



OFFICIAL REPORT
AITHISG OIFIGEIL

Social Justice and Social Security Committee

Thursday 4 May 2023

Session 6



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SOCIAL JUSTICE AND SOCIAL SECURITY COMMITTEE

11th Meeting 2023, Session 6

CONVENER

*Collette Stevenson (East Kilbride) (SNP)

DEPUTY CONVENER

*Gordon MacDonald (Edinburgh Pentlands) (SNP)

COMMITTEE MEMBERS

*Jeremy Balfour (Lothian) (Con)

*Miles Briggs (Lothian) (Con)

*Katy Clark (West Scotland) (Lab)

*James Dorman (Glasgow Cathcart) (SNP)

*Marie McNair (Clydebank and Milngavie) (SNP)

*Paul O’Kane (West Scotland) (Lab)

*attended

THE FOLLOWING ALSO PARTICIPATED:

Martin Canavan (Aberlour Child Care Trust)

James Dunbar (New Start Highland)

Morag Hannah (Skye and Lochalsh Citizens Advice Bureau)

Cara Hilton (Trussell Trust)

Fiona King (Save the Children)

Kirsty McKechnie (Child Poverty Action Group Scotland)

Laura Millar (Fife Gingerbread)

Satwat Rehman (One Parent Families Scotland)

Claire Telfer (Save the Children)

CLERK TO THE COMMITTEE

Claire Menzies

LOCATION

The Mary Fairfax Somerville Room (CR2)

Scottish Parliament

Social Justice and Social Security Committee

Thursday 4 May 2023

[The Convener opened the meeting at 08:59]

Decision on Taking Business in Private

The Convener (Collette Stevenson): I wish a very good morning to everyone, and I welcome you to the 11th meeting of the Social Justice and Social Security Committee in 2023. We have received no apologies.

Our first item of business a decision on whether to take items 4 and 5 in private. Do members agree to do so?

Members indicated agreement.

Cost of Living (Lone Parents)

09:00

The Convener: Item 2 is an evidence session on the cost of living crisis and its impact on lone parents. The session is in round-table format and follows on from last week's session, when we heard from organisations that represent disabled people and unpaid carers.

I welcome everyone. In the room, we have Martin Canavan, who is head of policy and participation at Aberlour Child Care Trust; James Dunbar, who is chief executive of New Start Highland; Cara Hilton, who is policy and public affairs manager for Scotland at the Trussell Trust; Kirsty McKechnie who is early warning system project manager at the Child Poverty Action Group Scotland; Satwat Rehman, who is chief executive officer at One Parent Families Scotland; and Fiona King, who is senior policy and public affairs manager at Save the Children.

Joining us remotely are Morag Hannah, who is chief executive officer at Skye & Lochalsh Citizens Advice Bureau, and Laura Millar, who is strategic manager at Fife Gingerbread.

I thank you all for joining us today.

We have chosen the round-table format again this week in order to facilitate a free-flowing conversation, so the committee is very much in listening mode. Please feel free to indicate to me when you want to come in. If you are attending online, please pop a wee R in the chat box and I will bring you in.

We have three themes today. I will kick off on the first theme, then invite Miles Briggs to introduce the second theme and Katy Clark to introduce the third. We have approximately 30 minutes for each discussion.

Theme 1 focuses on how the increase in the cost of living has affected lone parents. We are interested to hear more about how things have changed for lone parents in the past year and what particular issues have had greater impacts on lone-parent families. In addition, it would be useful if you could pick up on where there are gaps in the committee's knowledge, or tell us whether you are aware of any research that is being undertaken on the issue. We will have an open discussion—we are all ears.

Perhaps Satwat Rehman can start.

Satwat Rehman (One Parent Families Scotland): First and foremost, I thank the committee for focusing on single parents and the cost of living crisis. I will say a wee bit to start.

There is some good information in the Scottish Parliament information centre briefing on the profile of single parents. I think that it is important that I summarise some of that, because it indicates some of the issues that we are having to address and why the impact on single parents has been so significant.

We are keen to point out that there has been a series of cumulative issues: we have been through austerity, the pandemic and then the cost of living crisis, which have exacerbated the situation for single-parent families. We are therefore seeing not only a material impact on family circumstances, but an impact on the physical and mental health of children and parents.

The issues are manifold. There are a lot of structural issues with how the labour market is working and the employment that is on offer, and with the way in which services are structured, and there is greater reliance on services by many single-parent families, because the parent has sole responsibility for caring and earning. One of the things that came out of the anti-poverty summit yesterday, and which we hear a lot about from single parents, is the incoherence in the way that services are organised and delivered and the impact that that has on families.

The vast majority of single parents are women, so there is a gendered aspect to the inequalities that we are talking about. Eighty per cent are aged between 25 and 50 years old and most are in their mid-30s. The vast majority of them have become single parents due to relationship breakdown.

Eighty per cent of single parents speak about experiencing discrimination in attitudes towards them and assumptions that are made about them. They are more likely to live in deprived areas and in the most deprived decile. Paid work is often seen as a route out of poverty—although the in-work poverty statistics that we have show that not to be the case for many families—but single parents who are not in work are more likely to have low or no qualifications, less likely to hold a driving licence and less likely to be in good or very good health.

If we look at the priority family groups under the Child Poverty (Scotland) Act 2017, we see that there is a 40 per cent overlap between single-parent families and families in which either the adult or a child is disabled, so families have to cope with compounding factors for inequality. That profile is important, because it points us in the direction of the policy actions that would be most effective in reducing single-parent poverty. For each of the priority family groups under the act, there are general causes of poverty and specific ones. That is important when we consider how to respond and what we put in place.

The report “Living without a Lifeline: Single parenting and the cost of living crisis”, which was referenced in the invitation to this round-table meeting, was our research with single parents on the cost of living crisis. It showed that, at that point, three in five single parents found it extremely difficult to afford, or could no longer afford, electricity. Almost 60 per cent said the same about gas and almost 44 per cent said the same about food. More than one parent in five said that they could no longer afford to buy clothes, pay for travel or pay for childcare. One single-parent household in 10 was in unmanageable debt, which is higher than the rate in any other household type. Part of the reason for that disproportionate impact is pre-existing inequalities.

Since that report was produced, we do bi-monthly topic-based impact reports for single parents. The key findings about what has changed relate to debt. Single-parent families have a big concern about that. No issues are abating, so I cannot come here with a good-news story for you other than to state the fact that single-parent families are extremely resilient and creative in how they make do with very little—it is important for the committee to note that—but they have been hit by the economic storm. As I said, the vast majority of single parents are women, so we are seeing the fact that there was a gendered impact of Covid. That is coming through in an exacerbated gendered impact of the cost of living crisis.

Energy costs and prepayment meters came up as big issues. We can look at how to address those. Disability is also a factor. Many single parents support disabled children or have disabilities themselves. Those families are particularly vulnerable to the cost of living crisis because of the additional costs that they face.

I will stop there. Otherwise, I will keep on for ever.

The Convener: Thanks very much for your comments. They are pretty stark but really interesting. We will take them on board.

Morag Hannah would like to come in.

Morag Hannah (Skye and Lochalsh Citizens Advice Bureau): The cost of living crisis continues to squeeze all household budgets. I am not sure whether the committee has seen the record levels of demand that the latest data report in March found for our citizens advice bureaux. They helped people more than 100,000 times in March, which is the highest level on record for individual pieces of advice-giving in more than three and a half years. The advice that we gave was normally about food banks, which shows the poverty levels and that people need to access food.

I will give an example of a lone parent in Skye and Lochalsh that might sum up why people are coming to the CAB. We had a single parent of two children living in a very remote area and struggling with increased food costs. We do not have various supermarkets; there is only one supermarket in the area, so there is very little competition. Access to the local food bank was also an issue; it is an hour's drive away, and it is not the case that that parent is able to jump in a car or get on public transport to get there. There is only one school bus that they can use to get there in the morning, and there is only the school bus for the way home at 3 o'clock, so they would be stuck in the village all day, which is probably not acceptable for the client. That is the only service that she has available to reach her general practitioner and the supermarket, or to reach the citizens advice bureau or local authority for help.

