumer protection policy
elections to the Scottish Parliament and local government	currency
energy (some aspects)	data protection
environment	defence and national security
equality legislation (some aspects)	equality legislation (most aspects)
fire services	energy (most aspects)
freedom of information	elections to the UK Parliament
health and social services	employment law and industrial relations
housing	financial services
justice and policing	foreign affairs
local government	immigration, asylum and visas

planning	nationality and citizenship
sport and the arts	postal services
taxation (some aspects)	taxation (some aspects)
tourism	telecommunications
transport (some aspects)	trade and industry
	transport (some aspects)

### Specific devolved competence in respect of ICESCR

Article	Content	Competence
Part 1, Articles 1 – 5	General principles and implementation	<b>Both UK and Scotland.</b> Scotland has devolved responsibility for the implementation of international obligations in Scotland. The Scottish Government is responsible for a Scottish Budget, approved by the Scottish Parliament annually. However the majority of the Scottish Budget is received from the UK Treasury and Scotland has limited borrowing powers to enable multi-year balancing. Equality and non-discrimination is almost exclusively reserved.
Article 6	The right to work	<b>Mostly UK; some Scottish responsibility</b> largely in the scope of Article 6.2 (technical and vocational guidance and training programmes). Decisions of Scottish public bodies should not be inconsistent with Article

		6.1, for example the application of administrative or criminal rules.
Article 7	Just and favourable conditions of work	<b>Mostly UK</b> , but Scotland has responsibility for agricultural wages and public holidays
Article 8	The right to form and `be a member of a trade union; the right to strike	<b>UK</b> . Industrial relations are reserved. However Scottish public bodies and policies such as fair work may support UK legislation.
Article 9	The right to social security/social insurance	<b>Shared responsibility in UK and Scotland</b> . Social security is reserved but there are significant exceptions relating to National insurance is reserved.
Article 10	Protection of the family/maternity/children and young persons	<b>Shared responsibly between UK and Scotland</b> . Employment protection relating to pregnancy and maternity is reserved, as is discrimination on grounds of pregnancy/maternity/marital status.
Article 11	Adequate standard of living	<b>Shared responsibly between UK and Scotland</b> . Scotland has devolved responsibility for housing, land use, agriculture, fisheries and food policy. Social security is largely reserved but Scotland has extensive powers. International relations and international trade are reserved.

Article 12	Right to the highest possible standard of physical and mental health	<b>Mostly Scotland.</b> Some issues are reserved - medicines and some aspect of regulation of healthcare professionals are not). Some issues which may have a bearing on physical and mental health are reserved (e.g., health and safety at work). Environmental protection is largely devolved, but to the extent that this requires international co-operation, it is reserved.
Article 13	Right to education	<b>Scotland.</b>
Article 14	Compulsory primary education	<b>Scotland.</b>
Article 15	Cultural rights	<b>Both UK and Scotland.</b> Scientific research, broadcasting and intellectual property are reserved, entertainment licensing, education, arts funding, and others are devolved. <sup>18</sup>

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<sup>18</sup> With thanks to Prof. Aileen McHarg, adapted from research commissioned by the SHRC

