



The Scottish Parliament
Pàrlamaid na h-Alba

Economy and Fair Work Committee

Tom Arthur MSP
Minister for Public Finance,
Planning and Community
Wealth

The Scottish Parliament
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Sent by email only

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2 March 2023

Dear Tom,

At its meeting yesterday, the Committee considered and noted the [Diligence against Earnings \(Variation\) \(Scotland\) Regulations 2023](#) but, in doing so, agreed to write to you on the back of correspondence received from Alan McIntosh of Advice Talks.

The Committee welcomed these amending regulations in response to the pressure on household budgets, increasing the amount that an individual can keep. In his [letter](#), Mr McIntosh questioned the adequacy of and methodology used for the increase and suggested a flat rate increase. He indicates that these concerns were raised by him and others during the Social Justice and Social Security Committee's inquiry into the [Low Income and Debt Trap](#).

I would be grateful for your response to the points raised by Mr McIntosh, for your assurance that the earnings arrestment tables are being kept closely under review and will be updated again, if required, outside of the three-yearly cycle, and to what extent the concerns raised by Mr McIntosh may be addressed in the forthcoming Bankruptcy and Diligence Bill.

I look forward to receiving your reply by Friday 17 March 2023.

Kind regards,

Claire Baker MSP
Convener