The client was working part time. She could not increase her hours due to lack of childcare provision, which is very limited in her area. She was in a multiple-debt situation, with priority debts including rent and council tax arrears, and she had significant electricity arrears. She had also been served with legal notices for eviction.

Through various appointments, she made contact with the citizens advice bureau, and we used the "one named adviser" approach, which builds a trusting relationship between the adviser and the client. It is vital that lone parents do not feel judged. You can build on that trust in smaller communities where clients might be worried about confidentiality. It is really important that they know that everything that they tell us is in the strictest of confidence.

It was established that the client had never claimed child benefit, despite having two children; she did not know about that entitlement. She did not know about council tax single occupancy, council tax reduction or universal credit claims. She had presumed that, because she was working part time, she was not entitled to any benefits. An initial assessment showed that she might also qualify for the adult disability payment due to her health needs.

The CAB adviser assisted with the Scottish child payment. That followed once we did the universal credit claim. The client had never heard of the Scottish child payment. That income was additional help coming into the household.

The named adviser who was assisting her was an approved money advice worker, accredited through the Scottish national standards. That adviser was able to steer the client to the sequestration process through the minimal asset process route because she had debts of more than £21,000. Sometimes when a person approaches us, we do not find out the whole story

initially, so it is all about building a trusting relationship with them. They disclose more when they know that they are not being judged. Her having those debts of more than £21,000, being a lone parent and not having family or partner to share the burden, if you like, was causing the parent mounting stress. It was agreed that sequestration was the best option for her, as she had no disposable income.

The adviser was able to obtain a grant of £1,600 through the home heating support fund to help the client with on-going electricity costs, and the sequestration was approved, with the debts being written off. The unclaimed benefits amounted to a financial gain of more than £16,000 for the client.

Unfortunately, the outcome in relation to the adult disability payment is not yet known. The application was started on 6 December, and we are still waiting for the decision. That process is on-going, but we hope that the decision will come through and that there will be additional money coming into the client's household. It would be fair to say that a lot of her stress has been alleviated by going through the process.

I am trying to say that building that trusting relationship between the one named adviser and the client really helps. The CAB acted as a one-stop shop and was able to deal with the rent and electricity arrears, the mounting debts and issues with access to food and energy, and it was there to support the client throughout the process.

The Convener: Thanks for sharing that story of a family living in a remote community. It sounds like they were completely isolated by their lack of awareness of what benefits were available to them.

I will bring in Cara Hilton.

09:15

Cara Hilton (Trussell Trust): Thanks to the committee for focusing on the cost of living crisis, because it is certainly having a devastating impact on the people our network supports across Scotland.

We released our annual food bank parcel statistics last week, and they showed the busiest-ever period for our network in Scotland and across the UK since the Trussell Trust began. There was a 20 per cent increase in the number of families in Scotland who needed to use a food parcel, and, alarmingly, almost 90,000 of those parcels were for children. That is the most parcels that our network has ever provided for children in Scotland. The number is up by 24 per cent on the number last year and 57 per cent on the number five years ago, and we are seeing more and more people in Scotland having to use food banks for the first

time. An extra 62,000 people in Scotland needed to use a food bank for the first time last year. I am told that that is more than could be squeezed into Hampden stadium, although I could not verify that, not being a football fan.

Although our parcel statistics are not broken down by type of family, previous research—“State of Hunger”—that we published in spring 2021 found that single-parent families in Scotland with three or more children were much more likely to need to use a food bank. One quarter of food parcels that are distributed by our network in Scotland go to families with three or more children, but only 7 per cent of families in the general population have three or more children. Almost one in four of our parcels go to a lone-parent household. One of the most staggering statistics is that 70 per cent of parcels go to people who have a disability or who live with someone who does. All of that shows the scale of the situation that we face. We will be publishing some research on that, called “Hunger in Scotland”, next month, and we will share the findings with the committee when we do that.

Essentially, the cost of living crisis has been devastating. The families our food banks support have already been cutting back on everything and have made every possible saving. They are now not just choosing between heating and eating; they are having to cut back on both, as Satwat Rehman said. People just do not have enough money to afford even the bare essentials. They cannot afford to buy their kids a warm winter coat, they cannot afford shoes and they cannot afford to travel to work. The average person who comes to one of our food banks is living on just £8 a day after housing costs. Think about the scale of the increase in need at the moment. They have nowhere left to turn.

We know that the cost of living crisis is having a huge impact, because the costs that affect the lowest-income households are rising disproportionately. The cost of food is up by 19 per cent, but the cost of some basic food items—such as bread, cheese and pasta—has more than doubled. People are at breaking point. Some of the stories that we hear at our food banks are heartbreaking. People not only cannot afford food, but cannot afford to use a cooker or to keep the fridge turned on. It is staggering that we have had to change the hours that food banks are open so that they fit around the working day because more people who are in work have to use food banks and that we are having to give out more kettle packs because people can heat food only from a kettle rather than doing so on a cooker.

We are seeing the devastating impact of this in every community in Scotland, and what worries us most is that we know that this is only the tip of the

iceberg. People who come to a Trussell Trust food bank are using their last option, but many tens of thousands—possibly hundreds of thousands—more people are accessing food larders and pantries because they simply do not have enough money for the essentials.

The situation is not just a reflection of the current cost of living crisis and is not just an impact of the pandemic; it has happened because the social security system in Scotland and across the UK does not provide people with enough money to live on and because too many people are in precarious work or work that does not provide enough hours or income. There is also not enough flexible or affordable childcare that fits around the working day.

Satwat Rehman addressed the issue about the particular challenges that single parents face. That happens simply because they do not have enough income to meet essential costs, so we need to explore all options to reduce costs and incomes—possibly a lone-parent premium, to top up the Scottish child payment. There are things that we could do in Scotland, with the powers that Holyrood has, to make people’s lives easier and increase their income. Cash in people’s pockets will make a difference.

I think that that is probably enough from me, so I will hand over to the next person.

The Convener: Thanks, Cara. I have spoken to several of my constituents who used to donate to food banks and who are now using them. That is the stark reality of the situation, so thank you for sharing that information.

Martin Canavan (Aberlour Children’s Charity): Thank you for inviting us to give evidence today. I will probably be building on a bit of a theme, given what we have heard already. I am keen to represent and reflect not just what we are seeing in our work but what parents have told us, and I will share some of their words with you this morning.

For those of you who do not know, one of the things that Aberlour does is deliver our urgent assistance fund. It is a hardship fund that is accessible to all low-income families across Scotland—not necessarily those who already have contact with or are supported by Aberlour. I think that I have given evidence to this committee before about the use of that fund, the impact of it and the demand for it—particularly since the pandemic—and that demand has not relented, understandably, over the past year.

I will give you some top-line information about how the fund has responded specifically to single parents across Scotland. Through the fund, we have supported families across 31 of the 32 local authorities in Scotland. Since April 2021, we have

distributed more than £1 million in small grants to single-parent families in financial crisis right across Scotland. Nearly two thirds of the total number of families supported through our urgent assistance fund are single-parent families. They are significantly disproportionately represented with regard to the families that we support, which illustrates the level of deep financial crisis that so many single-parent families are facing.

In that period, Aberlour has supported around 3,000 families, which equates to about 5,500 children. In more than 90 per cent of those cases, the single parents we support are mums, which is consistent with the national statistics, and, in 80 per cent of those families, the parent is unemployed and therefore relies entirely on benefits for their income. The majority of single-parent families who are supported through our urgent assistance fund are young parents under 25, which speaks to some of the particular issues around the discrepancies with regard to income and the value of income that single parents under 25 receive in universal credit.

I will set out the main reasons for referral and requests for help and support from Aberlour's urgent assistance fund. More than half—51 per cent—of referrals are for help and assistance to buy children's clothing; 38 per cent of referrals are for food, for families who are really affected by food insecurity; 33 per cent of referrals—around a third—are for families who need help and support to pay their utilities and other essential bills; 22 per cent of referrals are for families who need help with bedding, beds and mattresses so that their children are able to sleep; and 16 per cent of referrals are for families who are in dire straits in relation to debt and to help to support families with problem debt.