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- <sup>1</sup> [Reform of the European Social Charter system - Social Rights \(coe.int\)](#)
- <sup>2</sup> [The Cost of Living Crisis in Scotland: analytical report - gov.scot \(www.gov.scot\)](#)
- <sup>3</sup> [What will happen to inflation? | Bank of England](#)
- <sup>4</sup> [House of Commons Library \(2024\) Rising Cost of Living in the UK](#)
- <sup>5</sup> [Key Issues for Session 6 - 2023 Update \(parliament.scot\)](#)
- <sup>6</sup> <https://www.trusselltrust.org/wp-content/uploads/sites/2/2024/05/EYS-Scotland-Factsheet-2023-24.pdf>
- <sup>7</sup> [Key Issues for Session 6 - 2023 Update \(parliament.scot\)](#)
- <sup>8</sup> [UK annual full-time earnings growth 2023 | Statista](#)
- <sup>9</sup> [Key Issues for Session 6 - 2023 Update \(parliament.scot\)](#)
- <sup>10</sup> [Questions to State Parties on ad hoc reports concerning the cost of living crisis.](#)
- <sup>11</sup> [1680abb137 \(coe.int\)](#)
- <sup>12</sup> [icescr-pswg-for-publicationv2.pdf \(scottishhumanrights.com\)](#)
- <sup>13</sup> [Scottish Commission for Human Rights Act 2006 \(legislation.gov.uk\)](#)
- <sup>14</sup> [Scotland Act, see sch. 5 at Scotland Act 1998 \(legislation.gov.uk\)](#)
- <sup>15</sup> Full list is available at sch. 5 of the Scotland Act 1998.
- <sup>16</sup> [Scotland Act s.29\(2\)](#)
- <sup>17</sup> [What is the real Living Wage? | Living Wage Foundation](#)
- <sup>18</sup> [https://povertyinequality.scot/wp-content/uploads/2024/06/Child\\_Poverty\\_Delivery\\_Plan\\_progress\\_2023-2024\\_Scrutiny\\_by\\_the\\_Poverty\\_and\\_Inequality\\_Commission.pdf](https://povertyinequality.scot/wp-content/uploads/2024/06/Child_Poverty_Delivery_Plan_progress_2023-2024_Scrutiny_by_the_Poverty_and_Inequality_Commission.pdf)
- <sup>19</sup> [Living Wage Scotland - The Poverty Alliance](#)
- <sup>20</sup> <https://www.gov.scot/news/scotland-leads-on-the-real-living-wage/>.
- <sup>21</sup> [Fair Work milestone - gov.scot \(www.gov.scot\)](#)
- <sup>22</sup> [Cost of living support payments: Government Response to the Committee's First Report - Work and Pensions Committee \(parliament.uk\)](#)
- <sup>23</sup> <https://www.trusselltrust.org/wp-content/uploads/sites/2/2024/05/EYS-Scotland-Factsheet-2023-24.pdf>
- <sup>24</sup> [Emergency Budget Review: 2022 to 2023 - gov.scot \(www.gov.scot\)](#)
- <sup>25</sup> [Scotland Act 2016 \(legislation.gov.uk\)](#)
- <sup>26</sup> [Social Security Scotland - Homepage](#)
- <sup>27</sup> [Commission calls for 'due regard duty' to advance right to social security Wednesday 31 January 2018](#)
- <sup>28</sup> [Social Security Scotland - Our Charter; Social Security Experience Panels: publications - gov.scot \(www.gov.scot\)](#)
- <sup>29</sup> [Scottish benefits roll-out successful but challenges remain | Audit Scotland \(audit-scotland.gov.uk\)](#)
- <sup>30</sup> Examples include:
- [Statement on Visit to the United Kingdom, by Professor Philip Alston, United Nations Special Rapporteur on extreme poverty and human rights \(2018\)](#)
  - [Committee on Economic, Social and Cultural Rights, Concluding observations on the sixth periodic report of the United Kingdom of Great Britain and Northern Ireland Paragraph 40](#)
  - [Committee on the Elimination of Discrimination Against Women Concluding observations on the eighth periodic report of the United Kingdom of Great Britain and Northern Ireland Paragraph 51](#)
  - [European Committee of Social Rights Conclusions XXII-2 \(2021\) UNITED KINGDOM](#)
- <sup>31</sup> [Where's the Credit? Single Parents, Universal Credit and Mental Health](#)
- <sup>32</sup> <https://www.povertyalliance.org/wheres-the-credit/#:~:text=Where's%20the%20Credit%3F%3A%20Single%20Parents%2C%20Universal%20Credit%20and%20Mental%20Health,->

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[August%2030%2C%202023&text=Universal%20Credit%20\(UC\)%20is%20harmful,stress%2C%20anxiety%20and%20financial%20hardship.](#)

<sup>33</sup> [Universal Credit, sanctions & the toll on people's mental health - Money and Mental Health Policy Institute](#)

<sup>34</sup> [Where's the Credit? Single Parents, Universal Credit and Mental Health](#)

<sup>35</sup> <https://www.povertyalliance.org/wheres-the-credit/#:~:text=Where's%20the%20Credit%3F%3A%20Single%20Parents%2C%20Universal%20Credit%20and%20Mental%20Health,->

[August%2030%2C%202023&text=Universal%20Credit%20\(UC\)%20is%20harmful,stress%2C%20anxiety%20and%20financial%20hardship.](#)

<sup>36</sup> [Removing benefit uplift will leave people unable to cover basics, says Citizens Advice - Home](#)

<sup>37</sup> [Tackling poverty and building a fairer country - debate: Social Justice Secretary's speech - 8 June 2021 - gov.scot \(www.gov.scot\)](#)

<sup>38</sup> [Universal+Credit+Scottish+choices+-+questions+and+answers.pdf \(www.gov.scot\)](#)

<sup>39</sup> [Introduction - Universal Credit Scottish choices: evaluation - gov.scot \(www.gov.scot\)](#)

<sup>40</sup> [FOI-18-01007 - Paper shared with stakeholders prior to 15 December meeting.pdf \(www.gov.scot\)](#)

<sup>41</sup> [SCORSS Scottish Affairs Committee inquiry\\_0.pdf \(cpag.org.uk\)](#)

<sup>42</sup> [Funded early learning and childcare - mygov.scot](#)

<sup>43</sup> [Summary statistics for schools in Scotland 2023](#)

<sup>44</sup> [Early Learning and Childcare Audit 2023 | SCMA News \(childminding.org\)](#)

<sup>45</sup> [Funded early learning and childcare \(ELC\) - setting sustainable rates 2024 to 2025: guidance - gov.scot \(www.gov.scot\)](#)

<sup>46</sup> [Early Learning and Childcare Audit 2023 | SCMA News \(childminding.org\)](#)

<sup>47</sup> [Delivering our National Missions - Programme for Government 2023 to 2024 - gov.scot \(www.gov.scot\)](#)

<sup>48</sup> [https://povertyinequality.scot/wp-content/uploads/2024/06/Child\\_Poverty\\_Delivery\\_Plan\\_progress\\_2023-2024\\_Scrutiny\\_by\\_the\\_Poverty\\_and\\_Inequality\\_Commission.pdf](https://povertyinequality.scot/wp-content/uploads/2024/06/Child_Poverty_Delivery_Plan_progress_2023-2024_Scrutiny_by_the_Poverty_and_Inequality_Commission.pdf)

<sup>49</sup> [https://povertyinequality.scot/wp-content/uploads/2024/06/Child\\_Poverty\\_Delivery\\_Plan\\_progress\\_2023-2024\\_Scrutiny\\_by\\_the\\_Poverty\\_and\\_Inequality\\_Commission.pdf](https://povertyinequality.scot/wp-content/uploads/2024/06/Child_Poverty_Delivery_Plan_progress_2023-2024_Scrutiny_by_the_Poverty_and_Inequality_Commission.pdf)

<sup>50</sup> [https://povertyinequality.scot/wp-content/uploads/2024/06/Child\\_Poverty\\_Delivery\\_Plan\\_progress\\_2023-2024\\_Scrutiny\\_by\\_the\\_Poverty\\_and\\_Inequality\\_Commission.pdf](https://povertyinequality.scot/wp-content/uploads/2024/06/Child_Poverty_Delivery_Plan_progress_2023-2024_Scrutiny_by_the_Poverty_and_Inequality_Commission.pdf)

<sup>51</sup> [https://povertyinequality.scot/wp-content/uploads/2024/06/Child\\_Poverty\\_Delivery\\_Plan\\_progress\\_2023-2024\\_Scrutiny\\_by\\_the\\_Poverty\\_and\\_Inequality\\_Commission.pdf](https://povertyinequality.scot/wp-content/uploads/2024/06/Child_Poverty_Delivery_Plan_progress_2023-2024_Scrutiny_by_the_Poverty_and_Inequality_Commission.pdf)

<sup>52</sup> <https://www.jrf.org.uk/poverty-in-scotland-2023#:~:text=Main%20findings%3A,significant%20additional%20Scottish%20Government%20action.>

<sup>53</sup> [FAI Would increasing Scotland's childcare offer help to meet the child poverty targets?](#)

<sup>54</sup> [4 in 10 women terminating a pregnancy in Scotland say the cost of childcare influenced their decision - Pregnant Then Screwed](#)