However, that does not tell us the whole story about debt. I will say more about that in a second. I know that we have begun to touch on that theme already, but I can illustrate the point or give a bit more insight from one of our parents we spoke to in advance of coming to today's evidence session. One mum we support up in Moray is a single parent of three. She wanted to share her experience, and, if the committee is okay with that, I am keen to share a short extract from that. These are her words:

"The cost of living is hard and stressful for a two-parent family and little did I know when we spilt up the pressures ahead, which I face as single-parent family every day.

A single-parent family has to carry everything on their shoulders alone. We have nobody to share the load. Yes, we may have supportive parents and friends. However, when things develop into more than just an odd favour, shifting into a regular theme and dependency, we catch ourselves and we stop asking as we value our relationships as equal. That is very important—to be treated with respect and as an equal.

It seems that the very basics are far out of reach for me and mine at the moment; things are not getting any better. I go to my friend's house for a cuppa—we're always made to feel very welcome, loved and wanted. They know the score. We don't meet at a cafe anymore; I couldn't afford to pay for that. I can't afford to buy packets of biscuits—if I did, my children would eat them all; they're not thinking about tomorrow, and why should they? I can't afford the extra sugar and milk it costs and never mind the cost of boiling the kettle.

I know my children quietly worry about things well beyond their control. I try hard for them not to know the pressures but it's difficult to keep turning them down when their friends are doing something, and I can't afford for them to join in.

I tend to batch cook and freeze my meals. I try my hardest not to buy processed foods but it's extremely difficult when they're so much cheaper than fresh and making from scratch. Batch cooking days are a good hard-working couple of days. I'm busy. The kitchen door is left open, and that helps to heat the house.

I don't like using the oven unless I'm batch cooking. I don't buy the best meat or vegetables; fruit is a luxury; I can't afford any brand names. I'm conscious about the lack of nutrients my children are eating and are certainly not eating the recommended portions every day. I use toothpaste and cleaning detergents sparingly. Once the cooking is all done, I worry about having enough to pay for the electricity to keep the freezer on. I have the hot water on a strict certain time. So, if you ever come to my house and see dirty dishes in the sink that day, I'm not being lazy, it's because I'm being frugal."

I could go on, but I think that that brings into stark relief the direct impact of the cost of living and the circumstances that we are talking about for many families that Aberlour supports and others across Scotland.

We have given evidence to the committee previously, so members might be aware of Aberlour's work on debt, specifically public debt. Debt is a key referral reason for families accessing support from our urgent assistance fund. However, we have also been delivering a pilot service in Tayside for the past year or so through our family financial wellbeing project, which specifically supports families who have unmanageable levels of problem debt. It is part of our extended family support. It is provided alongside and in addition to the practical and emotional support that we offer families. Through it, we offer welfare advice, help and support to access entitlements, and, where possible and necessary, we look to write off some of those unmanageable debts for families.

We have supported lots of families through that project, many of whom have not required to have their debts written off once we have given them all the welfare advice and help and support. However, half of the families who have gone all the way through our project in the past year have been single-parent families. The total cumulative amount of support and debt relief that we have provided through our project in the past year is £38,500. That has supported families to write off,

on average, around £2,700. Around 90 per cent of those debts were public debts, including council tax and rent arrears, which are what we would call involuntary debts.

That begins to build a picture that illustrates what we have said to the committee and in other spaces. If we are to understand the issue and context of debt, it is important to recognise that, in most cases, the debts that the families are burdened with are public debts. We see that overwhelmingly in the families that we support at Aberlour, including single-parent families.

I will pause there, because I know that other people want to come in, but I would be happy to build on that theme or come in again later.

The Convener: Thank you for sharing the story of that family. It is sad, but it is heartening to hear about the pilot scheme that you are rolling out. Thank you for sharing that information.

I will bring in Fiona King, followed by Kirsty McKechnie.

Fiona King (Save the Children): As Martin Canavan said, the key themes from across the sector are starting to chime. Although I do not want to repeat what has already been said, it is important that the committee understands that there is a consistency here, and that, despite representing slightly different parts of the puzzle, all the organisations are experiencing the same things.

We have heard clearly that lone parents are disproportionately at risk of experiencing poverty across Scotland, and the statistics about that abound. However, it is important to understand that, although a lone parent is disproportionately at risk of poverty, their choices are also diminished. That is an important part of the picture and it is why there needs to be a particular focus on lone parents. The choices that they have around their work patterns, childcare options, travel, who can pick up their children, wraparound care and so on are diminished. It is therefore a bit of a double whammy for lone parents.

Martin Canavan articulated really powerfully the case study of someone he has worked with, but we see similar things at Save the Children. We also distribute emergency early years grants, and, in the same way as many other third sector organisations, we are seeing around 70 per cent of those grants going to lone-parent families. The national statistics are therefore borne out by third sector statistics, which show that lone parents rely disproportionately on that emergency cash because, as Cara Hilton articulated so clearly, they have nowhere to left turn.

Again, the vast majority of those lone parents are women, which highlights the fundamental

inadequacy in incomes that needs to be addressed. Although I welcome the focus on the cost of living, which is absolutely critical at the moment, child poverty levels have been pretty static across Scotland since before the pandemic and the cost of living crisis. A lot of the families that we are talking about were already living on the very lowest incomes before the tsunami of everything that has happened in the past few years. They have already been cutting back and balancing really tight budgets, and the cost of living crisis is compounding those structural inequalities.

Therefore, although we must focus on emergency crisis response, we also need to look at how we can make the longer-term changes that need to be made so that we can get Scotland to the place that we want it to be, which is a Scotland free of poverty, where we are meeting the 2030 targets and less than 10 per cent of children are experiencing poverty.

09:30

We need to do that not just for the individuals and the children involved, but for the children's outcomes and the stress levels and mental health and wellbeing of the parents, and for society. The high levels of poverty that the country is experiencing have a cost on all of us. We have been supporting and working with parents in a similar way as others have described, but the main reason that people come to us is for the basics. That point needs to be hammered home: it is not about luxuries, days out or additional extras. It is mainly about food, although children's shoes and bedding have become increasingly important. Those are pretty low-cost items, but families do not have the cash to buy them.

The point about the stress on parents has been brought up. Parents say to us things like, "The stress of always having to make cutbacks and assess what you can and can't afford is deeply affecting my mental health." We hear that every time we speak to parents.

In addition, the system is still too complex. Morag Hannah articulated in the case study how difficult it is to navigate the system. People are dealing with UK benefits, Scottish benefits and different pots of cash.

The third sector is, to a certain extent, filling a gap by providing a lot of emergency grants and emergency relief, but that is also complicated. People need to work through the system, and, for a lone parent who is already doing everything on their own, it is overwhelming. That is what we are hearing from the parents we are working with: it is overwhelming and there is no end in sight.

The cumulative impact on parents is substantial but, as Save the Children, we are concerned particularly about the long shadow that it is casting on children who are experiencing poverty. We know that the longer children experience poverty, the greater and deeper the impacts can be.

Of course, we must not look at resolving issues of poverty in a silo, because there are also issues with the attainment gap and the long-term health and wellbeing of the children. Cara Hilton's stats on the numbers of children in Scotland who need food parcels should be a cause for great alarm to the Parliament. If those numbers are increasing at a time when we are supposed to be moving towards a Scotland where we have very low levels of child poverty, that underlines the fact that we need to do more, and do it quicker, in order to meet targets and—much more importantly—to improve outcomes for children and give all children in Scotland an opportunity to grow and thrive in the way that we all want them to.

The issue is complexity. A parent described navigating the system as like trying to work their way through a web and piece it all together. I know that we will get on to childcare and employability, and the specific policies, but it is not about more little pots and more funds and bits and bobs. We must underline the importance of the cash-first approach. We need to get more cash into the pockets of the families and parents who need it. They know their family, and they know their choices and their local area, and the supermarkets and the travel routes. The best way to respond to the poverty that lone parents—and all parents—face is to give them more cash so that they can make the choices.