<sup>55</sup> <https://fraserofallander.org/would-increasing-scotlands-childcare-offer-help-to-meet-the-child-poverty-targets/>

<sup>56</sup> <https://fraserofallander.org/publications/policy-briefing-in-work-poverty-in-the-hospitality-sector-in-scotland/>

<sup>57</sup> [Social Security Scotland - About Scottish Child Payment](#)

<sup>58</sup> <https://fraserofallander.org/meeting-the-scottish-child-poverty-targets-is-it-a-case-of-too-little-too-late/>

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<sup>60</sup> [Analysis of Take-Up Rate Estimates - Take-up rates of Scottish benefits: November 2023 - gov.scot \(www.gov.scot\)](#)



<sup>61</sup> [https://povertyinequality.scot/wp-content/uploads/2024/06/Child\\_Poverty\\_Delivery\\_Plan\\_progress\\_2023-2024\\_Scrutiny\\_by\\_the\\_Poverty\\_and\\_Inequality\\_Commission.pdf](https://povertyinequality.scot/wp-content/uploads/2024/06/Child_Poverty_Delivery_Plan_progress_2023-2024_Scrutiny_by_the_Poverty_and_Inequality_Commission.pdf)

<sup>62</sup> <https://fraserofallander.org/meeting-the-scottish-child-poverty-targets-is-it-a-case-of-too-little-too-late/>

<sup>63</sup> [Poverty and Income Inequality in Scotland 2020-23 \(data.gov.scot\)](#)

<sup>64</sup> <https://www.trusselltrust.org/wp-content/uploads/sites/2/2024/05/EYS-Scotland-Factsheet-2023-24.pdf>

<sup>65</sup> [Response 808715136 to The effectiveness of the Scottish Child Payment in reducing child poverty - Scottish Parliament - Citizen Space](#)

<sup>66</sup> [Response 734100201 to The effectiveness of the Scottish Child Payment in reducing child poverty - Scottish Parliament - Citizen Space; Response 808715136 to The effectiveness of the Scottish Child Payment in reducing child poverty - Scottish Parliament - Citizen Space; Response 7022259 to The effectiveness of the Scottish Child Payment in reducing child poverty - Scottish Parliament - Citizen Space](#)

<sup>67</sup> [Best Start, Bright Futures Tackling Child Poverty Progress Report 2022-23 Annex D: Focus Report on the cost of living \(www.gov.scot\)](#)

<sup>68</sup> [Scottish child payment | CPAG](#)

<sup>69</sup> [Response 7022259 to The effectiveness of the Scottish Child Payment in reducing child poverty - Scottish Parliament - Citizen Space](#)

<sup>70</sup> <https://fraserofallander.org/meeting-the-scottish-child-poverty-targets-is-it-a-case-of-too-little-too-late/>

<sup>71</sup> <https://fraserofallander.org/scotlands-budget-report-preview-5-social-security-spending/#:~:text=The%20SFC%20forecasts%20that%20social,%C2%A34bn%20in%202023%2D24.>

<sup>72</sup> [Scottish Welfare Fund - Social security - gov.scot \(www.gov.scot\)](#)

<sup>73</sup> [Scottish Welfare Fund and Discretionary Housing Payments: monthly data - gov.scot \(www.gov.scot\)](#)

<sup>74</sup> [Scottish Welfare Fund - Budget Pressures and SWF Action Plan \(cosla.gov.uk\)](#)

<sup>75</sup> [Data and Methodology - Scottish Welfare Fund Statistics: update to 30 September 2023 - gov.scot \(www.gov.scot\)](#)

<sup>76</sup> <https://www.povertyalliance.org/wp-content/uploads/2023/08/A-Scotland-where-no-one-goes-hungry-Dignified-access-to-food-FINAL.pdf>

<sup>77</sup> <https://www.povertyalliance.org/wp-content/uploads/2023/11/Poverty-Alliance-briefing-for-the-Scottish-Governments-Budget-November-2023-1.pdf>

<sup>78</sup> <https://www.therobertsontrust.org.uk/media/dijdtglu/debt-and-arrears-in-scotland-full-report.pdf>

<sup>79</sup> <https://fraserofallander.org/scotlands-budget-report-preview-5-social-security-spending/#:~:text=The%20SFC%20forecasts%20that%20social,%C2%A34bn%20in%202023%2D24.>

<sup>80</sup> [Rollout of Adult Disability Payment - gov.scot \(www.gov.scot\)](#)

<sup>81</sup> [Adult Disability Payment - mygov.scot](#)

<sup>82</sup> [Adult disability payment assessment | CPAG](#)

<sup>83</sup> [Social Security \(Scotland\) Act 2018, Part 1, section 12.](#)

<sup>84</sup> [Social Security \(Scotland\) Act 2018, Part 1, section 14, subsection \(a\).](#)

<sup>85</sup> [Social Security \(Scotland\) Act 2018, Part 1, section 14, subsection \(b\).](#)

<sup>86</sup> [Meeting of the SILC to discuss the 2016 CRPD Inquiry \(May 2023\)](#)

<sup>87</sup> [Adult Disability Payment Official Statistics \(www.gov.scot\)](#)

<sup>88</sup> [Scottish Government \(January 2024\), https://www.gov.scot/news/ensuring-adult-disability-payments-meet-peoples-needs/ .](#)

<sup>89</sup> [Call for Evidence for the Independent Review of Adult Disability Payment - Scottish Government consultations - Citizen Space](#)

<sup>90</sup> [The extra costs of living with a disability | Scottish Parliament Website](#)

<sup>91</sup> [Child Disability Payment opens nationally from November - gov.scot \(www.gov.scot\)](#)

<sup>92</sup> [Child Disability Payment - mygov.scot](#)

<sup>93</sup> [Child disability payment | CPAG](#)

<sup>94</sup> [Child Poverty Delivery Plan progress 2023-2024 Scrutiny by the Poverty and Inequality Commission.pdf \(povertyinequality.scot\)](#)

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<sup>95</sup> [Social Security Scotland - Benefits](#)  
<sup>96</sup> [Take-Up Rates of Scottish Benefits: November 2023 \(www.gov.scot\)](#)  
<sup>97</sup> [Thousands of carers in Scotland to get new benefit - gov.scot \(www.gov.scot\)](#)  
<sup>98</sup> [state-of-caring-in-scotland-a-cost-of-living-crisis-for-carers-final.pdf \(carersuk.org\)](#)  
<sup>99</sup> [State of Caring in Scotland – The financial impact of caring in 2023 | Carers UK](#)  
<sup>100</sup> [Social Security Scotland benefit rates 2024-25 \(parliament.scot\)](#)  
<sup>101</sup> [6. Inflation-adjusted figures - Devolved Social Security assistance: up-rating for inflation in 2024-2025 - gov.scot \(www.gov.scot\)](#)  
<sup>102</sup> [The Cost of Living Crisis in Scotland: analytical report - gov.scot \(www.gov.scot\)](#)  
<sup>103</sup> [https://www.jrf.org.uk/uk-poverty-2024-the-essential-guide-to-understanding-poverty-in-the-uk](#)  
<sup>104</sup> [https://www.jrf.org.uk/poverty-in-scotland-2023#:~:text=Main%20findings%3A,significant%20additional%20Scottish%20Government%20action.](#)  
<sup>105</sup> [https://www.jrf.org.uk/poverty-in-scotland-2023#:~:text=Main%20findings%3A,significant%20additional%20Scottish%20Government%20action.](#)  
<sup>106</sup> [https://www.jrf.org.uk/poverty-in-scotland-2023#:~:text=Main%20findings%3A,significant%20additional%20Scottish%20Government%20action.](#)  
<sup>107</sup> [https://www.povertyalliance.org/policy-briefing-2-a-scotland-where-we-all-have-safe-secure-and-sustainable-homes/](#)  
<sup>108</sup> [https://www.povertyalliance.org/report-cross-party-group-on-poverty-inquiry-into-rural-poverty/](#)  
<sup>109</sup> [Commission warns of crisis for disabled people's rights \(scottishhumanrights.com\)](#)  
<sup>110</sup> [https://povertyinequality.scot/wp-content/uploads/2024/06/Child Poverty Delivery Plan progress 2023-2024 Scrutiny by the Poverty and Inequality Commission.pdf](#)  
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