I am sure that this will come up, but one key thing that could and should be done is to increase the value of the Scottish child payment to at least £40 a week, rather than provide pots of cash. It is not about providing little bits and bobs; it is about people having more money in their pockets so that they can make choices and take action.

I will leave it there, but I think that it is important that we come on to childcare and employability.

The Convener: Thank you for those points. That was really interesting.

I am conscious of the time. We set aside a 30-minute slot, and I want to bring everybody in, so I ask everyone to be as succinct as possible.

Kirsty McKechnie (Child Poverty Action Group Scotland): I will be, convener, because everybody has teed me up nicely just to add a wee extra point about why lone parents were so exposed to the cost of living crisis in the first place.

We know that 24 per cent of children in Scotland are in poverty and that the figure increases to 38

per cent for lone-parent households. Satwat Rehman has talked about the reasons for that, such as the fact that there is no second earner, the fact that lone parents are more likely to work part time and the availability and costs of childcare—all those structural things. However, all those factors also mean that lone parents are more likely to need to supplement their income through social security.

Between 2013 and 2020, UK benefits such as universal credit or tax credits were frozen or the increases were capped at 1 per cent, so, by the time we went into the pandemic, the value of those benefits in terms of what they covered was much lower than it had been at the beginning of the decade. As the cost of living went up over the decade, the value of the benefits did not. Even as we went into the pandemic, the value of the benefits was much lower than it had been a decade before.

We know from some of our early-warning system case evidence that the cost of living crisis is not new for the families on the lowest incomes. We had already been receiving reports of lone parents who were not eating just so that they could feed their children or were not using power because they could not afford to. For them, the cost of living crisis is not something new; it is just that it is affecting more people. Lone parents were particularly exposed to the cost of living crisis because there was nothing else to cut back on.

The Convener: Thank you for that, Kirsty.

I will now bring in Laura Millar, who is online.

Laura Millar (Fife Gingerbread): Good morning. I will make a short point, because I am conscious of the time. The main thing that we are starting to see at Fife Gingerbread is a real increase in stress and anxiety. As a lone parent, you are the main carer and the main source of income in the household, however that income comes in. We are seeing a real change in stress and anxiety. It is compounding all the issues in households and it is driven by the constant need to budget every penny and survive.

An important point to make is that many of the families that we work with are in survival mode and are focusing on providing essentials, as we have talked about. As part of the conversation, we cannot lose sight of the fact that we have children and young people who are unable to live full, rich lives and participate in their communities. We are seeing a lot of families that are affected by early years developmental delay, isolation, the attainment gap, play poverty and an inability to take part in hobbies and activities or to have a healthy diet. There is a real lack of proper participation in our communities. I emphasise that we should not lose sight of that additional point.

The Convener: Thank you, Laura. I really appreciate that.

James Dunbar (New Start Highland): I will be really brief. We have noticed that, in rural Highland, as there is more pressure on resources, services that should be more person centred seem to be less person centred. The public sector is more mindful of expense over a wraparound, person-centred service. That is a really important point. I also agree with everything that has been said, so I do not have to say very much.

A lot of single parents are finding themselves in a place of hopelessness and are dropping into a position of almost wanting to avoid what is going on. Some of our support workers are finding people with bundles of letters. Some of those letters contain good news, but the situation has become so difficult for people and they have become so isolated that they are in a place of hopelessness and are avoiding dealing with a lot of things.

As I agree with everything that has been said, I can keep my contribution brief.

The Convener: Thank you, James.

I will pass over to Miles Briggs to commence questions on theme 2.

Miles Briggs (Lothian) (Con): Good morning, everybody. Thank you for joining us here and online.

I will ask some questions about current policies. I will ask them both at the same time so that everybody has a chance to touch on them. The first regards the actions that are set out in the tackling child poverty delivery plan. Do they need to be revisited, given what we have heard about the rising cost of living?

Also, can you provide examples of existing policies that are particularly effective and policies that you think have been less effective? We have heard from many of you about the Scottish child payment, but I wonder whether we can gather any more information on that.

Shall we start from the beginning again, with Satwat?

Satwat Rehman: Fine. I was hoping that somebody else would start off this time and I could say that I agree with them. *[Laughter.]*

Miles Briggs: That is what you get for going first.

Satwat Rehman: Absolutely.

Your first question was about whether we need to revisit the delivery plan. It needs to be kept under constant review, because the situation and the circumstances are changing. In general, if we

want to revisit and refocus the plan, we need to be more explicit about the links between child poverty and women's poverty and really build on those. I know that we are going to talk about employment and employability but, actually, we need to make it work for mothers and for parents. We have the parental employability support fund, but at the moment the generic approaches are not providing the support that is required for single parent families and other priority family groups.

We need to look at childcare as an enabler but also as a source of employment. We need to think about how we can make best use of and invest in the social infrastructure, which provides employment opportunities, but also consider the consistent support that is required by single-parent families. I would also like to see stronger monitoring of actions and impact. What is actually making the difference in the plan and what is not? What should we continue and what do we need to roll back on?

I spoke earlier about the crossover between the priority family groups, and I think that we need to look at the issue in an intersectional way and consider what the particular factors are.

We see the Scottish child payment making a big difference to the families who are receiving it. However, the cost of living is outstripping it and its impact. That is why we support the call for there to be an increase to £40 per week per child. Within that, however, it is important to look at what difference the payment is making to single parent families and, as Cara Hilton said, whether there is a need for a premium on top of it. If we think about this in terms of equity, we need to look at the specifics of the circumstances that the families in the priority family groups are in, rather than doing the same for everyone. We absolutely believe that the cash-first approach that is being adopted in relation to how we tackle poverty in Scotland is the right thing, and an increase in the Scottish child payment would make it so much simpler for families.

Fiona King spoke about the complexity of the landscape, and we hear about that all the time. One of the parents we work with said that all her time is spent managing herself in poverty. She is unable to spend her time lifting herself out of poverty; her time is spent managing it, with a little bit here and a little bit there.

On childcare, based on what we are hearing from single parents, we would argue that, although the roll-out is making a difference, there are issues that we need to consider with the availability, the accessibility and particularly the flexibility of childcare. Many of the types of employment that single parents go into tend to be entry level and there is very little flexibility that suits them. Lots of flexibility is required by employers, but we do not

have a childcare system with the required levels of flexibility built in to support single parents.

Homelessness and housing are big issues, and we need to think about how we address them if we are serious about tackling child poverty. Issues that have commonly been highlighted include unaffordable properties, spiralling mortgage or rent increases, bad credit, cramped conditions, poor living standards and poor standards of property maintenance. One thing that we need to look at—many others have called for this—is how we can invest in social housing and actually meet the commitments that we have on social housing and affordable housing.

I will say one thing about employability and then I will stop to give others an opportunity to comment. The 2021 evaluation showed that single parents represented only 9 per cent of those who had joined fair start Scotland. Over a three-year period, 2,700 single parents started with fair start Scotland, but only 200 were in paid work after that, which highlights some of the things that we need to change in employability support.

09:45

That type of cycling in and out of work is a typical pattern among single-parent families, but it has the consequences of disruptions to benefits, increasing the impact of debt repayments and having to give up childcare arrangements that are put in place and paid for by universal credit, which impacts on children's experiences as well as parents' confidence.

When we look at new policies and ways that we can address those circumstances, we should look at how we could develop more bespoke employability programmes or go back to ones that have worked in the past but that may have been time limited. Some of the older parents we work with remember Jobcentre Plus's new deal for lone parents and talk about how valuable it was. It took a supportive, person-centred and integrated approach. Here, in Scotland, the working for families fund was a great model because it took a family-centred approach.

When we look at all those policies, I am keen for us to consider what will generally work and then drill down into the specifics of what will work for single-parent families and how we create that bespoke offer, be it through employability, childcare or increasing levels of social security income.

Miles Briggs: There was a lot in there. Thank you. That was very helpful.

Martin Canavan: I will reiterate an important point that others have made, because we cannot state it enough. Aberlour, like some other

organisations around the table, is a member of the End Child Poverty coalition. We have a very clear collective position on the Scottish child payment, which is that it should be raised to £40 per child per week. That would go some way to addressing the lack of income, the cost of living impact and other issues that impact on all low-income families but specifically single-parent families.

On top of that, we have had discussion over the past couple of days on the provision of free school meals and some consideration of universalism and the roll-out to primaries 6 and 7. We advocate for continuing with the commitment to extending free school meals to P6 and P7. We know that food insecurity is a key issue for low-income families, and again, through the statistics and anecdotal evidence that we have heard this morning, we know that food insecurity is a particularly significant issue for single-parent families.

We advocate for considering what the free school meal offer could look like for high-school-aged children. Aberlour and others have called for consideration of how we might raise the income thresholds for families to increase and extend the number of families that that reaches. We believe that that would have the effect of addressing the issue of school meal debt which, as many of you know, we have been doing work around.

The issue for low-income families who are just above the income thresholds is that they do not qualify for free school meals, and single-parent families are again disproportionately represented in that group. Those are some of the current commitments or policies that we think should be extended or continued.

It is important to reflect the value and the importance of increasing the cash-first approach and increasing the Scottish child payment. I do not want to labour the point about public debt, but I go back to some of the work that we have done over the past year and highlight that 80,000 low-income families with children across Scotland who are in receipt of universal credit are currently having deductions from their monthly income. That equates to around £80 per month for those families. Again, single-parent families are significantly represented in that group. That has the effect of cancelling out the impact of the Scottish child payment for a child in that family entirely. That gives even more urgency to the need to increase the value of the Scottish child payment as well as tackle the issues and challenges around the on-going debt crisis—it is fair to describe it as that—in low-income families in Scotland.

Satwat Rehman talked about housing. It is important to understand the effect of debt and public debt—particularly in relation to rent arrears—that many families, including many

single-parent families, experience. Families who have rent arrears are unable to move into more suitable housing, because local authorities or social landlords will not allow them to move until their arrears are cleared, so those families are trapped in debt. Particularly when that debt is a rent or housing arrear, it creates difficult challenges in their housing situations. That is another key issue to look at. Doing so means that we can begin to make connections between income, debt and housing and that we can consider the way in which all those policy areas overlap and the effect that an action taken in one policy area will have on another area.

Another thing that is important to highlight—we see this through our work on domestic abuse—is that single-parent families are one and a half to two times more likely to experience or have experienced domestic abuse. The issue of financial challenges that families face is almost universal in domestic abuse services and among the families that Aberlour support who have experienced domestic abuse. They are often trapped and burdened with debt that has built up as a result of a partner or ex-partner. More often than not, single parents who are mums are left with substantial amounts of debt—council tax or housing arrears or even drug debts are some of the things that we see in the families that we work with.

The context of domestic abuse needs to be understood in relation to single parents, and we need to know how we can target that by thinking about actions that build on what is in the existing child poverty strategy and about what actions we might need to take to target support effectively to address the particular financial challenges and pressures on single parents.

I covered a couple of areas there, and others will have a lot to say about some of them, so I will pause there.

Cara Hilton: I echo what Martin Canavan and Satwat Rehman have said. We need to revisit the child poverty delivery plan, because the Scottish Government, along with every party in the Parliament, is determined to tackle child poverty.

It is clear that the actions that are being taken at the moment and the pace at which they are being taken simply are not enough to meet the interim or final child poverty targets. Martin Canavan, Fiona King and Satwat Rehman have shared—so powerfully—the impact that that has on children in Scotland who grow up in a cycle of poverty.

As we have heard, this is not about statistics; it is about children's life chances and wellbeing. There really is an urgency about this. We have talked so much about poverty being a priority, but we need to use all the levers that we have if we

are going to address it effectively. That needs to be embedded across all Government departments and between central and local government. As Satwat said, we need to ensure that there is a much stronger focus on impact. Very bold action is needed.

I echo the comments about the need to start by increasing the Scottish child payment again, to £40 per week, and by committing to increase the payment in line with inflation to ease the cost of living pressures and meet our targets. We were disappointed that the payment was not increased in line with inflation this year. We welcome the increase to £25, but research that we conducted last year with Save the Children Scotland and the Institute for Public Policy Research found that increasing the Scottish child payment to £40 per week would lift an extra 30,000 children out of poverty. The Scottish child payment is a great example of a policy that is starting to make a positive difference, now that it has been scaled up and extended to cover young people aged up to 16 and now that there is much greater awareness—in some parts of Scotland, certainly—about how to claim.

We know that the policy is starting to make a difference, because our annual parcel figures, which came out last week, show that there was a much lower percentage increase in the number of parcels for children from November 2022 to March 2023. That is encouraging news, but it is not an excuse for complacency, because it is still the case that more children in Scotland have to receive a food parcel than ever before. Also, if £25 per week is starting to reduce the need for food banks, increasing the payment to £40 per week would make a huge difference both to the families that would benefit and to the ambition, which we all hold, to meet Scotland's child poverty targets.

We should also explore how we use the success of the Scottish child payment to increase the incomes of other households and priority groups that are struggling the most and that are feeling the impact of some of the UK's more regressive policies. I am thinking, for example, of families affected by the young parent penalty, larger families affected by the two-child cap and people who are most at risk of using a food bank.

Another policy that we think works really well is the availability of cash grants in a crisis from the Scottish welfare fund. It stands in stark contrast with welfare assistance schemes in other parts of the UK by giving people dignity and choice, but, if the fund is to make more of an impact in reducing the number of families who have to turn to a food bank, it will need to be properly resourced to ensure that it meets the growing demand. After all, demand for crisis support has never been higher. Resources must also include the administration

back-up; we must be able to afford staffing so that people who need support can get it quickly. Indeed, we want people to get support on the same day, because that will be really important in avoiding the need for a food bank referral and ensuring that people do not get into the spiral of debt that Martin Canavan has talked so powerfully about.

As others have said, all the evidence suggests that cash support in a crisis reduces the need for food banks, so investment must be put in place to ensure that people right across Scotland get that support. Moreover, they have to be properly signposted to income maximisation advice services, which must be properly invested in, too. Ultimately, the problem that we face is a lack of income. We hope to see this approach at the centre of the Scottish Government's action plan to end the need for food banks; that plan was supposed to be published last autumn, and we are waiting impatiently for it to be published soon.

Finally, I echo Martin Canavan's comments about universal free school meals. We think that such an approach is absolutely vital to reducing stigma, especially in our high schools, where we know that young people do not want to be identified as taking free school meals. It is therefore vital that a universal system is rolled out as soon as possible for all children in primary schools, nurseries and secondary schools, because we do not want children going hungry in our schools. Moreover, as Fiona King has said, that approach will be vital in tackling the attainment gap, which is a huge challenge for us in Scotland.

That is enough from me at this point.

The Convener: Thank you very much. We have another three or four people who want to come in. I am conscious of the time, so again I must ask you to be as concise and succinct as possible.

Fiona King: Just to add to what has been said, I would highlight the report we produced last summer with the Joseph Rowntree Foundation that went through the action plan, appraising its strengths and weaknesses. Our overall conclusion was that the plan's diagnosis of the problem was correct—it correctly identified lots of the issues that we have talking about—but that the route map to resolving those issues remained a little bit opaque.

For example, it is not clear how we are targeting effective policies at each of the six priority groups in order to drive down the disproportionately high rates of poverty in all of them. If we are revisiting the action plan, I wonder whether we need to look at specific targets per priority group and think about how we stratify and target that support. The question of universalism versus targeted support

is important when resources are stretched, but we would echo all the points that have been well made about free school meals not being the correct policy for rolling back on universalism. It is pivotal.

Moreover, we should not look at each policy intervention in a silo. Obviously, the free school meals policy is a poverty reduction mechanism, but it is also a public health mechanism and it addresses the attainment gap. If we look at the return on pounds spent, the free school meals policy is a good one, and we strongly support maintaining that commitment and, indeed, others. That said, we need a balance of universal services, where the evidence shows that they are effective, and more targeted approaches.

As for Miles Briggs's question about childcare and employability, it is, as Satwat Rehman has said, not clear how effective the employment schemes are for the different targeted groups. There is a lot of talk about how we bring parents closer to the labour market, but we would flip that and ask how we can bring the labour market closer to parents. How do we incentivise businesses or employers to upscale their flexible part-time hours in a way that can work around childcare and think about offering working from home in sectors that do not traditionally have working from home?

10:00

The parents with whom we speak—others have touched on this today—talk about the Rubik's cube of getting a job and finding childcare that works for their hours or shifts, or their work pattern. If you are a lone parent, you have to do drop-off and pick-up, and you have to get there and get to your job. You may work an inconsistent shift pattern, and we know that there is an inequality in roles; we are talking mainly about women, so it is about low-paid work in hospitality or carers' roles with much more flexible shift patterns.

We welcome the approach on employability, but there are two issues for us. First, the point has been well made that a lot of the families we are talking about right now are in such crisis that employability seems to be quite a way away. They may be thinking, "I can't turn the lights on," or, "I can't turn the fridge on," so it is about building towards that.

We also need to think about the barriers that each of the priority groups in the action plan faces, and the cumulative effect of those barriers, and then think about employability programmes that really get in and around that. One employability programme will not work for all the different priority

groups, because there are multiple barriers to how people access employment.

I will read out a quote from a parent with whom we have been working. They say:

“So I’m stuck. I can’t do a course. I can’t do work. And I can’t get childcare, because the youngest is only 7 months. I’m just stuck. I was told that if I get a job, that will really affect my benefit, so I wanted to speak to someone. I don’t know who to ask to find out how much it affects the benefits. It’s like you’re stuck in a position where you’re needing to go into work, but you’ve not got the support to get there.”

That is probably our view, in a nutshell. At present, the job market is too far away from the lone parents we are talking about.

On childcare, although we really welcome and support the 1,140 hours and the childcare offer, we hear consistently and persistently that there is almost an implementation gap. For a lot of the parents we speak to, it does not work for them—it is not flexible enough or close enough, or the top-up that they need to pay in addition to the free hours is more than the income that they take home from their part-time job. We need to iron out those inconsistencies and the kinks in the childcare offer, because it is not working for too many mothers.

Kirsty McKechnie: I am conscious of the time, so I will just support everything that everybody has said so far and then come on to one wee niche bit.

We particularly welcome the Scottish Government’s announcement that it would mitigate the benefit cap in full, or as fully as possible, within the legislative framework through the discretionary housing payment. Capping benefits through the benefit cap means that we have completely lost the relationship between the level of benefits that are paid and the amount that people need to live on.

However, we know that, as time goes on and more children are born after 2017, fewer families are going to be affected by the benefit cap, because they will be affected by the two-child limit instead. Quite simply, they will not get enough or will not be entitled to enough benefit to be capped in the first place. Although we welcome the mitigation at the moment, we know that the cost of that will reduce and that the two-child limit will become the bigger issue for families instead.

We recommend that we look ahead to that and start to think about making additional payments through the Scottish child payment to families that are affected by the two-child limit. Recent Scottish Government analysis suggests that, for reducing child poverty, the two-child limit would be the most cost-effective UK welfare reform to reverse. Our analysis suggests that mitigating the two-child limit

would lift between 10,000 and 15,000 children in Scotland out of poverty, at a cost of £85 million.

The most practical and effective way to address the impact of the two-child limit would be through an additional payment of the Scottish child payment to households who have a third or subsequent child born after 6 April 2017.

The Convener: I have been alerted to the fact that there are two members in the room who want to ask questions on this subject. I will quickly bring in Paul O’Kane and then the deputy convener, Gordon MacDonald. I ask you both to be as quick as possible, please.

Paul O’Kane (West Scotland) (Lab): I will be. Thank you convener. On Fiona King’s point about childcare, when the 1,140 hours came in for two-year-olds, a lot of work was done to try to get parents back into work. Have you seen any analysis of that, or does the Government need to do more analysis of what happened with the two-year-olds and how we might be able to expand on it and improve it?

Fiona King: Free early learning and childcare for eligible two-year-olds is good targeting for low-income households, but the uptake is lower than it is for the three-plus offer. There are a multitude of reasons for that, but there has not been enough analysis of why. It comes back to the cumulative barriers, and there are a lot of individual reasons for it. There are community and logistical factors. There is also awareness raising of the scheme, but we hear from some of the parents we are working with that there is also a little bit of stigma around it because the eligible two-year-olds scheme is not a universal service. We welcome the scheme, but more needs to be done to encourage uptake. The new First Minister has made some references to expanding childcare and doing further targeting. Increasing the uptake of the eligible two-year-olds scheme would be an obvious first step for that, but choice and flexibility have to be built in or it is not an offer. If you cannot take up a place, it is not a genuine offer.

Gordon MacDonald (Edinburgh Pentlands) (SNP): I have heard a lot of good suggestions this morning, such as increasing the child payment to £40, a lone-parent premium and so on. However, that is all mitigation of UK Government measures. Kirsty McKechnie mentioned earlier that benefits had been frozen or had received a 1 per cent uplift. The Bank of England’s consumer prices index calculator suggests that 2013 benefits should have been increased by 30 per cent.

The Scottish Government can do only a limited amount, because it has to balance its budget every year. Should there be more of a call on the UK Government to look at the minimum wage, employment law, benefit levels and the two-child

limit? That would make a more of a difference to poverty in Scotland than if we increased the child payment from £25 to £40.

Kirsty McKechnie: Absolutely. I have colleagues in London who will be calling on the Westminster Government to scrap the benefit cap, the two-child limit and so on. In the meantime, to reach the Scottish child poverty targets, we must use all the powers and levers that we have to take the action that is needed for us to get there.

Morag Hannah: The Scottish Government rightly identifies a number of families who are particularly at risk of child poverty. In the past year, CABs helped single-parent families to unlock £23.7 million in client financial gains. It is about making single-parent families aware of the benefits that they are entitled to but are not claiming, and getting them support from a named adviser so that they can build up the trust that I talked about earlier.

We welcome the First Minister's commitment to increasing the Scottish child payment and his consideration of removing the 20m rule in disability benefit assessments. We encourage him to progress those policies as a matter of urgency.

I have another quick point about not linking the Scottish child payment to a qualifying benefit but instead looking at income thresholds, for example. Certainly in our bureau in Skye and Lochalsh, we sometimes see lone parents who work part time and might be able to claim universal credit that might work out at £5 or £10 a week, which would passport them into getting other benefits such as the Scottish child payment. Some lone-parent families are choosing not to go down that road because of the difficulties with being on a universal credit claim, such as managing that claim, digital access, working with their work coach and having to look for additional hours up to 35 hours a week. They do not want that additional pressure for the extra £10 a week. Therefore, perhaps we should consider having an income threshold rather than just a requirement that people be on a qualifying benefit in order to get the Scottish child payment.

James Dunbar: I echo something that Martin Canavan said about people—women, primarily—fleeing domestic abuse. We have become aware of how difficult it can be for them to get access to benefits because a coercive, controlling male tends to keep control of finance. From our anecdotal experience, that seems to be one of the reasons why people typically go back seven times before they manage to break free from an abusive relationship. If it was easier and quicker for the benefits to go to the mum, it might make life easier for mums fleeing domestic abuse.

Another point that was made concerned employability and the importance of not reinventing the wheel. There are some models that do not work and some that do. It would be good to consider employability training, because employment is one of the routes out of poverty along with good access to suitable childcare. In Highland, the geographic location of the childcare, employment and the children's schools matters to make it practical.

Cara Hilton touched on the Scottish welfare fund. I ask for more resource for the fund but also that it be more consistent. We deliver the furniture side of the Scottish welfare fund in Highland. Depending on where the priority is for the point of the month, the same person might get what they need or might not. It depends on demand over the period.

We also find that separated dads seem to be lower down the priority list for the welfare fund. However, for children to be brought up by two parents who, although they might be separate, wish to make a positive contribution to the children's upbringing, the parents need to have a good environment in their home for their children.

My final point is about the third sector. I hear it being said that up to 30 per cent of the sector could disappear because of the pressures that it is under. We need to be mindful that the third sector is where a lot of people find their final refuge and mindful of what we can do in the face of reduced resources to protect valuable services.

The Convener: We will move to theme 3.

Katy Clark (West Scotland) (Lab): Theme 3 is about new policies. Quite a number of new policies were suggested under themes 1 and 2. I was going to read them out, but there are far too many of them, so I will not do that. As the deputy convener said, many of the policy levers lie at Westminster but, at the same time, the Scottish Parliament and the Scottish Government have substantial powers not only over areas that are their responsibility but over the ability to mitigate.

To develop some of the themes that have already been raised, what new policies do we need to prioritise to tackle the specific issues that have been identified in relation to lone parents? Are there any that would probably not cost significant amounts of money and might be easier to prioritise in the current situation? What permanent changes do we need to make, particularly given the fact that the Scottish Parliament has extensive responsibility for social security? We have to develop our social security system in Scotland differently. How would you develop some of the themes that have been raised?

I will go to Kirsty McKechnie first, if she is comfortable with that.

10:15

Kirsty McKechnie: We need to use all the levers within our power to increase lone parents' incomes and reduce their costs. We have heard about secure employment opportunities with better pay, which is an issue for lone parents; in particular, it is a gendered issue. We need availability of childcare that works. We have talked a lot about childcare today. We have welcomed recent funding announcements on childcare, but we need it to be a stepping stone to a more strategic approach to the development of childcare as a whole.

We need to reduce parents' costs such as the cost of school days. It is vital that we retain free school meals, and we need to reduce transport costs and things such as that.

On how we build the social security system, it is so important that it is accessible to the families who need to use it. We have heard about families who are not accessing the benefits that they are entitled to because they simply do not know about them, and about the complexity of the benefits system because of it being delivered by both the UK and Scottish Governments. That means that people have to apply to different agencies for different parts of benefits. How do people know which ones to apply for and which ones lead to others?

It is very important that, as far as possible, we automate the benefit system not in terms of decision letters and computers and things like that, but in terms of people not necessarily having to make fresh applications all the time so that, if they are entitled to one benefit, that leads to their being entitled to another one. It is important that Social Security Scotland makes as much information as possible available about the benefits that people are entitled to.

Katy Clark: That could be developed in many ways, although it would take some time. That is very interesting. I think that Martin Canavan wants to come in.

The Convener: We have an indication of people who want to come in. Forgive me for interrupting you. Before I turn to other witnesses, Jeremy Balfour would like to come in.

Jeremy Balfour (Lothian) (Con): I am sorry to interrupt, convener. I have a lot of questions that I would like to ask, but for now I will go back to one of the points that James Dunbar made. Can any witnesses help me with this? The Social Security (Scotland) Act 2018 brought in an entitlement to split payments so that the money does not all go

to one individual and more of it might go to the female partner. However, with Covid, that seems to have been lost. Does anyone have an update on where we are with that? Should we pursue it with the Scottish Government? I do not have an update, so I am interested in knowing where we are.

The Convener: If no one can come in on that, I suggest that we get in touch with SPICe to see whether it has that information.

Jeremy Balfour: I wondered whether anyone has engaged with the Scottish Government on the matter, but they have not.

Marie McNair (Clydebank and Milngavie) (SNP): Can I come in on that as well, convener?

The Convener: Yes.

Marie McNair: We split the lone parent rates in legacy benefits—although that is the old policy. Could the new policy assist lone parents via the reintroduction of those rates? I will just pop that question out there.

The Convener: Thank you. That has given us food for thought.

I will bring in Fiona King and then Martin Canavan.

Fiona King: First, I gently push back on the premise of the question—I do not think that we need new policies. There is so much expertise across the country, and many local projects and services. There are networks that include providers—the people in this room today—and local authorities, but they are far more extensive than that. They have expertise in what works, how to reach families and how to pull the threads together to help to deliver improvements for families and to help them to unlock benefits, as has been discussed.

My general point is that we should not throw the baby out with the bath water. We should maintain funding for projects where there is evidence that they work, but we should also go back out into communities. The pathfinders in the child poverty delivery plan are doing that—it is already happening. However, I am not sure that we need more pathfinders; perhaps it is more about collating best practice and working with communities and—importantly—with parents.

We have tried hard to bring the voices of parents into the room. It is important to speak to parents and find out what works, because it is only then that we unlock the intricacies of people's lives that may mean that the policy intention is not being realised on the ground. It is important to go out and speak to parents—lone parents, in this case—and understand what works for them.

We have a report coming out next month with the IPPR and the JRF examining the societal and economic costs of poverty in Scotland. I will share it with the committee. I think that this will be intuitive to everybody in the room, but we need to consider social security spend and other spend to reduce poverty not as benevolently throwing money into a black hole to help individuals—although there is, of course, an individual benefit—but as benefiting local economies. The money that is going into the Scottish child payment, for example, is being spent in communities, and the childcare money is an enabler to employment. Those policies are not operating in silos. When we make decisions to extend, roll out or maintain funding for policies, therefore, we need to consider the wider impact. Many policies not only lift large numbers of people out of poverty but have an impact on the attainment gap, wellbeing, mental health services, public health and health budgets. There are multiple and cumulative impacts of positive spend on poverty, and we need to maintain those when we make policy choices.

The Convener: I will bring in Martin Canavan. We still have another four people who want to come in, so I ask you to be as quick and succinct as possible, Martin. Thank you.

Martin Canavan: As people who know me well will tell you, that is a challenge, but I will do my absolute best. I apologise if I speak particularly quickly.

First, to build on Fiona King's point—this is crucial and often gets lost in the narrative around social security—we need to remember that an investment in social security that puts more money into the pockets of children and families is an investment in our children and families. As Fiona said, that money does not go into a black hole; it contributes to our economy and our communities and ensures that our children are able to get the things that they need.

On policies, new or otherwise, it is important to think about some of the things that we have committed to but have not yet realised. We have not yet touched on the United Nations Convention on the Rights of the Child, but it is important to remember that the Parliament has made a universal commitment to incorporate the convention into Scots law. That in itself will provide the framework and accountability to ensure that we, as a country, follow through on many of our choices and commitments. That is crucial to the work that we are doing and the commitments that we have made to lift children and families out of poverty and to realise children's rights to food, to play and to grow up in good-quality housing. All those things will be much better achieved once we follow through with that commitment to UNCRC

incorporation, so I urge that that happen quickly. I know that others have made that point.

At Aberlour, we have been calling for the Scottish Government to take more action in response to debt. We have heard this morning how pervasive debt is, particularly for single-parent families. We have called for a pause in public debt recovery in Scotland—well, we have actually called for a pause across the UK, as there is a precedent for that from the pandemic, but we have also called on the Scottish Government and local authorities to work together to do what they can to pause public debt recovery for at least six months initially, in order to give families some breathing space and provide them with some relief from the debt burden that is impacting on them right now in the midst of the cost of living crisis.

As I have touched on already, we have called for the cancellation of school meal debt for all children across Scotland. We know that local authorities have unilaterally taken steps to do that, which has been positive. However, that means that there is now discrimination between different local authorities in Scotland. Some children have benefited from school meal debt cancellation, and we want that to be extended. The Scottish Government can and should do it for all children in Scotland.

Alongside that, as a preventative measure, eligibility thresholds should be increased, which will prevent many of those families from accruing school meal debt in the future. In addition, the Scottish Government should provide flexibility and funding to local authorities to write off debt where it is necessary, relevant and in the best interests of children and families, and where it will have an impact on children's wellbeing.

We want the commitment to keep the Promise to be followed through, particularly in relation to delivering whole-family support. We want the Scottish Government to realise the commitment that it has made to funding, which is crucial for responding to the immediate needs and the immediate impact of poverty on families, including many single-parent families. Cara Hilton and others have already talked about the Scottish welfare fund, so I will not go into detail on that.

My final point on new policies or actions that we think should be taken relates to particularly vulnerable groups, including families with no recourse to public funds, who are disproportionately represented in the work that Aberlour does. We respond to their needs and provide support through our urgent assistance fund.

Supporting that group will not shift the dial on child poverty statistics, but families with no recourse to public funds are highly vulnerable and

are most at risk of falling into poverty and destitution. We think that the Scottish Government can do a lot more, working in partnership with local authorities and using existing local powers, to target support and help to prevent that from happening.

The Convener: Thank you for your contribution, Martin.

Satwat Rehman: I promise that I will also try to be brief, convener.

As I have already spoken about, rather than just thinking about new things that we need to do, we need to look at things that have worked in the past that we are no longer doing. We need to do a whole series of things as part of our approach to identifying what has worked, why it has worked and how we can bring it back, scale it up and replicate it.

In order to do that, we need—to echo Martin Canavan’s point—to use what we have. We are developing a holistic, whole-family approach, which will be critical in how we look at supporting single-parent families. That approach will integrate services from the perspective of what makes sense to the families, as opposed to the silos through which we currently deliver services and which add to the complexity of the landscape for families. We need analysis to make sure that the things that we do are appropriate, which is why I said that an intersectional approach is critical.

Others have spoken about the complexity of the system and how difficult it can be for people to access the support that is available and to which they are entitled. It is critical to have information advice services operating at places where families go, and stigma and discrimination also need to be addressed. Those underlying issues will lead policies and initiatives to fail unless we do something about them. There are lessons from Covid on the importance of partnership—none of us can do that work alone and, at a time of restricted resources, we need to look at how we work together more collaboratively. We also need to look at the role of the third sector and how we remove some of the barriers to delivery.

We should do some proofing of policies. For example, in order to single-parent proof a policy, we would look at what we plan to do in a way that is informed by the views of the parents who will be affected. If the initiatives make sense to single parents and their families and fit the complexity of their everyday lives, they are more likely to be successful than if providers are simply thinking about initiatives from the perspective of what makes it easier for them, sitting in their institutions.

We were asked about permanent changes that would really make a difference. Obviously, prevention would be the ideal and that is where we

need to get to, but the crisis is here and now, and the measures to deal with it need to be addressed. However, that does not mean that we wait for the crisis measures before we start to look at some of the longer-term preventative measures—both sets of measures need to happen at the same time. We need to increase the baseline of income; we have spoken about the Scottish child payment as a mechanism for that. There is also a minimum income guarantee steering group, which includes MSPs as well as some of us from the third sector and other areas.

When we were coming out of Covid, there was talk about universal basic services. There is a need for all of that work to be built on strong, dependable mainstream services. The additional measures to tackle the specific experiences of particular priority family groups need a foundation of strong mainstream services on which to build. Our approach should not simply be about covering gaps with sticking plasters because cuts are happening in mainstream essential services—we need to look at how we do both. There is income maximisation in the current system, and we have heard about how much of that money goes unclaimed, so we need to think about how we simplify that process by automating it or increasing eligibility.

Finally, we need to look at how we align employability with childcare, family-friendly working and flexible working. We should also look at rates and hours of pay, because that will make the difference and prevent employment from being simply a step from out-of-work poverty into in-work poverty.

10:30

Cara Hilton: I agree with others that the answer is not necessarily new policies. We know what changes we need to see—a lot of policy papers have been published and consultations have taken place, and there have been many debates at Holyrood—but policy solutions need to be implemented and scaled up in order to meet the challenges that Scotland faces. In addition, the best practice that is happening in communities across Scotland needs to be shared.

We know—as Gordon MacDonald said earlier—that UK Government policies have had a detrimental effect, but that does not mean that we should not act. Children and families who are living in poverty do not really care which level of government is responsible for that; they need to see action and they need support to be in place now. That is why the Trussell Trust has welcomed the Scottish Government’s commitment to developing an action plan to end the need for food banks. We hope that that plan will be published

soon, because we think that Scotland should be leading the way in that regard.

We are calling for an expansion of the policies that we know are making a real difference to families, such as the Scottish child payment and the Scottish welfare fund. We know that those policies work, so let us invest more in them and realise their potential to end poverty and destitution in Scotland. We support free school meals, so that no child in Scotland will have to face stigma and every child will be ready to learn. That is why we need action to reduce the cost of the school day; to reduce the cost of living; to invest in free childcare; to do more to make work pay; and to make sure that everybody has enough hours. We also echo the calls from Martin Canavan and Aberlour to pause public debt recovery.

In addition, we need to look at disability. Scotland now has control of disability benefits, so we need to use that to make a difference by scrapping things like the 20m rule, and by making sure that the level of disability benefits is adequate and that people have support in their workplace, because there are a lot of barriers in that respect.

As a minimum, our ambitions in Scotland need to be much higher if we are to secure the fairer and more progressive future that we want to see. Satwat Rehman talked about a minimum income guarantee for everyone in Scotland. We know that, although that is obviously not a low-cost measure, it would highlight the different Scotland that we want to see, and it would be the best way of ensuring that families in Scotland are protected from future crises. It would ensure that everybody has enough income from either work or social security to afford not just the essentials but a decent quality of life. Obviously that would come at a cost, but it would be so much less than the cost of so many children and families in Scotland living in poverty.

The Convener: I will bring in Laura Millar, who is joining us online, and then I will bring in James Dunbar.

Laura Millar: I want to make a small additional point around employability. This financial year, we will see an investment around parental employment in all local areas, and we need to be careful that we do not squander that opportunity. From our experience at Fife Gingerbread, we know that there are three key things to think about around how to maximise that investment.

First, we need to demand investment in lone-parent specialist projects across Scotland. We know that they work—that is evidenced—so we must demand that those projects be part of the nationwide approach. Secondly, there are links to community-wealth building that are not used for

progressive recruitment. There is a question around how we can fast-track lone parents into good, well-paid, healthy jobs in our community anchor organisations.

Thirdly, we often measure the success of those programmes through the number of people who are engaged in them and the number of job outcomes that were achieved, but we must be more sophisticated and cleverer in how we do that. We need to look at how we measure success around the element of tackling child poverty instead of looking simply at those high-level data points.

The Convener: I will bring in James Dunbar, to be followed by Morag Hannah as our final speaker.

James Dunbar: Thank you, convener. I will be brief.

I want to share what is almost a paradox. Although I hear about a lot of really good policy and I am encouraged by what I hear on policy from the Scottish Parliament, the challenge—or one of the challenges—is the consistent implementation of good policy. The paradox is that, while we need to get consistency in how policy is implemented and in the outcomes from that implementation, I would love services to be co-designed and shaped around what is different in each local authority so that we get the right outcomes. Doing the same thing in every area will not necessarily give us the same outcomes, so I would like to see all of that shaped around the individual.

Morag Hannah: Every day that passes without the kinds of interventions that we have discussed today is pushing more and more people to the brink. Now more than ever, significant reforms are needed, such as increasing the social security payments and considering the introduction of a social tariff for the energy market.

CABs deliver life-changing results. One in six people who sought advice from us last year saw a financial gain—on average, they were £4,200 better off. That money could be vital for a household for housing, employment and utilities and, at the same time, the household can access its rights in those areas.

Citizens Advice Scotland recently published good practice guidance for creditors to encourage them to foster more constructive practices that are aimed at helping people manage their finances as well as their mental wellbeing rather than punishing them for not being able to keep up to date with payments. I note that, in February this year, the mental health charity See Me found that

“59 per cent of people in Scotland said that the cost of living crisis was impacting their mental health”.

The new CAS guidance sets out 10 key principles and invites creditors to consider what they are doing and what they could improve on in each area. A broader change that we would like to see around debt is a more sympathetic, person-centred approach that helps people in arrears and debt, with a focus on what people can afford rather than on what they owe. We would like to see a similar approach to those people who have mental health issues—obviously, those demographics include lone-parent families.

The Convener: That brings us to the end of theme 3. I say a huge thank you to you all for your evidence today. If any points remain that you have not had a chance to raise with us, you are welcome to follow up in writing. For me—and for the rest of the committee members, I am sure—our discussion has brought up more questions.

That concludes our public business for today.

10:39

Meeting continued in private until 11:20.

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